Strengthening Media Literacy In Personal Data Protection And Understanding Online Loan Fraud Modes

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ABSTRACT

The low level of media literacy among Indonesian communities, combined with the rapid growth of digital media use, has increased public vulnerability to various online risks, particularly illegal online lending practices, digital hoaxes, and personal data misuse. This program aims to analyze the effectiveness of the community outreach initiative "Smart Digital: Protect Your Personal Data and Understand Online Loan Scam Mechanisms" in enhancing public awareness and critical understanding of digital risks. The program was conducted in two sessions using interactive lectures, case-based discussions, simulation activities, and the introduction of the digital verification platform intelligent.digital, involving 56 participants from vulnerable community groups. The evaluation employed a pre-test and post-test design to measure changes in participants' cognitive and psychological aspects. The results indicate a significant improvement in participants' ability to distinguish between legal and illegal online lending services, identify digital hoaxes, and recognize the importance of personal data protection. In addition, participants demonstrated increased risk awareness and proactive behavior in verifying information before making digital decisions. These findings confirm that media literacy is not merely theoretical knowledge, but a fundamental competence required to strengthen public resilience in navigating an increasingly complex and manipulative digital information environment.

INTRODUCTION

Before the proliferation of online loans, Indonesians lived with a gap in access to formal financial services. Complicated banking processes, onerous administrative requirements, and a lack of financial literacy have prevented millions from obtaining legal credit. This situation is reflected in findings from the Center of Economic and

Law Studies (Celios), which revealed that 41.5% of Indonesians still rely on informal financial institutions such as friends and family when they need loans (Validnews, 2024). This limited access to formal financial services coupled with a high reliance on informal lending sources creates significant room for alternative solutions. This gap in access has opened opportunities for digital financial innovations that offer fast, simple, and instant processes as online loans.

As of January 2025, the Financial Services Authority (OJK, 2025) recorded that 146.5 million Indonesians had used online lending services (pinjols). This surge in service utilization not only reflects a high financial need but also demonstrates how people respond to persuasive messages disseminated through various digital communication channels. Within this ecosystem, pinjols operate in two categories: legal services registered with and supervised by the OJK, and illegal services that exploit gaps in digital and financial literacy.

Legal online lending companies have clear interest rates, collection mechanisms, and consumer protection procedures because they are registered and supervised by the Financial Services Authority (OJK). By contrast, illegal online lending companies often engage in deception through aggressive advertising, misleading narratives of convenience, and excessive persuasion techniques, making the public more vulnerable to traps. According to an OJK report, throughout 2025, the OJK and PASTI Task Force eradicated 2,930 illegal online lending companies operating through various websites and applications (Kontan, 2025a). In terms of complaints, the PASTI Task Force recorded 15,162 complaints related to illegal online lending throughout 2024 out of 16,231 complaints received. The data also shows that the 26–35 years age group hade the largest number of reports, with 6,348 cases, followed by the 17–25 years age group with 3,476 cases (Kontan, 2025b).

Cumulatively, from 2017 to December 2024, the Financial Services Authority (OJK) shut down 11,389 illegal entities, including 9,610 illegal online lending platforms (Kontan, 2025a). Meanwhile, the latest list shows that as of November 2025, only 96 legal online lending platforms were officially licensed and operating in Indonesia (Banjoo.id, 2025). A comparison between the very limited number of legal entities and the massive number of illegal online lending platforms reveals the vast operational space exploited by illegal actors, particularly amidst low information literacy and increasing digital media usage.

This phenomenon is further complicated by Indonesia's low media literacy rate and high digital media usage. The CNBC Indonesia data show that the public's digital literacy rate has only reached 62%, far below South Korea (97%) and the ASEAN average (70%) (CNBC Indonesia, 2023). Under these conditions, Indonesians spend more than three hours per day on social media (We Are Social & Hootsuite, 2023), expos ing theme to promotions for both legal and illegal online loans (pinjols) through paid advertising, sponsored content, and algorithmic messaging. Low media literacy leads to these messages being accepted heuristically without critical evaluation, increasing vulnerability to misinformation and harmful financial practices (Keke et al., 2025). Consequently, the public is more easily influenced by the narrative of the ease and speed of disbursements offered by online loans, which encourages a number of risks (Bion, 2023; Pamelian, Luqman, & Ayun, 2024).

In addition to increasing vulnerability to unverified financial messages, high social media use amid low media literacy also reinforces consumerist tendencies. People often view quick loans as an instant solution to fulfill short-term desires, especially when advertising exploits emotional needs and a sense of urgency (Arianti, 2024). This situation is further exacerbated by the findings of the National Cyber and Crypto Agency (BSSN), which recorded more than 200 data breaches by 2023, mostly related to the misuse of personal data by illegal online lending services (BSSN, 2023). The combination of high exposure to digital information, low media literacy, and the unsecured use of personal data makes people increasingly vulnerable to misinformation, digital exploitation, and detrimental illegal online lending practices.

UNESCO (2021) emphasized that media and information literacy are fundamental skills needed to protect individuals from digital manipulation in the era of advanced technology. The Indonesian context demonstrates the same urgency, as evidenced by the issuance of Financial Services Authority Regulation No. 10/POJK.05/2022 concerning information technology-based peer-to-peer funding services, as an effort to tighten the oversight of online lending services. Therefore, media literacy can no longer be considered merely theoretical but rather a practical and critical skill that all members of society must possess to recognize the veracity of information, avoid harmful persuasion traps, and protect themselves from financial and digital risks.

Given the complexity of these issues, systematic media literacy education and outreach activities at the community level are becoming increasingly important. Numerous studies have also shown that outreach programs have a significant impact on increasing public awareness, understanding, and critical thinking skills regarding digital risks (Kuntadi, Satyawati, and Asmarawati, 2025; Sulistianingsih, Maivalinda, and Riski, 2021).

In this context, the Communications Study Program at Pertamina University is implementing the "Digital Smart, Problem-Free" initiative as a concrete implementation of media literacy skills in social life. This activity is designed to equip the public with critical skills in identifying digital information, recognizing manipulative persuasion patterns, understanding the risks of online loans, and protecting personal data from potential misuse. Through a participatory approach, interactive discussions, and case simulations, this program not only provides conceptual knowledge but also develops practical skills so that the public can make wiser and safer communication decisions in the digital space. Thus, this educational effort is an important extension of the role of higher education in responding to media literacy challenges while strengthening community resilience to increasingly complex digital financial risks.

METHOD

Community service activities are carried out in several stages

a. Preparation and Program Design Stage

This stage begins with the development of the activity concept, determining the target participants, and coordinating with the sub-district administration and Kebayoran Lama Sub-district Office Hall. Based on the planning results, the PKM committee team designed a socialization-based educational program that integrates material presentations, training, and live demonstrations related to cases relevant to

the community, so that participants gain a comprehensive understanding of media literacy skills to address various future cyber threats, such as illegal online loans, digital hoaxes, and personal data leaks.

The media literacy outreach activity carried out in this program is "Digital Smart, Problem Free" which is designed to improve media literacy and information verification skills in the community, especially among PKK mothers and PPSU fathers in the Kebayoran Lama sub-district, South Jakarta. This activity carries the theme "Digital Smart: Protect Personal Data and Understand Online Loan Fraud Modes" so that people with the most vulnerable to exposure to hoax information such as mothers and fathers can become more aware and understand the importance of awareness of the dangers of illegal online loans (pinjol), the spread of digital hoaxes, and the importance of protecting personal data in the digital realm.

The socialization activity took place in two sessions, with the aim of enabling the material delivery process to be more effective and interactive while also providing space for participants to actively participate in discussions questions and answers. In the first session, socialization activities focused on two main topics related to a basic understanding of illegal online loans. The first topic, "Beware of Illegal Loans! To Keep Your Money Safe, Know the Difference!" explained the differences between legal and illegal loans, the risk of misuse of personal data, and how to verify the legality of services on the official OJK website. Participants were also invited to analyze relevant case examples to identify the characteristics of loan services that are not credible. Furthermore, the second topic, entitled "Tricks for Fraud in Online Loans: Hoaxes, Modus, and Fake Advertising" discusses various forms of digital fraud packaged in fake news, manipulative messages, and misleading advertisements. This session was interactive and involved discussions and case studies that helped participants understand how to recognize and avoid online fraud.

In the second session, the focus of the socialization shifted to the aspect of personal data security through the topic "Don't Just Click! Illegal Loan Companies Can Steal Your Personal Data." Participants were introduced to the basic indicators for assessing application security, including checking access permissions and signs of risky applications. The activity then continued with an introduction to the "cerdas.digital" platform, a website used to verify the legal status of online loans registered with the Financial Services Authority (OJK) and provide transparent and real-time interest calculation simulations. Throughout this session, participants were equipped with practical skills to be more critical and cautious when using digital financial services.

To ensure the success and maximum participation of participants in the socialization activity "Digital Smart: Protect Personal Data and Understand Online Loan Fraud Modes", the committee team implemented a campaign strategy through various channels (multichannel campaign), which combines campaign aspects such as physical media, digital, and interpersonal communication to reach various paths of participant understanding, such as visual, auditory, and so on. Banners, standing banners, and pamphlets as reminders and provide information to participants visually. To strengthen the understanding of participants in the digital realm, this campaign was strengthened with the help of a centralized website called "cerdas.digital" to facilitate the delivery of information to participants quickly, interactively, and of

course minimize the occurrence of digital crime. This campaign effort was complemented by interpersonal communication through coordination with the sub-district administrators and of course socialization participants to open wider opportunities to enable the spread of information by word of mouth which is more reliable. This approach was taken to ensure that the messages contained in this socialization session could be conveyed and disseminated consistently across various groups of society.

b.   Activity Implementation Stage

The socialization activity with the theme "Digital Smart: Protect Personal Data and Understand Online Loan Fraud Modes" took place in the Hall of the Kebayoran Lama District Office, attended by 56 participants consisting of PPSU men and PKK women, and went smoothly and according to the plan, namely on Saturday, June 21, 2025, at 09.00 WIB. The socialization activity began with participant registration, short remarks from the committee and sub district officials who were also present during the activity. The activity continued with the implementation of a pre-test to measure the level of initial understanding of participants regarding media literacy and digital risks. This was followed by the delivery of material using an interactive lecture method as the main approach, with the aim of enabling participants to understand the concepts presented in a gradual and consistent manner.

The implementation has an agenda in delivering two materials, namely: "Beware of Illegal Loans! To Keep Your Money Safe, Know the Difference!" Online Loan Fraud Tricks: Hoaxes, Modus, and Fake Advertisements were carried out using the main approach method, namely interactive lectures, which are supplemented with various discussions of relevant real cases. Then continued with the second session which contains two materials, namely: "Don't Just Click! Illegal Loans Can Steal Your Personal Data." In addition to the presentation and simulation of the "cerdas.digital" website which also uses the interactive lecture method, discussion and demonstration of website usage to make it easier for participants to access and use the website later. To maintain the focus and enthusiasm of the participants, the committee team inserted an icebreaker in the form of an educational games for 15 minutes. After that, it continued with a post-test session to measure the final level of participant understanding after being given the socialization material and also as a form of evaluation.

c. Evaluation and Monitoring Stage

Activity evaluation was conducted through analysis of pre-test and post-test questionnaire data collection to measure changes in participants' understanding before and after the outreach program. The pre-test instrument was administered at the beginning of the activity to assess the audience's basic knowledge of illegal online lending services, financial information hoaxes, and personal data security issues. These data served as a baseline, allowing researchers to assess participants' understanding of digital risks and harmful financial practices before receiving educational materials.

Following the interactive presentation and participatory discussion, the participants completed a post-test to reassess their understanding of the topics covered. Comparing the pre- and post-test results allowed researchers to assess the

effectiveness of the activity, demonstrating improvements in media literacy, awareness of the risks of illegal online loans, and participants' ability to recognize credible financial information. This evaluation approach allows for objective measurement of outreach activities and provides empirical evidence of their impact on increasing public awareness and knowledge.

RESULTS AND DISCUSSION

1. Results

The outreach activity entitled Digital Smart: Protect Personal Data and Understand Online Loan Fraud Modes was held at the Kebayoran Lama District Office Hall on Saturday, June 21, 2025. This activity was attended by 56 participants including PPSU men and women with PKK. Overall, the entire series of activities proceeded in an orderly, smooth, and according to the established plan and produced several achievements as follows:

a. Digital Literacy Training Through Education on the Risks of Illegal Loans and Digital Fraud Methods

The session began with a presentation focused on strengthening participants' basic understanding of online loans, with a primary emphasis on the differences between legal and illegal online lending services, which have often harmed the public. Based on the pre-test results, most participants were familiar with the general concept of online loans but lacked an in-depth understanding to clearly distinguish the characteristics of legal and illegal online lending, including the associated risks. This indicates a gap between general knowledge and practical skills in identifying safe digital financial services.

After the presentation, "Beware of Illegal Loans! To Keep Your Money Safe, Know the Difference, the participants began to demonstrate an increased understanding of the essential characteristics that differentiate the two types of online loans, such as reasonable interest rates, collection mechanisms, and the legality of the services. Through the presentation of real-life case studies relevant to their experiences, their ability to recognize the modus operandi of illegal online loans also improved, including overly easy offers, excessive requests for personal data access, and manipulative and misleading notifications and advertisements.

Education to strengthen media literacy continues with the material "Online Loan Fraud Tricks: Hoaxes, Modus, and Fake Advertisements" which aims to expand participants'understanding of various forms of digital fraud and hoaxes that frequently appear online. Initially, some participants tended to equate all misleading information with hoaxes without understanding the diverse methods of fraud, which often take the form of fake lotteries, fictitious promotions, and even unofficial donation requests. This indicates that the participants' understanding remained at a general conceptual level, not yet reaching the level of specific pattern identification.

After the delivery of the material accompanied by interactive discussions and the presentation of reflective examples,By using relevant and current media, participants began to demonstrate increased ability to recognize manipulative patterns in digital information. These patterns include the use of provocative titles, unreasonable

requests for personal data, and overly emotional and persuasive language in advertisements and digital messages. The variety of examples provided also encouraged participants to relate the material to their everyday experiences, particularly when receiving chain messages via WhatsApp or content notifications on social media, thus making the learning process more contextual and meaningful.

Figure 1. Implementation of Educational Training on the Risks of Illegal Loans and Digital Fraud. (Source: PKM Committee Documentation, 2025)

2. **Digital Literacy Training Through Personal Data Security Education and Digital Loan Verification**

The session continued with a discussion of personal data security issues in the context of using online lending services (pinjol), particularly in cases of users who have been or are potentially ensnared by illegal lending services. The presentation, titled "Don't Just Click! Illegal Loan Services Can Steal Your Personal Data aimed to deepen participants' understanding of how illegal lending services aggressively collect, access, store, and even misuse users' personal data.

Based on the results of initial observations and participant responses during the discussion session, most participants were not yet aware that granting application access permissions such as access to contacts was not phone, photo gallery, location, and microphone can open up opportunities for personal data leaks. Illegal lenders often exploit ed these leak s as a means of intimidation, threats, and even psychological terrorism against victims. After the presentation and explanation of the data theft and exploitation mechanisms, participants began to demonstrate increased awareness of risk patterns in suspicious applications. This was reflected in their ability to identify irrelevant access permission requests, unclear identities of service providers, and the absence of a verified legality from the Financial Services Authority (OJK).

Throughout this session, participants were also introduced to the stages of basic personal data protection efforts as a preventative measure to prevent the risk of personal data misuse. These included checking the legality of online loans through the official OJK website, reading application access permissions, and adopting digital habits such as maintaining the confidentiality of OTP codes and avoiding clicking on random links. This understanding was reinforced through demonstrations and hands-on simulations using the Cerdas digital website platform.

Figure 2. Implementation of Personal Data Security and Digital Loan Verification Education Training. (Source: PKM Committee Documentation, 2025)

In this session, participants received practical training on how to research and verify the legal status of online loan providers through official OJK sources, reviewed and identified content related to fraudulent patterns and misleading advertising, and conducted simulation exercises to calculate loan interest rates. This activity-based approach aimed to strengthen participants' understanding by integrating previously presented theoretical concepts into real-world situations, particularly when encountering suspicious online loan applications or services with an unclear legal standing.
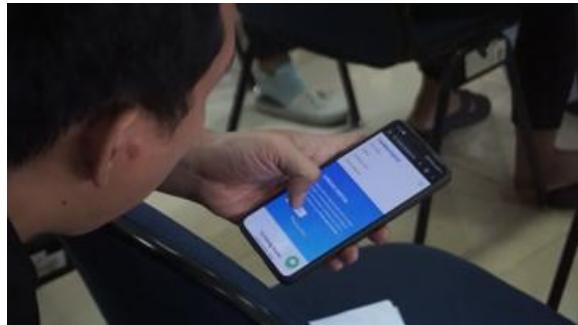
Figure 3. Implementation of smart digital website practice simulation by participants. (Source: PKM Committee Documentation, 2025)

3. Evaluation and Mentoring

To evaluate educational socialization activity " the " researchers used an online questionnaire through an evaluation link. The goal was to obtain feedback regarding the effectiveness and relevance of the activity in improving the participants' understanding of the material and the results of the previous pre-test. This evaluation consisted of several general questions related to the activity such as how well the participants understood the material presented, how useful the socialization activity was carried out, and several other questions that were answered by 47 respondents and will be presented in percentages in the form of a pie chart in the following images:
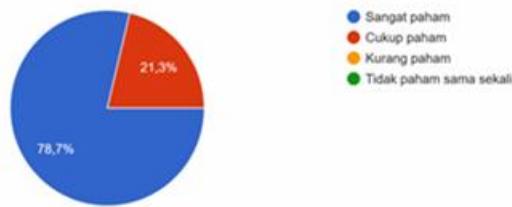
Figure 4. Percentage of participants' understanding of the personal data security topic titled "Protecting Personal Data" after participating in the outreach activity. (Source: Primary data, 2025)

Based on questions about personal data security, 78.8% of the participants reported a strong understanding of the material. However, 21.3% of the participants reported a moderate understanding of the material. These findings indicate that the presentation on the importance of maintaining personal data security increased participants' understanding and awareness.
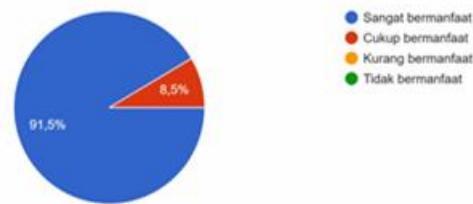
Figure 5. Percentage of participants' understanding of the benefits of the module in recognizing illegal online loan fraud. (Source: Primary data, 2025)

Based on the results of the questions regarding the module for recognizing online loan fraud, 91.5% of all participants reported a strong understanding of the material in recognizing illegal online loan fraud presented in the module. However, another 8.5% of participants reported a moderate understanding of the material. This finding indicates that the material for recognizing illegal online loan fraud is well received, as demonstrated by proactive responses during the discussion session and the analysis of relevant examples.
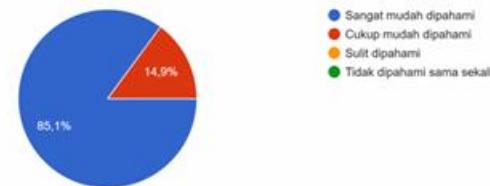
Figure 6. Percentage of participants' level of understanding of the socialization material presented during the activity. (Source: Primary data, 2025)

Based on the results of questions regarding feedback regarding the ease of understanding the material presented by the presenter, it was found that 85.1% of all participants stated that they understood the material presented by the presenter very well. However, 14.9% of participants stated that they understood the material presented quite well. These findings indicate that the material regarding the techniques, methods, and feedback provided by the outreach team, especially the presenter, is easily understood and has implications for improving the audience sunderstanding.
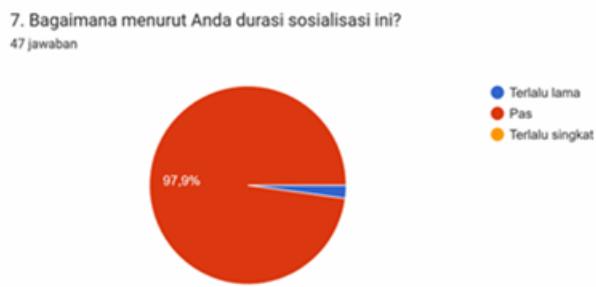
Figure 7. Percentage of participant satisfaction with the allocated time for presentation, including participant attention and understanding of the socialization material. (Source: Primary data, 2025)

Based on the results of the questions regarding the duration of the material presentation, 97.9% of all participants stated that the duration of the presentation was appropriate. However, 2.1% of participants stated that the presentation tended to be too long. This finding indicated a correlation between duration, level of understanding, and participants' attention to the material presented. Participants tended to be enthusiastic about listening to and understanding the material presented by the research team, resulting in an increased understanding of the material presented.

Figure 8. Percentage of participants' understanding of the socialization program through the use of learning media such as videos, presentation slides, and others. (Source: Primary data, 2025)

Based on the results of questions related to learning media such as videos and presentation slides, it was found that 85.1% of all participants stated that they strongly supported the understanding of the material presented to the audience. However, 14.9% of participants stated that they were somewhat supportive of the material presented. These findings indicate that the use of learning aids or media in delivering material to the public plays a significant role in shaping the public's cognitive

development and understanding from lay to well-versed through messages conveyed through visuals.
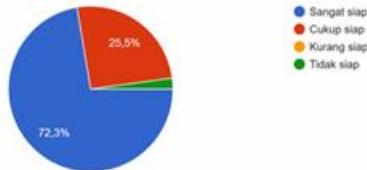
Figure 9. Percentage of participants' level of preparedness for future digital fraud risks after receiving outreach materials. (Source: Primary data, 2025)

Based on the results of questions regarding the readiness of participants to face the risk of digital fraud in the future, it was found that 72.3% of participants stated that they were very prepared to face the risk of fraud in the future. However, 25.5% of participants stated that they were prepared to face fraud in the future. The remaining 2.2% of participants stated that they were not prepared to face the risk of digital fraud in the future. These findings indicate that most participants are ready to face the risk of digital fraud in the future because they already fully understand the importance of material related to media literacy as a basic skill that must be possessed in the digital era.
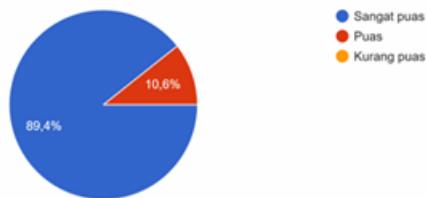
Figure 10. Percentage of participants satisfaction with the outreach activities, including assessments of the relevance and urgency of the material to their daily lives. (Source: Primary data, 2025)

Based on the results of the questions regarding participant satisfaction with outreach activities, 89.4% of all participants stated that they were very satisfied with the outreach and the material presented. However, another 10.6% of participants stated that they were somewhat satisfied with their outreach. These findings indicate that the majority of participants felt that the outreach activities and material presented were very important and relevant to them for their future security.

b. Discussion

Overall, based on the evaluation of the outreach activities conducted with PPSU men and PKK women in the Kebayoran Lama District, this program was effective in improving participants' ability to identify, verify, and differentiate between legal and illegal online loan (pinjol) information, as well as to recognize misleading information or digital hoaxes. This effectiveness was reflected in changes in participants' attitudes

and responses before and after participating in the program, particularly in the post-test results, which showed a tendency for more proactive and enthusiastic responses as well as increased participant confidence in answering questions and navigating risky digital situations.

This finding can be understood more comprehensively through the Social Learning Theory perspective proposed by Bandura (1986) which emphasizes that individual learning occurs not only through direct experience but also through the observation of others' behavior, modeling, and social interactions within specific contexts. Within this framework, changes in participants' knowledge and attitudes do not result solely from the one-way delivery of material but rather from the active social learning process that occurs during socialization activities.

During the implementation of the activity, participants are not positioned as passive recipients of information but are involved in observation-based learning through direct demonstrations, case study analysis, and simulations of introducing the material. This approach aligns with Bandura's (1986) view that individuals learn new behaviors more easily when they observe concrete and relevant examples. Through simulations and discussions, participants could understand how critical thinking strategies are applied in real-life contexts, particularly when addressing hoaxes and the threat of illegal online loans.

Interactions between participants during the discussion also played an important role in strengthening the learning process. When participants share experiences related to exposure to hoaxes or potential digital fraud, the social reinforcement process strengthens the internalization of knowledge and critical thinking. Furthermore, this observational learning process and collective experience contribute to increased self-efficacy, namely an individual's belief in their ability to manage risks and make appropriate decisions in certain situations (Bandura, 1986). This increase in self-efficacy is reflected in the post-test results, which show that the majority of participants chose to verify information with official sources before believing in or sharing it. This attitude is crucial in the context of the rise of hoaxes and digital crime in Indonesia, as noted by the Indonesian Internet Service Providers Association (APJ II, 2022; APJ II, 2024).

This finding is also in line with Sari's research (2019) which states that even though people are accustomed to using digital technology, their ability to use it is still low.Their media literacy is not yet fully adequate to filter circulating information. Many individuals are technically proficient in using digital devices but are still vulnerable to the spread of unverified information through various platforms such as WhatsApp, Instagram, Facebook, and Twitter. This demonstrates that digital technical skills do not necessarily align with the critical skills in managing information.

In addition, the results of this activity are strengthened by research by Wahyuni and Turisno (2019) who show that people are easily tempted to use online loan services because of the fast and simple disbursement process, which generally requires only the submission of personal data. This finding is relevant to the main focus of the outreach program, namely strengthening media literacy as an effort to protect personal data in the digital space. Media literacy is crucial because personal data are part of individual sovereignty and must be managed consciously, critically, and responsibly.

Moreover, Wahyuni and Turisno (2019) revealed that illegal online lending

practices are often accompanied by unreasonable and intimidating collection mechanisms, such as threats, the dissemination of personal data, and even verbal abuse. These findings align with the material presented in the outreach programme, particularly regarding the psychological, social, and economic impacts experienced by victims of illegal online lending. Therefore, this program not only provides conceptual understanding but also serves as an education based preventive intervention to build psychological resilience and critical literacy in the community against the threat of digital crime.

In the context of digital financial threats such as illegal online loans, increasing self-efficacy and digital literacy are important protective factors. The Financial Services Authority (OJK, 2022; OJK, 2023) emphasized that low digital and financial literacy is one of the main causes of people becoming victims of digital fraud and illegal online loans. Therefore, the change in participants' attitudes after the program was marked by increased caution before trusting information and a willingness to seek clarification demonstrates that this program directly contributed to strengthening individuals' capacity to deal with digital security risks.

Thus, the program's success is reflected not only in increased participant knowledge but also in the formation of social learning mechanisms that encourage the internalization of cautionary values, critical thinking, and more responsible media behavior. These findings reinforce the relevance of Social Learning Theory (Bandura, 1986) as a theoretical framework that explains the effectiveness of participatory and community-based approaches in efforts to improve digital security literacy at the community level.

CONCLUSION

The "Digital Smart: Protect Your Personal Data and Understand Online Loan Fraud" outreach program demonstrated significant improvements among participants. These psychological and cognitive changes indicate that media literacy is not merely a theoretical skill or additional knowledge but rather a practical skill that needs to be consistently applied in each individual's daily life within a social context. Therefore, media literacy is a crucial foundation for society to build digital resilience and critical thinking when making wiser decisions amidst an increasingly complex and biased flow of information.

Thank-You Note

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