







Sharia, Women, and Digital Financial Violence: Examining Verbal Sexual Harassment in Illegal Online Lending Collection

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Abstract

Illegal online lending has emerged as a prominent aspect of digital financial services, providing rapid credit access while simultaneously engendering significant legal and ethical challenges. A particularly concerning consequence is the incidence of verbal sexual harassment targeted at women. This study aims to investigate the practice of illegal online lending and the employment of verbal sexual harassment against women as a method of abusive debt collection. The research is grounded in secondary data sources, including legal documents, regulations, and pertinent literature. The analysis utilizes a synchronistic-comparative and descriptive-analytical framework to evaluate the congruence between legal norms, Islamic legal principles, and human dignity, with particular emphasis on *maqāṣid al-shari'ah* (objectives of Islamic law). The findings reveal that verbal sexual harassment within illegal online lending constitutes a systematic form of coercive collection, encompassing intimidation, threats, and the exploitation of personal data. It highlights a socio-normative disparity between the rapid expansion of digital financial services and the insufficiency of effective legal safeguards, thereby facilitating the exploitation of vulnerable populations. From the perspective of *maqāṣid*, such practices are unequivocally prohibited and may be classified as *jarimah* (crimes) subject to *ta'zīr* (discretionary punishment), as they contravene the principles of human dignity (*karāmah insāniyyah*) and the prohibition of harm (*mafsadah*). This study contributes by offering a juridical framework integrating positive and Islamic law and promoting ethical governance through a digital Sharia audit.

Keywords

Sharia; Women's Protection; Digital Financial Violence; Verbal Sexual Harassment; Illegal Online Lending

Introduction

The increasing cost of living has prompted many individuals to turn to online loans due to their rapid and convenient access to funds. However, women are disproportionately impacted by illegal online lending practices. Data from the Financial Services Authority (OJK) indicate that women accounted for 54.95% of victims of illegal online loans in 2021,¹ with this proportion rising to 64.2% by February 2023.² During the same period, the OJK acted by blocking 698 unauthorized

¹ “Kementerian Pemberdayaan Perempuan dan Perlindungan Anak,” accessed August 31, 2023, <https://www.kemempapa.go.id/>.

² Aviani Malik Gomulya, “Efektivitas Peran Literasi Digital dalam Pembangunan Ekonomi Digital, Studi Kasus Pada Korban Kejahatan Pinjaman Online Ilegal,” *Kritis* XXXII, no. 2 (2023): 117–36.



lending platforms.³ Women's heightened vulnerability can be attributed to factors such as financial hardship, limited access to formal credit institutions, and insufficient digital financial literacy. Groups including housewives, informal sector workers, and single mothers frequently resort to online loans to address urgent household, medical, and educational expenses, often without a comprehensive understanding of the associated legal and financial risks. A notable incident in Semarang in 2021 involved a woman who borrowed IDR 5 million but was subsequently compelled to repay IDR 206 million.⁴ When borrowers default on their loans, they are often subjected to intimidation and abuse; female borrowers, in particular, frequently endure verbal sexual harassment, including degrading comments and coercion to produce sexually explicit material.⁵

The challenges in digital financial governance are not exclusive to Indonesia but are also evident in other developing financial systems, such as Afghanistan. Research conducted by Afghan scholars indicates that the rapid expansion of digital lending, in the absence of adequate regulatory oversight, heightens the risk of exploitation among economically vulnerable borrowers.⁶ A comparable situation is observed in Indonesia, where women are particularly susceptible due to economic pressures, limited access to formal financial institutions, and low levels of digital financial literacy. In both contexts, vulnerable populations frequently depend on informal or unregulated lending services, which exposes them to intimidation and abusive debt collection practices. Consequently, the experience of Afghanistan underscores the critical need for enhanced regulatory supervision and consumer protection measures in Indonesia, with particular attention to the protection of women.

This study aims to examine verbal sexual harassment in the context of illegal online loan collection from the perspectives of Islamic law and the principle of human dignity. It specifically addresses the behavior of debt collectors who employ humiliation, threats, and sexually abusive language toward borrowers unable to repay their debts. Such conduct fundamentally contravenes the principles of justice, compassion, and respect for human dignity. The study does not presume that victims engage in hedonistic lifestyles; rather, many borrowers, particularly women, resort to online loans to address urgent household, health, and educational needs amid economic hardship. Nonetheless, Islamic law cautions against consumptive and excessive financial behavior, as it may exacerbate dependence on high-risk loans. Consequently, preventive strategies should emphasize financial literacy, consumer protection, and enhanced regulation of illegal online lending.

This study investigates three primary questions: (1) How are illegal online loans connected to women's economic and daily needs? (2) To what extent do illegal online loans contribute to verbal sexual harassment against women? and (3) How do Islamic law and human values address verbal sexual harassment in the context of illegal online loan collection practices? The study is grounded in the premise that illegal online loans have significant adverse effects on women, as female borrowers frequently become targets of verbal sexual harassment when they are unable to repay their debts. Such treatment can result in trauma, stress, and social stigma. From the perspective of

³ "Laporan Triwulan IV - 2022," accessed August 31, 2023.

⁴ "Kementerian Komunikasi dan Informatika," accessed August 31, 2023, <https://www.kominfo.go.id/>.

⁵ "LBH Ungkap Perempuan Jadi Korban Pelecehan Seksual Pinjol Terbanyak," accessed August 31, 2023, <https://www.cnnindonesia.com/>.

⁶ Fayaz Gul Mazloum Yar and Ahmad Khosrow Sharifi, "Digital Financial Twins in Islamic Microfinance : Evidence from Conflict-Affected Rural Economies (2020 – 2025)," *Indonesian Journal of Multidisciplinary Science* 4, no. 11 (2025): 952–961.



Islamic law, this issue pertains to *hifz al-ʿird*, which refers to the protection of human honor and dignity and constitutes one of the five fundamental objectives of Islamic law (*al-ḍarūriyyāt al-khams*).⁷ Consequently, safeguarding victims of illegal online lending transcends administrative or legal responsibilities of the state and constitutes a religious obligation to protect women from humiliation, intimidation, and harassment. Therefore, the government must enhance consumer protection measures and law enforcement to ensure that human dignity is upheld in all financial transactions.

Literature Review

The pervasive occurrence of illegal online lending has garnered significant concern from both the public and governmental authorities, as it underscores a lack of legal certainty and a failure to safeguard human dignity within digital financial transactions. In this context, the term "inhumanity" encompasses not only verbal abuse and intimidation but also infringements upon privacy, dignity, and personal security, particularly affecting female borrowers. Kusno et al. assert that debt collection methods involving blackmail, threats, and the dissemination of personal data and explicit photographs constitute criminal offenses.⁸ Similarly, Syamila et al. contend that coercive and violent debt collection practices contravene both legal standards and ethical norms.⁹ Despite this, such practices persist due to the ineffectiveness of current regulations in preventing the misuse of personal data by illegal lenders. Factors such as inadequate supervision, limited law enforcement capacity, and the absence of robust digital privacy protections enable illicit lending platforms to access borrowers' contact information, photographs, and private data, which are subsequently employed as instruments of intimidation during debt collection.

Previous research on illegal online lending has predominantly concentrated on its legal ramifications and the protection of affected individuals. Three principal research trajectories emerge from the literature. First, several scholars have investigated the role of legal authorities in safeguarding the public against illegal online lending activities.¹⁰ Second, other studies have highlighted the deficiencies in civil and criminal law enforcement mechanisms in effectively addressing illegal lending.¹¹ Third, a body of research has demonstrated that illegal lending

⁷ Al Ikhlas et al., "The Concept of Maqasid Al-Shariah As an Instruments of Ijtihad According to Imam Al-Shatibi in Al-Muwafaqat Fi Ushuli Al-Shariah," *Media Syari'ah: Wahana Kajian Hukum Islam dan Pranata Sosial* 23, no. 2 (2021): 206–19.

⁸ Ali Kusno, M. Bahri Arifin, and Widyatmike Gede Mulawarman, "Pengungkapan Pemerasan Dan Pengancaman Pada Alat Bukti Kasus Pinjaman Online (Kajian Linguistik Forensik)," *Diglosia: Jurnal Kajian Bahasa, Sastra, dan Pengajarannya* 5, no. 3 (2022): 555–70.

⁹ Najma Syamila, Gunardi Lie, and Moody Rizqy Syailendra, "Tindak Pemerasan Dalam Penagihan Pinjaman Online Berdasarkan Hukum Positif Di Indonesia," *Jurnal Serina Sosial Humaniora* 1, no. 1 (2023): 1–6.

¹⁰ Ni Putu Maha Dewi Pramitha Asti, "Upaya Hukum Otoritas Jasa Keuangan (OJK) dalam Mengatasi Layanan Pinjaman Online Ilegal," *Acta Comitas* 5, no. 1 (2020): 111–22; Deny Guntara, Muhamad Abas, and Farhan Asyahdi, "Perlindungan Hukum Nasabah Atas Kerugian Transaksi Pinjaman Online Ilegal Dihubungkan Dengan Undang-Undang Informasi dan Transaksi Elektronik," *Binamulia Hukum* 12, no. 1 (2023): 109–19; Fitriani HS, Ma'ruf Hafidz, and Zainuddin, "Analisis Hukum Terhadap Pinjaman Online Ilegal Perspektif Hukum Perdata dan Hukum Islam," *Journal of Lex Generalis (JLG)* 3, no. 2 (2022): 501–16; Edy Mulyanto and Aan Handriani, "Perlindungan Hukum Terhadap Pinjaman Online Ilegal," *Pamulang Law Review* 6, no. 1 (2023): 48–56; Fathul Hamdani and Ana Fauzia, "The Urgency of Legal Protection for Online Loan Service Users," *Proceedings of the 2nd International Conference on Law and Human Rights 2021 (ICLHR 2021)* 592 (2021): 215–21.

¹¹ Manayra Aisha Putri Indradjaja, Sigid Suseno, and Rully Herdita Ramadhani, "Analisis Penegakan Hukum Tindak Pidana yang Dilakukan dalam Lingkup Pinjaman Online Ilegal di Indonesia," *Paulus Law Journal* 3, no. 1 (2022): 50–64; Hendy Widoyanto and Dewic Ratna, "Tindak Pidana Pengancaman dalam Penanganan Kasus Pinjaman

platforms frequently exploit borrowers' personal data, resulting in intimidation, defamation, and various other social harms.¹² For instance, Devianti et al. identified the recurrent misuse of borrowers' personal information by illegal lenders.¹³ From the perspective of Islamic legal scholarship, illegal online loans are generally deemed unlawful due to their association with *ribā* (usury), *gharar* (excessive uncertainty), and coercive practices. Assyura and Mukhsin contend that threats and intimidation during debt collection contravene principles of justice and human dignity,¹⁴ while Abdul Syatar et al. classify verbal sexual harassment in cyberspace as *jarīmah ta'zīr* (discretionary offense).¹⁵ Notably, no prior study has specifically investigated verbal sexual harassment in the context of illegal online loan collection. This article seeks to address this gap by examining the issue through the lens of Islamic law and human values.

From a contractual standpoint, debtor default (*wanprestasi*) in online loan agreements may result in legal consequences and, under certain conditions, may constitute fraud as defined in Article 378 of the Indonesian Criminal Code.¹⁶ However, such default does not warrant extrajudicial actions or criminal intimidation by creditors. Creditors who engage in extortion or threats during debt collection processes may be prosecuted under Articles 368 and 369 of the Criminal Code. Furthermore, debt collectors who intimidate or threaten borrowers via digital media may also face prosecution under Law Number 19 of 2016 concerning Information and Electronic Transactions, which prescribes a maximum penalty of four years' imprisonment or a fine of up to IDR 750,000,000.¹⁷

The phenomenon of threats of violence and verbal harassment associated with illegal loans has prompted the imposition of sanctions not only on criminal perpetrators but also on loan service providers. The Financial Services Authority (OJK) has decisively revoked licenses of loan providers that are not registered with the OJK.¹⁸ These efforts by the OJK to mitigate financial losses and public unrest are commendable; however, supervision by the OJK alone is insufficient. Therefore, the OJK should collaborate with multiple institutions by establishing an Investigation Alert Task Force tasked with monitoring illegal fintech activities.¹⁹ Additionally, the government could consider creating a new independent institution or division dedicated to overseeing online

Online (Studi Kasus Putusan PN Jakarta Utara Nomor 438/PID.SUS/2020/PNJkt. Utr),” *Jurnal Rectum* 5, no. 1 (2023): 926–46.

- ¹² Vanti Y. Rolobessy, Faissal Malik, and Suwarti Suwarti, “Legal Liability of Illegal Online Loans in the Perspective of Criminal Law,” *Journal of Social Science* 4, no. 2 (2023): 439–54; Fanny Novika, Nike Septivani, and I Made Indra P, “Pinjaman Online Ilegal Menjadi Bencana Sosial Bagi Generasi Milenial,” *Management Studies and Entrepreneurship Journal* 3, no. 3 (2022): 1174–92.
- ¹³ Dwi Nugrahayu Devianti, Prija Djatmika, and Sukarmi, “The Risks of Personal Data Theft in Fintech-Based Online Loan Applications due to the Absence of Law in Indonesia,” *Jurisdictie: Jurnal Hukum dan Syariah* 11, no. 2 (2020): 163–81.
- ¹⁴ Afifuddin Salim Ahmad Assyura and Abd Mukhsin, “Criminal Acts of Threats by Debt Collectors Against Debtors in the Perspective of the Criminal Code and Islamic Criminal Law,” *Legal Brief* 13, no. 5 (2024): 1215–28.
- ¹⁵ Abdul Syatar et al., “The Consideration of Maslahat in the Imposition of the Death Penalty for Serious Sexual Crimes in Indonesia,” *Al-Istinbath* 9, no. 1 (2024): 137–54.
- ¹⁶ Abdullah Syukri, “Pertanggungjawaban Pidana Pelaku Pinjaman Online yang Berimplikasi Tindak Pidana,” *Jurnal Ilmiah Cahaya Hukum* 1, no. 1 (2022): 87–103.
- ¹⁷ Muhammad Andi Gustiar and Dian Alan Setiawan, “Pertanggungjawaban Pidana bagi Pelaku Pengancaman Kekerasan oleh Desk Collection Pinjaman Online Ditinjau dari Undang-Undang Nomor 19 Tahun 2016 Tentang Perubahan Undang-Undang Nomor 11 Tahun 2008 Tentang Informasi dan Transaksi Elektronik,” in *Bandung Conference Series: Law Studies*, vol. 2, 2022, 1149–56.
- ¹⁸ Widoyanto and Ratna, “Tindak Pidana Pengancaman Dalam Penanganan Kasus Pinjaman Online (Studi Kasus Putusan PN Jakarta Utara Nomor 438/PID.SUS/2020/PNJkt. Utr).”
- ¹⁹ Abdul Aziz and Iis Nur'aisyah, “Role Of The Financial Services Authority (OJK) To Protect The Community On Illegal Fintech Online Loan Platforms,” *Journal of Research in Business and Management* 9, no. 8 (2021): 14–19.



loans, enabling more active and effective supervision of issues arising from online lending practices.²⁰

The aforementioned studies predominantly address the issue of illegal online loans from a normative juridical perspective. Beyond the Indonesian context, international scholars have also explored ethical and governance challenges within digital financial systems. Research conducted in Afghanistan underscores the necessity of enhancing monitoring mechanisms in digital finance to protect vulnerable borrowers from exploitation.²¹ Similarly, Malaysian scholars advocate for the evaluation of contemporary financial practices through the ethical lens of Islamic law, with particular emphasis on justice, human dignity, and social welfare.²² Consequently, by integrating normative principles with Islamic law and human values, this research aims to offer solutions to societal problems related to violence and verbal sexual harassment against women arising from illegal lending practices.

Research Methodology

This study specifically analyzed secondary data concerning women who were victims of verbal sexual harassment in the context of obtaining illegal online loans. The data were derived from secondary sources, encompassing legislation, reports from the Financial Services Authority (OJK), Legal Aid Institution documentation, news media, scholarly articles, and prior research on illegal online lending and verbal sexual harassment against women. The data encompassed reports of intimidation, the misuse of personal information, and coercive collection practices as documented in media reports and legal aid cases. These materials were gathered through comprehensive library research and constituted the primary foundation for the analysis.

The study utilized two analytical approaches. First, a synchronistic-comparative analysis was conducted to examine the protection of victims under Indonesian positive law and Islamic law. Indonesian positive law was represented by the Criminal Code, the Information and Electronic Transactions Law, and consumer protection regulations, whereas Islamic law was represented by the principles of *hifz al-'ird*, justice, and the prohibition of intimidation and humiliation. This comparative analysis aimed to identify commonalities between the two legal frameworks in safeguarding women against verbal sexual harassment within the context of illegal online loan collection.

Second, the study employed descriptive-analytical and critical methods to investigate the occurrence of verbal sexual harassment in illegal online loan practices and to assess the reasons for the limited effectiveness of existing regulations in preventing such conduct. This analysis was informed by the perspectives of gender justice and consumer protection, with the objective of evaluating the disadvantaged position of women as victims and the persistent misuse of personal data alongside abusive debt collection practices. By integrating these approaches, the study bridged legal norms with the lived experiences of women subjected to illicit online loan collection practices.

²⁰ Helena Toshely Sasmita et al., "Analisis Faktor Perlindungan Konsumen dalam Urgensi Pembentukan Undang-Undang Pinjaman Online (Peer to Peer Lending)," *Media Juris* 5, no. 1 (2022): 39–58.

²¹ Gul, Yar, and Sharifi, "Digital Financial Twins in Islamic Microfinance: Evidence from Conflict-Affected Rural Economies (2020 – 2025)." 279

²² Shafinah Rahim and Mohd Mahyudi, "The Way Forward with Social Justice in Islamic Economics," *International Journal of Islamic Economics and Finance Research* 6, no. 2 (2023): 99–109.

Result

Digital Economy, Online Lending, and Modern Lifestyles

Based on secondary data derived from official reports of the Financial Services Authority, media archives, and Legal Aid Institution reports, women constitute the majority of victims of illegal online lending in Indonesia. Data from the Financial Services Authority indicate that women represent 54.95% of the victims of illegal online loans. The rising cost of living and the expansion of consumer culture have prompted many individuals to rely on online loans. However, the prevalence of illegal online lending cannot be attributed solely to a hedonistic lifestyle. The disproportionately high number of female victims also reflects structural economic challenges faced by women. Many women resort to borrowing to address urgent household, health, and educational expenses, particularly due to lower wages, employment in informal sectors, or their roles as primary providers for their families. Feminist research in several Asian countries further demonstrates that women continue to experience wage discrimination and unequal access to economic resources.²³ Consequently, women are more vulnerable to becoming ensnared in illegal online lending. Additionally, women often face social pressures arising from their multiple roles as workers, wives, and mothers. Although men may also engage in illegal online borrowing, the economic and social vulnerabilities experienced by women increase their likelihood of victimization.²⁴

The advancement of digital technology has significantly increased the accessibility of online loans. Borrowers can now obtain loans rapidly using only an identity card and a smartphone.²⁵ The Financial Services Authority has consistently issued lists of authorized and unauthorized lending applications to inform and protect the public. Nevertheless, the persistent use of illegal online loans cannot be solely attributed to a lack of awareness or unwillingness to consult such information. Many borrowers, particularly women facing urgent household and economic pressures, make decisions under conditions of necessity (*ḍarūrah*). Illegal lending platforms frequently exploit these circumstances through psychological manipulation, deceptive application interfaces, and false assurances of easy and immediate credit.²⁶ As a result, borrowers often struggle to differentiate between legal and illegal platforms, especially when they possess limited digital financial literacy and face pressing financial needs. In light of this phenomenon, Table 1 identifies the primary issues contributing to the increasing reliance on online loans within society.

Several online lending services commonly utilized in Indonesia include Shopee PayLater, Shopee Pinjam, Akulaku, and Kredivo. These platforms are considered legal as they are registered with and regulated by the Financial Services Authority. Nonetheless, even legally compliant platforms may promote consumptive behavior through features such as instant approval, deferred payment options, and continuous promotional offers. Consequently, some users engage in borrowing not for urgent necessities but to acquire luxury goods and sustain social status. From

²³ Jennifer Cohen and Yana van der Meulen Rodgers, "The Feminist Political Economy of Covid-19: Capitalism, Women, and Work," *Global Public Health* 16, no. 8–9 (2021): 1381–95.

²⁴ Irene Kamberidou, "'Distinguished' Women Entrepreneurs in the Digital Economy and the Multitasking Whirlpool," *Journal of Innovation and Entrepreneurship* 9, 3 (2020): 1–26.

²⁵ Syukri, "Pertanggungjawaban Pidana Pelaku Pinjaman Online yang Berimplikasi Tindak Pidana"; Yenni Batubara, "Fitur Transaksi Platform Gojek: Paylater dalam Tjauan Hukum Islam dan Fatwa No. 116/Dsn-Mui/Iix/2017 Tentang Uang Elektronik Syariah," *El-Mashlahah* 11, no. 1 (2021): 60–77.

²⁶ Zhang Zhiyue, "A Taxonomy of Dark Patterns on Digital Lending Platforms: Evidence from a Survey of 15 Digital Financial Platform," *Asia Pacific Economic and Management Review* 2, no. 6 (2025): 1–7.



the perspective of Islamic law, such behavior exemplifies *isrāf* (excessive consumption) and *tabzīr* (wasteful spending), which contravene the principles of Islamic economics (*iqtisād islāmī*) that emphasize moderation and responsible financial conduct.²⁷

Table 1. Principal issues and fundamental challenges associated with the online lending phenomenon.

No.	Key Issues	Core Problems
1.	Hedonistic lifestyle	Consumerist behavior promotes the utilization of online loans to fulfill lifestyle desires and attain social status. Nevertheless, this phenomenon should be analyzed in conjunction with broader structural factors, such as poverty, societal expectations, and disparities in income access.
2.	Systemic pressure	Economic insecurity, increasing living expenses, and restricted access to formal financial services compel vulnerable populations to resort to illegal online loans, which often seem to be the most readily accessible option.
3.	Vulnerability of women	Economic pressures, the dual responsibilities of domestic and public roles, and wage inequality increase women's vulnerability to reliance on online loans, especially when they assume the role of primary household providers.
4.	Easy access to online loans	Expedited processes, smartphone-based applications, and minimal prerequisites facilitate borrowing without sufficient consideration of legal status or financial risks.
5.	Limited financial literacy	Limited financial management skills and inadequate digital literacy increase borrowers' susceptibility to deceptive application interfaces, concealed terms, and unlawful lending practices.
6.	Exploitative digital contracts	Numerous illicit online lending platforms employ ambiguous contractual terms, impose disproportionate interest rates, and levy exploitative fees that may amount to usury (<i>ribā</i>), thereby contravening the principles of equity as established in both statutory law and Islamic jurisprudence.
7.	Family economic factors	Online loans are commonly utilized as a short-term measure to address urgent household expenses, particularly in circumstances involving financial emergencies or unstable family income.

Source: Authors' elaboration, 2026

It is essential to differentiate legal platforms from illegal online lending services. Illegal platforms not only promote borrowing but also exploit economic vulnerabilities through ambiguous contracts, exorbitant interest rates, hidden fees, and coercive debt collection practices. Many borrowers, particularly women and low-income households, resort to online loans not solely due to hedonistic consumption but primarily to address urgent needs such as food, education, and household expenses.²⁸ Consequently, reliance on online loans should be understood as a consequence of both individual consumption behaviors and broader structural pressures, including

²⁷ Luqman Dzul Hilmi and Yeyen Pratika, "Paylater Feature: Impulsive Buying Driver for E-Commerce in Indonesia," *IJEBAR* 5, no. 2 (2021): 63–74.

²⁸ Eugene Kaciak and Dianne H.B. Welsh, "Women Entrepreneurs and Work–Life Interface: The Impact of Sustainable Economies on Success," *Journal of Business Research* 112 (2020): 281–90.

poverty, income instability, and limited access to formal financial services. While consumptive and hedonic behaviors may contribute to the utilization of online loans, they are not the sole factors leading individuals into debt. Numerous borrowers use online loans to fulfill immediate economic necessities, including food, education, healthcare, and daily household costs. In many families, especially those experiencing income instability or restricted access to formal financial institutions, online loans are perceived as the most expedient solution to financial emergencies. Therefore, familial economic pressure constitutes a significant factor underlying dependence on online loans. In this context, borrowing should not be interpreted merely as a reflection of individual lifestyle choices but also as a response to broader structural challenges such as poverty, wage inequality, and rising living costs.

Although a consumptive lifestyle may contribute to the utilization of online loans, it should not be considered the sole causative factor. Many individuals initially resort to online loans to fulfill non-essential desires and maintain social status, particularly through the acquisition of luxury goods, entertainment, or other lifestyle-related expenditures. Secondary data from Gomulya's research indicate that 26.7% of respondents expressed interest in illegal online loans to meet lifestyle needs, whereas 43.5% utilized such loans due to economic pressures.²⁹ This evidence suggests that economic necessity is a more predominant factor than hedonistic motives. This trend is further corroborated by several documented cases. News reports from Muhammadiyah University, Yogyakarta, Indonesia (UMY) revealed that 58 students became ensnared in online loan debt, primarily to support their lifestyle rather than educational expenses.³⁰ Comparable cases have also been reported among young individuals in South Tangerang, who employed online loans to follow lifestyle trends, attend concerts, and visit nightclubs. However, these instances should not be interpreted merely as individual failings. As discussed in the preceding section, familial economic pressures, unstable income, and limited access to formal financial services frequently render online loans the most expedient solution.³¹

Verbal Sexual Harassment Against Women

The researchers have found that the rapid expansion of online lending in developing countries has heightened the probability that borrowers will engage with illegal lending platforms. Many borrowers struggle to differentiate between registered and unregistered applications, as illegal platforms often employ deceptive advertisements, promises of low interest rates, and simplified registration processes. As a result, borrowers who initially seek financial assistance may subsequently become victims of intimidation, violence, and verbal harassment, with women being particularly affected. Furthermore, the analysis indicates that limited digital financial literacy constitutes a primary factor contributing to women's increased vulnerability to illegal online lending and the associated abuse.

This situation should not be attributed solely to women's limited knowledge. The researcher's analysis indicates that the lack of effective public education and digital financial literacy campaigns has also contributed significantly to the issue. Information distinguishing legal from illegal online lending has not been effectively disseminated to vulnerable groups, particularly women

²⁹ Gomulya, "Efektivitas Peran Literasi Digital dalam Pembangunan Ekonomi Digital, Studi Kasus Pada Korban Kejahatan Pinjaman Online Ilegal."

³⁰ "Gegara Penuhi Gaya Hidup, Puluhan Mahasiswa UMY Terjerat Pinjol," *Kizjogja*, accessed January 31, 2024.

³¹ "Kisah Pemuda Tangsel Terlilit Utang Pinjol Demi Gaya Hidup," accessed January 31, 2024.



experiencing urgent economic pressures. Awalia et al. reported that many women remain insufficiently informed about the dangers and risks associated with digital financial platforms and are often unaware that numerous online lending applications are not registered with the Financial Services Authority (OJK).³² Furthermore, the researchers identified that this vulnerability is exacerbated by the limited effectiveness of institutional outreach. Gomulya contended that the Investment Alert Task Force, established by OJK, has not yet operated optimally in educating the public and preventing the use of illegal online lending platforms.³³

The limited understanding of the distinction between legal and illegal online lending exacerbates women's vulnerability to coercive collection practices and verbal harassment. The researcher's analysis reveals that illegal online lenders employ digital technologies not only to disburse loans but also to exert pressure on borrowers through coercive collection methods. When borrowers are unable to repay their debts, illegal lenders frequently send repeated messages, threats, insults, and intimidation via SMS, telephone calls, and WhatsApp. In numerous instances, these practices escalate into verbal and sexual harassment, particularly targeting women. Furthermore, the researchers have found that the collection mechanisms utilized by illegal lenders are intentionally designed to induce fear, shame, and psychological distress to compel repayment.

The vulnerability of women in this context is substantiated by secondary data published by the Financial Services Authority and supported by previous research. According to data reported by the Financial Services Authority up to 2023, 64.2% of women who became involved in illegal online loans experienced violence and harassment. The researcher's analysis indicates that such violence often arises when borrowers are initially attracted by promises of low interest rates but subsequently face escalating interest charges and additional fees that make repayment difficult. Syamila et al. found that when debtors were unable to meet their payment obligations, illegal lenders frequently resorted to intimidation through SMS, telephone calls, and WhatsApp messages.³⁴ This pattern is also evident in the collection practices employed by illegal online loan providers, which commonly involve threats, humiliation, and verbal sexual harassment. A case in Cilincing, North Jakarta, exemplifies this issue, wherein a woman trapped in an illegal online loan was sexually harassed following the circulation of manipulated photographs depicting her and another woman unclothed, accompanied by the statement "serving orders for sexual transactions."³⁵

The researchers' analysis categorizes verbal violence in the context of illegal online lending as a form of non-physical coercion that, while not causing direct bodily harm, substantially impacts the victim's psychological well-being, manifesting as fear, shame, and emotional distress. In practice, verbal violence is manifested through intimidation, insults, threats, and persistent harassment conducted via digital communication channels. The analysis further reveals that these behaviors frequently escalate into verbal sexual harassment, particularly targeting women, characterized by degrading messages, inappropriate comments regarding the victim's body or appearance, and coercive demands containing implicit or explicit sexual content. Verbal sexual harassment is

³² Hafizah Awalia, Saipul Hamdi, and Arif Nasrullah, "Penyuluhan Literasi Keuangan Digital Pada Perempuan di Desa," *Jurnal Ilmiah Pengabdian dan Inovasi* 1, no. 2 (2022): 105–14.

³³ Gomulya, "Efektivitas Peran Literasi Digital dalam Pembangunan Ekonomi Digital, Studi Kasus Pada Korban Kejahatan Pinjaman Online Ilegal."

³⁴ Syamila, Lie, and Syailendra, "Tindak Pemerasan dalam Penagihan Pinjaman Online Berdasarkan Hukum Positif di Indonesia."

³⁵ "Fotonya Disebar Dengan Narasi Pelecehan, Korban Pinjol Lapori Polisi." *Kompas.com*, accessed February 1, 2024.

broadly defined as unwanted sexual expressions, including sexually suggestive messages, derogatory remarks, and coercive requests accompanied by implicit threats.³⁶ Such actions often involve the dissemination of manipulated images, sexualized messages, and threats to disclose private information, thereby generating psychological pressure and social stigma. Burghardt and Steidl identified six prevalent forms of violence and verbal harassment within these contexts: threats, blackmail, distribution of vulgar images, forced nude acts, insults, and defamation.³⁷ The researchers' findings corroborate that these forms are consistently evident in illegal online loan collection practices, wherein harassment is systematically employed to intimidate and exert control over victims.

The researchers' analysis reveals that the contemporary phenomenon of illegal online lending closely parallels traditional loan sharking practices, particularly regarding exploitative behaviors and coercive collection methods. Illegal online lending platforms exploit technological convenience to rapidly disseminate loan applications without sufficient legal oversight, enabling the imposition of ambiguous terms, excessive fees, and abusive practices. The study identifies a strong association between the occurrence of violence and verbal sexual harassment and structural factors such as low digital financial literacy, urgent economic needs, and limited access to formal financial services. In many instances, borrowers' resort to online loans as an immediate response to financial distress rather than as a voluntary choice. Consequently, the researchers contend that enhancing digital financial literacy and expanding effective public education programs are critical to preventing further exploitation, alongside strengthening regulatory oversight to safeguard borrowers from abusive and degrading practices.

Discussion

The examination of verbal sexual harassment within the context of illegal online lending must be interpreted in light of the findings presented in the preceding section. The analysis reveals that verbal sexual harassment is not primarily motivated by sexual desire; rather, it operates as a strategic tool of coercion during the debt collection process. In this framework, harassment is intentionally employed to exert psychological pressure, induce shame, and instill fear among borrowers who are unable to repay their loans. This evidence indicates that verbal sexual harassment in illegal online lending is instrumental, functioning as a mechanism to enforce compliance rather than to satisfy personal gratification. This interpretation aligns with broader theoretical frameworks concerning coercive behavior and psychological pressure in digital environments. Cohen and Rodgers contend that non-physical forms of coercion in digital interactions are frequently utilized to regulate behavior and ensure compliance, rather than to convey personal motives.³⁸ The present findings extend this perspective by demonstrating that, within illegal online lending, such coercion manifests specifically as gendered verbal harassment targeting women. Consequently, victims endure not only financial strain but also psychological harm, including fear, humiliation, and diminished dignity. Thus, verbal sexual harassment in this context should be understood as a systematic strategy of intimidation embedded within exploitative digital lending practices.

³⁶ Iqbal Kamalludin et al., "Sexual Violence and the Politics of Criminal Law in Indonesia: A Gender Equality Approach and Maqāsid Al-Sharī'a," *Asy-Syir'ah: Jurnal Ilmu Syariah dan Hukum* 57, no. 1 (2023): 51–81.

³⁷ Boris Burghardt and Leonie Steidl, "Sexual Violence and Criminal Justice in the 21st Century," *German Law Journal* 22, no. 5 (2021): 691–702.

³⁸ Cohen and van der Meulen Rodgers, "The Feminist Political Economy of Covid-19: Capitalism, Women, and Work."

Sexual harassment constitutes a form of violence perpetrated by men against women, resulting in significant harm to the victims. In practice, verbal sexual harassment directed at women is not solely motivated by sexual intent but is also employed for other purposes, such as debt collection. This behavior represents a strategy utilized by lenders to recover debts through the violation of societal norms and regulations. The findings presented in the Results section indicate that verbal sexual harassment within the context of illegal online lending is closely associated with the characteristics of digital platforms, particularly the use of anonymity, rapid message dissemination, and extensive data access. These features enable perpetrators to conduct repeated and large-scale intimidation, thereby exacerbating the psychological impact on victims. Consequently, comprehending harassment in illegal online lending necessitates not only traditional theoretical frameworks but also contemporary approaches that account for the complexities of digital interactions.

Meyer et al. offer a valuable foundational framework by delineating the behavioral, situational, and legal dimensions of sexual harassment.³⁹ However, this framework requires expansion to adequately address harassment within digital environments. Contemporary research highlights that online harassment is influenced by factors such as anonymity, scalability, and the ease of accessing and disseminating personal information, all of which substantially exacerbate the power imbalance between perpetrators and victims. The present analysis demonstrates that, in the context of illegal online lending, these digital characteristics facilitate persistent intimidation through messages, threats, and the exposure of private information, thereby reinforcing coercive debt collection practices. Consequently, verbal sexual harassment in this setting should be conceptualized not merely as individual conduct but as a technologically mediated practice embedded within a broader system of digital exploitation.

Within the context of illegal online lending, three interrelated dimensions can be identified: behavioral, situational, and legal. The behavioral dimension is manifested by lenders who direct vulgar, insulting, and threatening language toward female victims. The situational dimension arises from digital interactions conducted via messages, telephone calls, or online platforms, which facilitate harassment by enabling perpetrators to act without direct face-to-face contact. The legal dimension reflects the inadequacies of existing regulations and law enforcement mechanisms in addressing harassment perpetrated on digital financial platforms. Verbal sexual harassment in illegal online lending practices emerges through a series of interconnected processes. Specifically, illegal lending platforms often impose exorbitant interest rates, generating substantial debt burdens for borrowers. When borrowers are unable to meet repayment obligations, lenders frequently resort to aggressive collection tactics, including intimidation, threats, and degrading language, particularly targeting women. These practices suggest that verbal sexual harassment in illegal online lending is not an isolated incident but rather constitutes a coercive strategy employed to compel debt repayment.

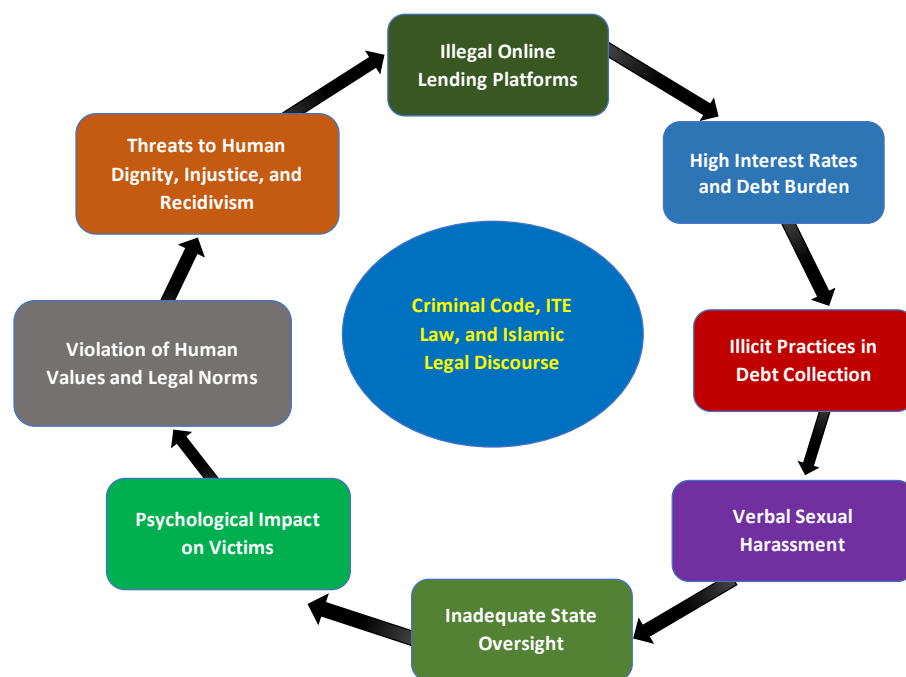
As depicted in Figure 1, the practice of illegal online lending constitutes a cyclical process that originates from unregulated lending platforms and culminates in aggressive debt collection methods, which may escalate to verbal sexual harassment directed at female borrowers. Such conduct inflicts psychological harm and infringes upon human dignity as well as fundamental legal principles. From the perspective of Islamic law, these practices constitute forms of injustice (*zulm*) and exploitation that are unequivocally prohibited, given that Islamic teachings prioritize justice,

³⁹ M.C Meyer et al., *Sexual Harassment* (New York: Princeton Petrocellly Book Inc, 1987).

the protection of dignity, and ethical behavior in all economic transactions. From the standpoint of positive law, the findings presented in the Results section demonstrate that verbal sexual harassment within the context of illegal online lending qualifies as criminal behavior, as it encompasses threats, intimidation, and the unlawful dissemination of personal data.

In Indonesia, multiple legal instruments are applicable to address these offenses, including the Criminal Code, the Law on the Elimination of Sexual Violence, and the Law on Information and Electronic Transactions (ITE).⁴⁰ Furthermore, the Financial Services Authority (OJK) has issued Circular Letter No. 19/SEOJK.06/2023 regarding the Implementation of Financial Technology Lending Services, which regulates ethical debt collection practices and explicitly prohibits violence and intimidation during the collection process. Collectively, these legal frameworks underscore that coercive and degrading debt collection methods employed in illegal online lending are not only unethical but also subject to legal sanctions.

Figure 1. The nexus between illegal online lending, human dignity, and legal violations.



Source: Authors' elaboration, 2026

From a comparative perspective, this study primarily examines the principles of positive law and Islamic law in addressing verbal sexual harassment within the context of illegal online lending. The analysis reveals that both legal systems share a common objective of protecting individuals from harm, particularly by preventing coercion, intimidation, and the degradation of human dignity. In Islamic law, these protections are closely linked to the principle of safeguarding human honor and dignity (*hifz al-'ird*) and the prohibition of harm. Although references to regulatory practices in other jurisdictions, such as the roles of Bank Negara Malaysia and the Securities Commission Malaysia, are employed to provide illustrative examples, they do not constitute the primary focus of the comparison.⁴¹ Rather, they serve to demonstrate how legal and ethical principles may be more effectively implemented within a regulatory framework.

⁴⁰ Syukri, "Pertanggungjawaban Pidana Pelaku Pinjaman Online yang Berimplikasi Tindak Pidana."

⁴¹ Rahim and Mahyudi, "The Way Forward with Social Justice in Islamic Economics."

The researchers' analysis highlights a significant discrepancy between regulatory frameworks and their practical enforcement in Indonesia. In practice, the enforcement of these regulations remains inadequate, particularly concerning illegal online lending platforms that operate beyond the supervision of the OJK. This enforcement gap results in numerous victims, especially women, receiving insufficient legal protection and suffering both material and psychological harm. Consequently, verbal sexual harassment associated with illegal online loans should be understood not only as a legal violation but also as a moral and humanitarian concern. Such conduct fundamentally contravenes core human values by degrading women's dignity and undermining their self-esteem.⁴² The recognition of human values reflects human civilization, affirming that every individual possesses equal rights to live, feel secure, and be treated justly. Verbal sexual harassment within the context of illegal online lending contravenes these values and infringes upon the second principle of Pancasila—the five foundational principles of the Indonesian state—which underscores the importance of a just and civilized humanity. Consequently, addressing this issue requires consideration not only from a legal perspective but also from ethical and moral viewpoints.

From the perspective of Islamic legal maxim, the findings presented in the Results section reveal that verbal sexual harassment within the context of illegal online lending constitutes a clear violation of fundamental Sharia principles, particularly the protection of human dignity and honor. The identified practices, including intimidation, humiliation, and the dissemination of degrading content, illustrate the use of harassment as a coercive mechanism in debt collection. Such actions are in direct contradiction to the prophetic injunction “*lā ḍarar wa lā ḍirār*” (there should be neither harm nor reciprocating harm), which serves as a foundational norm in Islamic jurisprudence.⁴³ Therefore, verbal sexual harassment in this context transcends unethical conduct and represents a breach of core Islamic legal and moral values that prohibit oppression, exploitation, and injustice.

Within the context of Islamic legal theory (*uṣūl al-fiqh*), the researchers contend that verbal sexual harassment occurring within the context of illegal online lending constitutes a form of *jarīmah* (criminal act), as it encompasses elements of harm (*ḍarar*), injustice (*ẓulm*), and coercion (*ikrāh*). The analysis demonstrates that such practices are intrinsically connected to unlawful financial transactions characterized by *ribā* (excessive interest), *gharar* (uncertainty), and exploitation, all of which are explicitly prohibited under Islamic law. Given that verbal sexual harassment in this context does not fall within the category of specific *ḥudūd* crimes, it is therefore classified as a discretionary offense subject to state authority. In this regard, the principle “*al-aṣlu fī al-mu‘āmalāt al-ibāḥah illā an yadulla dalīl ‘alā taḥrīmihā*” establishes that any transaction resulting in harm, injustice, or exploitation is deemed impermissible.⁴⁴ Consequently, illegal online lending practices that involve intimidation and harassment satisfy the criteria of unlawful conduct according to Islamic legal reasoning.

The researchers underscore that such actions fall under the category of *ta‘zīr*, wherein the state possesses comprehensive authority to determine appropriate sanctions aimed at protecting public welfare and upholding justice. The findings of this study indicate that verbal sexual harassment

⁴² Angkasa Angkasa et al., “Illegal Online Loans in Indonesia: Between the Law Enforcement and Protection of Victim,” *Lex Scientia Law Review* 7, no. 1 (2023): 119–78.

⁴³ Kaciak and Welsh, “Women Entrepreneurs and Work–Life Interface: The Impact of Sustainable Economies on Success.”

⁴⁴ Hafizah Awalia, Saipul Hamdi, and Arif Nasrullah, “Penyuluhan Literasi Keuangan Digital Pada Perempuan di Desa.”

within the context of illegal online lending is systematic, repetitive, and inflicts substantial psychological harm, thereby warranting the application of stringent *ta'zīr* penalties. This approach is consistent with the overarching objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly the preservation of dignity (*ḥifẓ al-'ird*) and the prevention of harm. Consequently, the researcher contends that the state holds not only a legal responsibility but also a religious mandate to enforce firm sanctions against illegal lending practices involving harassment, as part of its obligation to protect human dignity and promote social justice.

Contemporary scholarship on Islamic law underscores the critical importance of preserving human dignity within economic transactions. Malaysian academics examining transnational Islamic legal discourse highlight that Islamic law fundamentally prioritizes the protection of human dignity across all socio-economic interactions.⁴⁵ Financial practices that exploit individuals, undermine personal dignity, or engender coercive circumstances are inconsistent with the *maqāṣid al-sharī'ah*, particularly the safeguarding of human dignity and social welfare. Consequently, unethical lending practices that result in harassment, intimidation, or sexual exploitation are indefensible within the ethical framework of Islamic economic principles. Moreover, Islam emphasizes the principles of justice (*al-'adl*) and public interest (*maṣlaḥah*) in all facets of life, including economic activities. The use of verbal sexual harassment and intimidation by illicit lenders directly contravenes these principles.⁴⁶ Such coercion and harassment in debt collection constitute harm (*mafsadah*) and negate benefit for the victim, rendering these actions impermissible under Islamic legal discourse.

The issue of verbal sexual harassment within the context of illegal online loans must be examined from a human rights perspective. Every individual is entitled to protection from violence and harassment. Consequently, the state bears the responsibility to safeguard its citizens against all forms of violence and injustice.⁴⁷ The existence of laws and regulations that protect victims of sexual harassment and govern ethical debt collection practices represents the state's commitment to upholding human rights. Nonetheless, the enforcement of these regulations encounters significant challenges, particularly with regard to illegal online loan platforms, which are often difficult to monitor and regulate. Therefore, it is imperative that the government implement stringent measures against such platforms and impose severe sanctions on perpetrators of violence and harassment. Furthermore, preventive strategies should be enhanced through public education initiatives focused on digital literacy and raising awareness about the risks associated with illegal online loans.⁴⁸

Within the framework of *maqāṣid al-sharī'ah*, the phenomenon of verbal sexual harassment associated with illegal online loan practices contravenes the fundamental objectives of Sharia, which aim to safeguard religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). Such acts of harassment and violence inherent in illegal online lending clearly infringe upon these five essential principles.⁴⁹ Specifically, verbal sexual harassment undermines the protection of honor and dignity (*ḥifẓ al-'ird*) and inflicts psychological harm upon victims. The Islamic legal maxim, *taṣarruf al-imām 'alā al-ra'iyah manūṭun bi al-maṣlaḥah*, which

⁴⁵ Rahim and Mahyudi, "The Way Forward with Social Justice in Islamic Economics."

⁴⁶ Syamila, Lie, and Syailendra, "Tindak Pemerasan Dalam Penagihan Pinjaman Online Berdasarkan Hukum Positif di Indonesia."

⁴⁷ Burghardt and Steinl, "Sexual Violence and Criminal Justice in the 21st Century."

⁴⁸ Indradjaja, Suseno, and Ramadhani, "Analisis Penegakan Hukum Tindak Pidana Yang Dilakukan Dalam Lingkup Pinjaman Online Ilegal Di Indonesia."

⁴⁹ Hajed A. Alotaibi, "The Challenges of Execution of Islamic Criminal Law in Developing Muslim Countries: An Analysis Based on Islamic Principles and Existing Legal System," *Cogent Social Sciences* 7, no. 1 (2021): 1–13.



asserts that a ruler's governance over subjects must be grounded in the public interest, provides a legitimate basis for governmental intervention against illegal online loan activities.⁵⁰ As *ūlī al-amr*, the government possesses both the authority and responsibility to regulate and oversee all economic activities to ensure justice and public welfare. Consequently, it is imperative for the government to develop and implement comprehensive policies aimed at addressing the challenges posed by illegal online loans, which frequently precipitate violence and harassment.

Based on the analysis of the findings presented in the Result section, policy responses to illegal online lending and verbal sexual harassment should extend beyond administrative measures to incorporate Islamic legal and ethical principles. Enhancing the role of the Financial Services Authority and improving coordination with digital and law enforcement agencies remain essential. Nevertheless, the researcher contends that a more comprehensive approach is necessary, including the integration of Sharia-based oversight mechanisms to ensure that financial technologies operate in accordance with principles of justice and human dignity. From an Islamic legal perspective, the researcher proposes the establishment of a digital Sharia audit system, whereby each online lending platform is evaluated not only for legal compliance but also for adherence to ethical standards. This audit should examine whether lending contracts, interest structures, and particularly debt collection practices contravene fundamental Islamic principles, such as the prohibition of harm and the protection of human dignity (*karāmah insāniyah*). The study's findings indicate that numerous illegal lending platforms systematically employ intimidation and harassment, which clearly violate these principles. Consequently, the researcher emphasizes that any digital financial system facilitating coercion and degrading treatment must be deemed unlawful and subject to stringent regulatory oversight.

From an ethical perspective, Islam advocates for moderation (*wasatīyyah*) and explicitly prohibits extravagant behavior (*isrāf*). The emergence of online loans driven by lifestyle demands and hedonistic tendencies contradicts Islamic teachings, which emphasize simplicity and balance.⁵¹ The Qur'an, in Surah Al-Ma'idah verse 87, forbids Muslims from exceeding limits in the pursuit of worldly pleasures. Consequently, utilizing online loans for hedonistic purposes constitutes a deviation from Islamic values. Furthermore, instances of verbal sexual harassment associated with illegal online loans reflect a broader moral decline within society. This phenomenon indicates that economic advancement and technological progress are not necessarily accompanied by robust moral and ethical foundations.⁵² Islam, as a religion that upholds moral principles, asserts that all economic activities must be grounded in honesty, justice, and responsibility. The Prophet Muhammad stated: "The honest and trustworthy merchant will be with the Prophets." This hadith underscores the esteemed status of honest and ethical economic actors within Islamic teachings.

The researchers argue that the authority of the state to regulate and even dissolve illegal online lending platforms can be justified within Islamic jurisprudence through the principle of public interest. In this context, the concept of "*taṣarruf al-imām 'alā al-ra'īyah manūṭun bi al-maṣlahah*" affirms that government policies must prioritize the protection of public welfare. Accordingly, the closure and prohibition of illegal online lending platforms that cause harm, exploitation, and harassment can be understood as a form of *maṣlahah mursalah*. This perspective aligns with the

⁵⁰ Syukri, "Pertanggungjawaban Pidana Pelaku Pinjaman Online yang Berimplikasi Tindak Pidana."

⁵¹ Arif Rahmat, Asyari Asyari, and Hesi Eka Puteri, "Pengaruh Hedonisme dan Religiusitas Terhadap Perilaku Konsumtif Mahasiswa," *Ekonomika Syariah: Journal of Economic Studies* 4, no. 1 (2020): 39–54.

⁵² Hafizah Awalia, Saipul Hamdi, and Arif Nasrullah, "Penyuluhan Literasi Keuangan Digital Pada Perempuan di Desa."

findings of the present study, which demonstrate that illegal online lending practices not only violate positive law but also undermine human dignity and social justice. Therefore, policy reforms should extend beyond administrative enforcement and incorporate Islamic ethical governance to ensure the protection of individuals, particularly women, from systemic digital exploitation. The implementation of such policies is expected to reduce the incidence of illegal online loan cases and related acts of harassment within society. Furthermore, the involvement of religious and educational institutions in providing moral and ethical education concerning financial management and digital literacy is essential.

The issue of verbal sexual harassment associated with illegal online loans must be addressed comprehensively, recognizing it not only as a legal concern but also as a moral and social challenge. Effective resolution necessitates coordinated efforts among governmental bodies, societal actors, and religious institutions.⁵³ The government is responsible for enforcing stringent legal measures; society must enhance awareness and digital literacy; and religious organizations should contribute by reinforcing moral and ethical principles. Findings from this study indicate that the phenomenon of illegal online loans resulting in verbal sexual harassment against women is multifaceted, encompassing legal, moral, social, and economic dimensions.⁵⁴ Addressing this issue requires an integrative approach that incorporates legal, religious, and social perspectives. Through the application of principles such as justice, benefit, and humanity, the challenges posed by illegal online loans and verbal sexual harassment can be progressively mitigated. Islam, as a faith tradition, provides guidance for living in harmony, upholding justice, and preserving human dignity.⁵⁵ Consequently, all economic activities should be grounded in these values to promote welfare and prevent harm.

Conclusion

The phenomenon of illegal online lending exemplifies a socio-normative paradox characterized by the ease of digital financial access juxtaposed with the lack of effective legal protections, thereby creating opportunities for the exploitation of human dignity. This issue disproportionately impacts vulnerable populations, particularly women, who often face intersecting challenges related to economic necessity, digital exposure, and insufficient legal safeguards. Consequently, illegal online lending should be understood not merely as a financial concern but as a structural legal and humanitarian issue that compromises the protection of human dignity. From the standpoint of positive law, although regulatory frameworks exist to prohibit coercion, intimidation, and unethical debt collection practices, enforcement remains inadequate against illegal platforms operating beyond formal oversight. This situation reveals a legal gap between normative regulation and practical enforcement. As a result, victims of illegal online lending frequently endure not only financial losses but also psychological harm, including verbal sexual harassment that undermines their dignity and personal integrity.

From the perspective of Islamic legal discourse, verbal sexual harassment occurring within the context of illegal online lending constitutes a prohibited act that infringes upon the principle of protecting human dignity (*ḥifẓ al-ʿird*) and the prohibition of harm. Such conduct may be classified

⁵³ Hafizah Awalia, Saipul Hamdi, and Arif Nasrullah.

⁵⁴ Gomulya, "Efektivitas Peran Literasi Digital dalam Pembangunan Ekonomi Digital, Studi Kasus Pada Korban Kejahatan Pinjaman Online Ilegal."

⁵⁵ Burghardt and Steinl, "Sexual Violence and Criminal Justice in the 21st Century."



as a form of *jarīmah* subject to *ta'zīr* sanctions, as it does not fall under the category of *ḥudūd* crimes. The imposition of *ta'zīr* penalties extends beyond individual perpetrators, such as debt collectors, to include corporate entities and platform providers that systematically enable, tolerate, or derive benefit from coercive and degrading practices. This underscores the state's responsibility to ensure justice and prevent harm within digital financial systems. Moreover, the regulation and prohibition of illegal online lending practices can be justified by the principle of public interest (*maṣlahah 'āmmah*), which necessitates state intervention to protect society from systemic harm. Consequently, policy responses should transcend mere administrative measures and incorporate ethical governance grounded in Islamic principles. This includes the implementation of digital Sharia audits, the enhancement of financial platform accountability, and the assurance that all financial transactions adhere to the values of justice, transparency, and human dignity.

This study is constrained by its normative-juridical approach, which predominantly draws upon legal doctrines, statutory regulations, and Islamic legal literature, without integrating empirical data from victims, law enforcement agencies, financial technology stakeholders, or religious institutions. Moreover, the discussion centers primarily on Indonesian legal and Islamic perspectives, thereby limiting broader comparative insights with other jurisdictions addressing similar digital financial crimes. Future research is thus encouraged to employ interdisciplinary and empirical methodologies, combining socio-legal studies, digital criminology, gender analysis, and Islamic legal scholarship to achieve a more comprehensive understanding of the issue. Subsequent studies might also examine comparative regulatory models, the role of digital ethics in financial governance, the effectiveness of Sharia-based financial supervision, and the long-term socio-psychological impacts of verbal sexual harassment within illegal online lending practices in contemporary digital societies. Additionally, future scholarship should explore technological monitoring systems and collaborative state-community strategies aimed at preventing digital exploitation and enhancing victim protection mechanisms effectively.

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