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**Judul Artikel :** The public behavior and the social role of national legal business education

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If you have any questions, please contact me. Thank you for considering this journal as a venue for your work.

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## **The Relationship of Public Behavior and the Social Role of National Legal Business Education**

### **Abstract**

This study investigates the relationship between public behavior and the social function of the National Legal Education in the case of online loan literacy. The scope of the research is community behavior that is integrated with technology, and consumer education in terms of business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design looks at 10 major legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority (PJOK), and one civil code (KUHP). The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings reveal that under national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the consumptive attitude of people who are literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society is shown from primary legal materials that can provide many benefits in self-evaluation and consumer protection including self-control so as not to behave consumptively in using online loans, making online loan decisions and forming business-savvy personality. It can be concluded that legally there is a relationship between the behavior of digital society and business law education, namely learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law that can encourage healthy digital community behavior so that they carry out the rules as set by the government, especially the principles of honesty, transparency, and justice.

**Keywords:** *Public Behavior, Social Role, National Legal Business Education*

### **Introduction**

The progress of a country in the era of digitalization can be seen from various dimensions of life. The literature study found a significant relationship between the development of developing countries with science and technology (Liu et al., 2021). The ability to manage natural resources, technological advances and economic moderation, the education system, and the rule of law that runs in a country are the issues that are most researched today. Recent studies explain the problems that arise in the behavior of digital society and relate them to the implementation of the education system and national law. According to Coccia (2021), the

advancement of a digital society driven by technology brings major changes to people's behavior. These behavioral changes are in the form of changes to physical and mental health. However, scientific, social, and technological advances do not always lead to welfare but rather to negative behavior and cause health problems. The role of studying science that comes from the educational dimension is very important for the digital market and protects society from the negative influences that may arise. This is also a manifestation of the opportunities and challenges of developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is allegedly inadequate, especially in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low quality of education hurts educational failure (Allen & Sims, 2018). The decline in the quality of education is characterized by an unfavorable environment such as corrupt practices, political instability, or a decrease in state effectiveness (Fomba et al., 2022).

In Indonesia, technological developments have increased the needs and changes in people's consumption patterns. On the other hand, inadequate educational legal literacy is a factor in the increasing tendency for consumptive behavior to stumble into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the relationship and role of law with the demands for renewal and development of human resources is not something new. The relationship between community behavior and the social role of national education in previous studies, for example, is the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). It can be seen that several studies highlight the problem of people's consumptive behavior, online lending, and relate it to the importance of learning about the relevant laws. This is related to the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections in carrying out the laws that apply in their country.

Research on public behavior and the study of the social role of normative legal education which is increasingly massive are also encouraged due to the development of online financial services which are increasing every year. For example, the study conducted by Noor et al. (2021) found that legally, there are no regulations specifically regulating online business transactions,

including fintech lending, so consumer protection is weak in the eyes of the law. The main factor for the increase in online loans is the behavior of the community and business people who have not yet obtained access to finance from banks or this could be due to the possibility of not getting capital from any sources, especially small people. In the December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period which reached IDR 3990.19 billion (OJK, 2021). (See table 1).

Table 1 Company Overview								
Summary			Total of Companies (Units)		Total Assets (IDR billion )	Total Liabilities (IDR billion )		Total Equities (IDR billion )
Conventional Organizer			96		3.986,22	1.554,35		2.431,88
Sharia Operator			7		74,13	45,92		28,22
Total			103		4060,35	1600,26		2460,09
Periode: Desember 2021 Period: December 2021 * Per 3 Jan 2022								
Okt-21			Nov-21			Des-21		
Number of Active Borrower Accounts (entity)	Outstanding Loans (IDR billion)	TWP 90	Number of Active Borrower Accounts (entity)	Outstanding Loans (IDR billion)	TWP 90	Number of Active Borrower Accounts (entity)	Outstanding Loans (IDR billion)	TWP 90
1,90%	19.949.798	27.905	2,13%	20.877.572	29.127	2,24%	17.287.241	29.880

Source: (OJK, 2021)

From table 1, it can be understood that online loans have a major contribution to the sustainability of the economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to reach IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period which reached IDR 15.32 percent (OJK, 2021). Previous findings explain that the public's low understanding of financial products and services is not commensurate with the public's understanding of the risks they accept (Amidjono et al., 2016). Legal education and education are important parts that have a social impact on society so they are useful for the prevention of violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies over the last three years that have been put forward by researchers, research related to the role of business law education in online loan cases has not been found. The literature study focuses on analyzing the effect of online loan services on business

continuity, especially for MSMEs (Darma et al., 2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of the research is shown by the normative legal analysis of public behavior and the social role of business law education in online loan cases in Indonesia. From the existing literature review, there is no in-depth study of the relationship between the two, so this study investigates the social role of business law education in online loan cases related to public behavior. This is because not all people and business people take formal and non-formal education channels, especially to use legal consulting services with advocacy. Communities need literacy that they can receive through informal education from various sources that can be accessed anytime and anywhere. So that the public as consumers and Pinjol companies understand their limitations on national legal rules related to online loan literacy. One of them is from this research, where business law education, personal information protection, and online loans are investigated in depth through normative legal studies and relevant literature reviews.

### **Research Questions**

From the context that has been described, this study is to answer the formulation of the problem regarding the relationship between public behavior and national legal education in the case of online loan literacy in Indonesia. To make it easier to answer the statement of the problem, a research question was proposed, namely:

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What is the relationship between community behavior and the social role of business legal education in literacy cases Online loans?

### **Literature Review**

#### **Public Behavior**

Consumptive behavior is a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but because of the encouragement of personal desires. Dependence on digital technology has no harmful effect on consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such

as overspending, and other addiction issues (Grover et al., 2011). The literature states that a digital society that is consumptive tends to use online loans to have goods due to status considerations (Dapp, 2014). The consumptive public who have low digital literacy often experience financial problems and are entangled in online loans. They have difficulty managing finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors that influence consumptive behavior are motivation, self-esteem, learning process, and self-concept. The positive impacts arising from consumptive behavior include providing satisfaction for the public, providing benefits for producers, and improving the economy. Consumer education as a manifestation of the learning and self-development process is very important to protect the community from the bad influence of consumptive behavior, especially online loan services such as social inequality and triggering inflation (Li et al., 2020).

### **Business Law Education**

Education can be obtained through self-taught that comes from experiences that occur in everyday life. The goal is as a means that can free someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education means a learning process to know, evaluate, and apply business law knowledge gained from classroom learning as well as from life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person carry out his life tasks related to business, and to be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can provide many benefits in exercising self-control, forming a smart business-minded personality, and having the business skills needed (Miller, 2018).

### **Online Loans**

An online loan is a loan that can be submitted through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans provide financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity, photo, and access to a phone book (contact list) without going through a bank as an intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans have a



very large risk, especially using long tenors where the daily interest expense makes the loan amount returned greater than the funds obtained by the borrower (Everett, 2015). Recent literature emphasizes several meanings when borrowing online, apart from the need to study the amount of interest offered, consumers also need to know the rules and the entire lending process (Najaf et al., 2022).

## Method

### Design

This study investigates the relationship between people's behavior and the social function of national education. The researcher uses a legal research design to reveal research objectives related to online loan literacy cases. According to LLewellyn (1940), the design of legal research aims to answer legal issues using a study of legal principles, laws, and certain doctrines. Therefore, this design was chosen because it fits the research objective, namely to investigate the two main focuses of research in the scope of consumptive behavior in a digital society and business law education in terms of the laws and regulations of the government in Indonesia. The first focus is the national law regarding public behavior towards online loan services. The second focus is positive law on consumer education which is viewed from business law including Self Evaluation and Protection of Consumer Information.

### Data and sources of data

This study uses secondary data types. The main data comes from 14 (fourteen) national legal documents that contain legal provisions on Self Evaluation and Protection of Consumer Information to reveal important lessons about the social role of Business Law Education and the behavior of the online loan user community service. The primary legal documents of this research consist of 9 Indonesian Laws, 4 Government Regulations through the Minister of Communication and Information and the Financial Services Authority (PJOK), and 1 Civil Code (KUHP).

**Table 1.**

*The secondary information*

Theme	Data	Destination
Positive Laws on Self-Evaluation &	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)	It is a review of primary legal

Information Protection	<ol style="list-style-type: none"> <li>2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).</li> <li>3. Consumer Protection Law No. 8, was enacted in 1999. (UKP)</li> <li>4. The 2022 Indonesian National Police Act (Law No. 2)</li> <li>5. Minister of Communication &amp; Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)</li> <li>6. The Indonesian National Police is governed under Law No. 2 of 2022.</li> <li>7. Law No. 14 ( the Disclosure of Public Information);</li> <li>8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);</li> <li>9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)</li> </ol>	documents that aims to provide learning about the self-evaluation that must be carried out based on national regulations
Business Law Education on Online Loans	<ol style="list-style-type: none"> <li>1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).</li> <li>2. The Constitution of the RI was adopted in 1945.</li> <li>3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019.</li> <li>4. Civil Procedure Code (KUHP)</li> <li>5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)</li> <li>6. PJOJK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)</li> </ol>	Providing learning about online loans within the scope of business law education

## Data Collection techniques

To respond to the two problem formulations, the research employs documentation methodologies organized into two key areas. First, the researcher collects data in the form of primary legal documents regarding Independent Evaluation and Protection of Consumer Information. Second, the researcher collects primary legal data on Online Loans within the scope of public behavior and business law education. Researchers identified problems by selecting articles in-laws and regulations, government regulations, the Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question or the researcher referred to as RQ1 reviews the positive legal social role of learning consumer self-evaluation and consumer protection on online loans for public behavior. The second question or called RQ2 examines the relationship between community consumptive behavior and the social role of business legal education on Online Loan services.

**Table 2.**  
*Collected data*

Theme	National Law	Indication RQ	Code
Self Evaluation & Information Protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2. Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3. Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36 paragraph (2) (the Minister of Communication and Information		2,3,4

	Technology's Regulation);article 26 paragraph (2) of Law No. 19 of 2016; 4. Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions); 5. the Public Information Disclosure Law No. 14 of 2008;		1,9 7
Business Law Education & Online Loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3; 2. The Constitution of the RI was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1); 3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58); 4. Article 1365 of the Civil Code; 5. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.	RQ 2	8 6 6 5 11

### Data Analysis

The researcher uses Krippendorff (2018) data analysis to study in-depth the content of visible communication to explain things that are explicit (latent). The first step is to define the goal of the data analysis by gathering primary legal facts to be studied. Researchers found 14 (fourteen) primary legal data consisting of laws, government regulations, and the Criminal Code. The investigated data contains inherent characteristics that can demonstrate a link between business law education and personal information protection in Indonesian online loans. By simplifying the facts and taking into account the constructions of thought of specialists in the legal context, the second step is conceptualization and operationalization. The final step is to use coding sheets to operationalize it to a more reasonable level. The researcher specifies what they hope to see and how they plan to quantify it. The researcher's fourth phase is to develop data gathering procedures based on the major legal resources he or she has gathered. The fifth step is to code and test the instrument to ensure that it meets the content analysis requirements. The sixth step is the coding process that has been compiled with Numbers. The sixth stage is filtering which is carried out during the data analysis processor and is called data reduction. Irrelevant data can be minimized by conducting a logical, objective, and systematic research study based on evidence obtained from legal sources and relevant literature studies. The analysis of input data to find information is the seventh phase. The eighth step is to group the data that fits the criteria for originality before drawing conclusions and making recommendations to researchers.

### Result and Discussion

**RQ1: A positive legal review about the Social Role of Business Law Education on the Behavior of Public who use Online Loan Services**

The first findings investigate a positive legal review of the Social Role of Business Law Education on the Behavior of the public who use Online Loan Services. The social role of business law education is shown in the study of Consumer Self-Evaluation and Protection of Personal Information. The findings reveal that based on laws and government regulations, digital people with consumptive behavior tend to use online loan services. Need to learn about the importance of self-evaluation data information. The public or in this research called business people must protect their data by; knowing the rights in the national Law and understanding the determining alternatives in making decisions about their data. Data consider one.

“National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the ITE Law (1). where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any kind of interference; the right to relate to others; and the right to monitor access to information consumers need.”

Based on data 1, the consumer self-evaluation diagnosis function is to find out the advantages and disadvantages of government regulations in the protection of consumer data. Noor et al. (2021) explained that legally, there are no specific regulations governing online business transactions including online loans so consumer protection is weak in the eyes of the law. If you examine the previous findings, the rights of consumers in the ITE Law which are included in the category of online business transactions have the possibility of being weak in the eyes of the law. Several types of rights violations in the ITE Law are mentioned in the research conducted by Effendi et al. (2021). More specifically, the government has stated about the privacy of data is the right of consumers as described in the ITE Law. Consider data two.

“According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data 2, in detail, the Ministerial regulation explains every principle of good privacy data. This is the reason for the importance of government regulations in supporting the self-evaluation of privacy data protection. A study conducted by Kharisma (2021) explains that it is very important to intervene in the government and the DPR in ratifying the Draft Law (RUU)

on Personal Data Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can result in sanctions. On the other hand, it should be noted that the Government carries out the placement function to find out the position of exceptions and sanctions on the protection of private data. Consider data three.

“According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other people's private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such Privacy Data.”

Based on data 3, consumer self-evaluation focuses on law enforcement needs. This means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the community's ability to assess evaluations as a reference in carrying out business actions, including the decision to use online loans. This is explained by Fitzgerald et al. (2011) about innovative ways to do business online and face challenges in a social environment that can be tested through national laws. Consider data four.

“The national law on the protection of privacy data in electronic systems is described in article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions in the form of verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data is used without consent has the right to file a claim for compensation to the competent court.”

Self-evaluation in understanding the use of electronic media systems means having to understand the sanctions that will be obtained if you take actions that harm others. Legal protection of privacy data means a guarantee given by the state to all parties to exercise their legal rights and interests in the form of confidential/personal information and are identified through a system in the capacity of legal subjects (Chen & Zhao, 2012). This form of guarantee from the government will make violators get sanctions. Consider data five.

“Implicitly, the national law in the Civil Code explains that people who do not obey the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law.”

About data five, theoretically, data privacy is protected as a fundamental right that has four elements that must be fulfilled in its realization, namely; the existence of protection from the government; a promise of legality; citizens' rights; and punishment for lawbreakers (Roos, 2009). It is clear that self-evaluation creates an understanding of caution in using electronic media systems to protect personal data. Consider data six.

“According to national law, all levels of society have the right to be recognized by law and to be afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the Police, as the authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in the context of ensuring domestic security.”

From data 6, it can be understood that legally to ensure consumers get legal protection, the role of the police takes part in providing guarantees for consumer protection in the form of criminal acts. In the process, the rule of law should not overlap as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders to coordinate diverse interests in societal structure (Philipus, 1987). In this case, the privacy data also has a relationship with the disclosure of public information for certain purposes. Consider data seven.

“According to the national law on Public Information Disclosure, every public agency is required to provide open access to public information. The only exception is when the applicant has access to public information that could reveal a private secret. Personal secrets in question include family members' histories and conditions, a person's history, conditions, treatment, including physical and psychological health care, financial situation, assets, income, and bank accounts.”

From the explanation of the findings, it can be seen that consumer self-evaluation in terms of positive law is not only limited to consumer decision-making but also carries out a diagnostic function and a placement function. Consumer self-evaluation means the process of determining value which means determining each area of personal data protection to carry out an internal evaluation of government regulations. The public as consumers is considered to have to be smarter in using Pinjol even though it has a big name and good credibility. These studies explain that legal protection efforts against borrowing cases have been carried out with several laws and policies (Aryana, 2022; Myranika, 2021; Disemadi et al., 2020).

The behavior of the digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs de Waal & Maritz (2022), sustainable

solutions for education in developed and developing markets require unique innovative combinations in their design that can offer potential opportunities to become first movers in education that contribute to the progress of the nation. Studies reveal that optimizing the excellence of education both quality, social justice, and accountability are the main keys to the progress of the nation (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). This is the reason for the social role of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community in using illegal online loan services. So that self-potential can support better life behavior.

**RQ2: The relationship between digital public behavior and the social role of consumer education on online loan services in terms of business law**

The second study's findings on the relationship between digital community behavior and the social role of business law education on online loan services. It has been mentioned in the first finding of the dimensions of Consumer Self-Evaluation and Personal Information Protection as an important lesson in responding to the consumptive behavior of people who use online loan services, especially illegal loans. The findings reveal that the social role of business law education can strengthen consumer self-evaluation through learning by providing an understanding of business law by government regulations conceptually and sustainability principles. Likewise, when referring to the national law on the education system and data privacy, then business law is not only related to the procedures for running a business but is also identical to the legal rules that regulate public behavior in making business decisions and financial matters related to meeting the needs of making business decisions. certain risks for certain benefits. Consider data eight.

“The National Education System is governed by national law, to develop students' potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable. Citizens who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students in this case the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data eight, it can be understood that business law education means a learning process to know, evaluate, and apply business law. Davidson & Forsythe (2020) explained that business law education can be obtained from experiences in life. Thus, this study shows that business law education can not only be done through classroom education but also through informal education, which is obtained from the family and social environment independently as long as humans have the knowledge and morals to carry out independent evaluations (Gordon & Howell, 1959). In the instance of online credit, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent evaluation of all forms of citizen rights regarding privacy and personal data, as well as the obligations of electronic system administrators, without government regulations, particularly laws. Pay attention to number nine. Consider data nine.

“According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and/or electronic documents at the request of the public who feels legally disadvantaged over data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and/or electronic documents.”

Based on data 9, it is explained that in the law, the public has the right to file a lawsuit if they are harmed by the misuse of private data. It is known that the misuse of private data is mostly carried out by Illegal Loans, namely online loans that are not officially registered with the OJK, 70 percent more are carried out by illegal Loans, and the rest by legal Loans (OJK, 2021). For every online loan consumer who is late and/or has not paid the bill, his personal information is announced to the entire contact list of the consumer concerned. The personal information is accompanied by an announcement that the consumer is unable and/or has not paid the online loan bill.

When examined from the law on the education system and private data the confidentiality of personal information is private and not public, only online loan business actors and consumers are aware of the occurrence of debts between them. The function of business law education has explained the importance of preparing people to understand and be able to practice the rules of business law. Consider data ten.



“The public has privacy, according to Article 1 number 22 of the national law on population administration, namely the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

From data 10, it can be seen that the law on population administration describes privacy data as a basic right. The goal is a means that can free someone from online loans who do not comply with government regulations in their implementation. Thus, the public needs to conduct an independent evaluation regarding online loans. Consider data eleven.

“The national law concerning Information Technology-Based Lending and Borrowing Services in article 7 explains business actors' obligations for Registration and Licensing to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the parties' identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

From data eleven, the legal regulations explain the importance of studying the implementation of online loans. Although it provides convenience, the billing method and the prescribed fines also need to be taken into account because they are not explained in detail in the law. As a result, there is a negative stigma formed from the self-evaluation of consumers who have had bad experiences with online loans. Moore (1991) explains that by conducting self-evaluation, humans are knowledgeable and have skills in meeting their needs and achieving a better standard of living or progress.

Business law education shown from primary legal materials can provide many benefits in conducting independent evaluations including self-control and forming a smart business-minded personality. As stated by Miller (2018), business law education through informal channels is also needed by him and the community. The findings reveal that the higher a person's education, the higher his knowledge. The higher the knowledge, the more likely it is to make a better career, job, position in life, and also in the future (Hirst, 2013). The study found that in the relationship between government regulations and online loans, it is important for regulations to provide clear regulations on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are important aspects of supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supports previous studies that efforts to protect the law against borrowing cases have been carried out with several

laws and policies (Aryana, 2022; Disemadi et al., 2020). Thus, the social role of business law education is shown in the Consumer Self-Evaluation and Protection of Personal Information. The consumptive behavior of people who use online loans can practice the rules of business law for the sustainability of economic life and social roles.

### **Conclusion**

The purpose of this research is to look into the relationship between public behavior and the social role of Business Law Education in the context of digital loan literacy. Consumer Self-Evaluation and Protection of Personal Information in Online Loans as of the focus of learning studies for consumers (as a digital society) about the values of business law education. The normative legal research design examines 10 primary legal documents. The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings reveal that in positive law, consumer self-evaluation determines each area of personal data protection to carry out internal evaluations related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education shown from primary legal materials can provide many benefits in conducting independent evaluations including self-control, online loan decision making, and forming a smart business-minded personality. It can be concluded that between business law education and self-evaluation, humans are knowledgeable and have skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law that can protect both parties to carry out the rules as set by the government, especially the principles of honesty, transparency, and justice.

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# **BUKTI KORESPONDENSI**

## **ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

## **2. BUKTI KONFIRMASI REVIEW**

### **DAN HASIL REVIEW PERTAMA**

**(18 APRIL 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>





Zulham Zulham <zulhamuisu@gmail.com>

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## [JSSER] Editor Decision

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**Bulent Tarman <btarman@gmail.com>**

Kepada: **Zulham Zulham <zulhamuisu@gmail.com>**

Mon, 18 Apr 7:10

Zulham Zulham:

We have reached a decision regarding your submission to Journal of Social Studies Education Research, "The Relationship of Public Behavior and the Social Role of National Legal Business Education".

Our decision is: "Resubmit for review"

Please see the comments of the reviewers given in the attached file and revise your manuscript accordingly. Please also address each of the reviewer's comments point by point in a "Response to Reviewers" letter upon resubmission. Proofreading whole paper and remove spelling and grammar mistakes is necessary. Make sure to Proof-read by a native English language specialist. Revise your manuscript in 10 days and upload it through the online management system of the journal and please confirm your recipient of this message.

Please also note that we made an agreement with Best Edit & Proof ([www.besteditproof.com](http://www.besteditproof.com)) to find a solution to the "Proof-edited by a native English language specialist" issue. Best Edit Proof Co. is an international editing company with experienced editors having Ph.D. degrees from the world's outstanding universities. You can seek help from this company with some privileges exclusive to the JSSER.

When authors seek assistance from [Besteditproof.com](http://Besteditproof.com), make sure to use the following code to get a 10% discount with the privilege of JSSER.

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Please also note that the proof-editing certification is required and you need to provide this document once the revision files are uploaded to the online portal of the journal.

Best regards,  
Bulent Tarman, Ph.D  
Editor-in-Chief, JSSER  
[btarman@gmail.com](mailto:btarman@gmail.com)

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Reviewer A:

Relevance of the title with content:  
yes

Type of manuscript (Research, Lit. review etc.):  
research

Quality of the work:  
good

Theoretical Framework:  
accepted

Objectives and Rationale:  
accepted

Method:  
needs improvement

Findings:  
accepted, novelty be specified

Conclusion:  
novelty be reemphasized

smoothness:  
needs native editing

Originality:  
accepted

Note for Author/s:  
revise as suggested

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Reviewer B:

Please address following corrections/suggestions to make this article better for publication.

- 1-Proofreading whole paper and remove spelling and grammar mistakes.
- 2- Clearly state the problem of the study and the purpose of the research and align the purpose with the theoretical framework in details.
- 3-Explain methodology in a scientific way in details: What is the research design? And why is that kind of design selected? Why and how the selected design is appropriate?
- 4-Results must be clearly explained and discussion section needs alignment with the previous research,
- 5- Expand the references with current research studies
- 6- Make sure to use the latest version of APA (7th edition) throughout the paper.



**BUKTI KORESPONDENSI**  
**ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

**3. BUKTI KONFIRMASI**  
**CERTIFICATE OF EDITING**  
**(24 APRIL 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



# Certificate of Editing

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**ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

**4. BUKTI KONFIRMASI SUBMIT REVISI KEPADA  
REVIEWER DAN ARTIKEL YANG DIRESUBMIT  
(5 MEI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



Zulham Zulham <zulhamuisu@gmail.com>

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## [JSSER] Editor Decision

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**Bulent Tarman <btarman@gmail.com>**

Kepada: Zulham Zulham <zulhamuisu@gmail.com>

Thurs, 5 may 6:17

Zulham Zulham:

We have reached a decision regarding your submission to Journal of Social Studies Education Research, "The Relationship of Public Behavior and the Social Role of National Legal Business Education".

Our decision is: "Resubmit for review"

The required revisions are still not properly completed! Please see the comments of the reviewers given below and revise your manuscript accordingly. Please also address each of the reviewer's comments point by point in a cover letter upon resubmission. Make sure to Proof-edit by a native English language specialist. Please revise your manuscript in 10 days and upload it through the online management system of the journal and please confirm your recipient of this message.  
regards,

Dr. Bulent Tarman  
Editor-in-Chief,  
Journal of Social Studies Education Research  
btarman@gmail.com

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Journal of Social Studies Education Research  
<http://www.jsser.org/index.php/jsser>

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**IJSSER MANUSCRIPT  
RESPOND TO EDITOR'S MAJOR REVISION**

**IJSSER, 5 May 2022**

**Revision required. Methods section need improvement on data and document analysis for properness and accuracy; results and discussion need improvement.**

No.	Page	Comment	Revision
1	5	<b>Data and sources of data</b> <b>Comment [H1]:</b> Do you want to describe secondary data or primary data?	<b>Respond:</b> Research uses secondary data  This study used secondary data types. The secondary primary data comes from 14 (fourteen) national legal documents containing legal provisions on Self Evaluation and Protection of Consumer Information to disclose vital lessons about the social role of Business Law Education and the behavior of the online loan user community service.
2	6	<b>Data Collection Techniques</b> <b>Comment [H2]:</b> Explain what is document methodology.  What is the different between document methodology and document analysis  You should explain the protocols to have document analysis and criteria you made to select and accept data for your document analysis	<b>Respond:</b> Error: what I mean is document analysis  The author describes the protocol for having document analysis and criteria for selecting and receiving data for document analysis  The research employs documentation analysis methodologies organized into two key areas, responding to the two problem formulations. Document study is a qualitative data collection method used by researchers by viewing and analyzing documents made by the subjects themselves or by other people about the research subjects. The criteria for the selected documents are public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans.
3	7-8	<b>Data Analysis</b> <b>Comment [H3]:</b>  Please mention the steps first then	<b>Respond:</b> It has been fixed. The author mentions the steps first and then describes how to apply each step to analyze the data that has been obtained from the document.

**Comment [H1]:** Do you want to describe secondary data or primary data?

**Comment [H2]:** Explain what is document methodology.

What is the different between document methodology and document analysis

You should explain the protocols to have document analysis and criteria you made to select and accept data for your document analysis

		<p>elaborate how you apply each step to analyze your data you already obtained from your document, not your document</p>	<p>. The first step is to formulate the research problem including defining the purpose of data analysis by collecting primary legal facts to be studied. Researchers found 14 (fourteen) essential legal data, consisting of laws, government regulations, and the Criminal Code. The second step is to do a literature study. The investigated datum contain inherent characteristics demonstrating a link between business law education and personal information protection in Indonesian online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involves conceptualization and operationalization. The final step comprises the use of a coding sheet for each data source. The third step, determining the unit of analysis consists of using coding sheets for each data source. Table 2 depicts that each data source has its code starting with codes 1 to 11. The fourth phase of the research covers developing data collection procedures based on the primary legal sources collected. The initial data sources; are divided into two, with the first data for the Self Evaluation &amp; Information Protection consisting of nine data sources. The second data for the theme of Business Law Education &amp; Online Loans contains six data sources. The fifth step is coding and testing the instrument to ensure it meets the content analysis requirements. The sixth step is the coding process compiled with Numbers. The sixth stage is the filtering accomplished during the data analysis process and involves data reduction. Irrelevant data; can be minimized by conducting a logical, objective, and systematic research study depending on evidence acquired from legal sources and relevant literature studies. In this study, the initial data was 14 (fourteen), then were reduced to 10 (ten) relevant data provided in Table 2. The analysis of the input data to find additional information from the</p>
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			<p>previous literature; was the seventh stage. Previous literature studies concentrated on studies investigating Public Behavior, Business Law Education, and Online Loans. The eighth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers..</p>
4	8	<p><b>Result and Discussion</b>  <b>Comment :</b></p> <p><b>Indicate your themes first</b></p>	<p><b>Respond:</b> The research theme has been added by the author first</p> <p>RQ1: The theme of this research is the social role of business law education in people's behavior in the digitalization era which focuses on self-evaluation and information protection.</p> <p>RQ2: The theme of this research is about the relationship between public behavior and national law focusing on business law education and online loans.</p>
5	12	<p><b>Result and Discussion</b>  <b>Comment :</b></p> <p><b>Indicate your gaps and novelty</b></p>	<p><b>Respond:</b> research gaps and novelties already exist. The author marks previous studies and also marks for gaps and newness of the research for easy reading.</p> <p>The study investigated the relationship between government regulations and online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska &amp; Zwirb, 2007). This finding supported previous studies that efforts to protect the law against borrowing cases required several regulations and policies (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that a social role for business law education concerning online loans exists in Indonesia. Business law does not only cover legal</p>

			provisions for business people but is also relevant for the digital public as consumers. The digital society can obtain literacy; thus, it becomes beneficial for their lives through relevant legal sources. Hopefully, by understanding the rule of law, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the Consumer Self-Evaluation and Protection of Personal Information. The consumptive people using online loans should practice the rules for the sustainability of economic life and social roles.
6	13	<b>Result and Discussion</b> <b>Comment :</b> <b>Reemphasize your novelty</b>	<b>Respond:</b> Emphasize the novelty is already there. the author marks the novelty of the research.  <b>The novelty of this research</b> allows studying the social role of business law education on people's behavior. The rules of business law are not only intended for business people. This research presents other benefits as a source of learning for the digital public on consumer protection and turning into a person understanding the legal rules of digital business. The government needs to revise the law and protect both parties to conduct and obey the rules, including the principles of honesty, transparency, and justice.

**JSSER, 5 May 2022**

**Revision required. Methods section need improvement on data and document analysis for properness and accuracy; results and discussion need improvement.**

## **The Relationship of Public Behavior and the Social Role of National Legal Business Education**

### **Abstract**

This study investigates the relationship between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority (PJOK), and one civil code (KUHP). The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, a relationship between the behavior of digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

**Keywords:** *public behavior, social role, national legal business education*

### **Introduction**

The progress of a country in the era of digitalization can involve various dimensions of life. Liu et al. (2021) reported a meaningful relationship between the development and science and technology in developing countries. The ability to manage natural resources, technological advances and economic moderation, the education system, and the rule of law are some addressed issues by scholars. Recent studies have focused on the problems arising in the digital society and have related them to the education system and national law. According to Coccia (2021), the advancement of a digital society driven by technology poses drastic changes in people's behavior. These behavioral changes; are felt in physical and mental health. However, scientific, social, and technological advances do not automatically lead to welfare. They may also produce adverse behavioral effects and cause some health problems. Studying science originating from the educational dimension is exceedingly crucial for the digital market and

protects society from the probable negative influences. It also manifests opportunities and challenges for developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is purportedly inadequate, specifically in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low-quality education causes failure (Allen & Sims, 2018). The decline in the quality of education accompanies an unfavorable environment with corrupt practices, political instability, or a decreased state efficiency (Fomba et al., 2022).

In Indonesia, technological developments have boosted the needs and inflicted changes in people's consumption patterns. Nevertheless, inadequate legal literacy may lead to exploitative behavior, stumbling into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the relationship and role of law with the demands for renewal and development of human resources has become more relevant than ever. The relationship between community behavior and the social role of national education may cover the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). Thus, several studies have highlighted the problem of people's wasteful behavior and online lending and related it to the prominence of learning about the relevant laws. It calls for the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections by conforming to the applicable law in their country.

Research on public behavior and the study of normative legal education's social role have become more relevant as the development of online financial services has risen steadily. For example, the work conducted by Noor et al. (2021) has revealed that legally, there exist no regulations specifically regulating online business transactions, including fintech lending. Thus, consumer protection is weak in the eyes of the law. The central factor for the increase in online loans is the community behavior and business people who have not yet obtained access to finance from banks. It could also be due to not getting capital from any sources. In December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period, reaching IDR 3990.19 billion (OJK, 2021) (See Table 1).

**Table 1**  
*Company Overview*

Summary	Total of companies (units)	Total assets (IDR billion )	Total liabilities (IDR billion )	Total equities (IDR billion )
Conventional organizer	96	3.986.22	1.554.35	2.431.88
Sharia Operator	7	74.13	45,92	28.22
Total	103	4060.35	1600.26	2460.09
Period: December 2021				
Period: December 2021				
* Per 3 Jan 2022				
Okt-21		Nov-21		Dec-21

Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90
1.90%	19,949,798	27.905	2.13%	20,877,572	29.127	2.24%	17,287,241	<b>29.880</b>

Source: (OJK, 2021)

From Table 1, it is evident that online loans substantially contribute to the sustainability of economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to hit IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period reaching IDR 15.32 percent (OJK, 2021). Previous findings elucidate that the public's inadequate understanding of financial products and services is not commensurate with the public's comprehension of the risks (Amidjono et al., 2016). Legal education and education, in general, are critical because they have a social impact on society, handily preventing violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies of the last three years, researchers have not adequately studied the role of business law education in online loan cases. The studies usually center on analyzing the effect of online loan services on business continuity, particularly for MSMEs (Darma et al., 2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of the research is in the normative legal analysis of public behavior and the social role of business law education in online loan cases in Indonesia. From the existing literature review, no in-depth study of the relationship between the two is available. Therefore, this study explores the social role of business law education in online loan cases related to public behavior. It is because not all people and business people take formal and non-formal education channels, specifically to use legal consulting services with advocacy. Communities need literacy, achievable through informal education from various sources that can be accessed anytime and anywhere. Therefore, the public as consumers and Pinjol companies comprehend their limitations on national legal rules, allied to online loan literacy. One of them comes from this research, where business law education, personal information protection, and online loans; are examined in depth through normative legal studies and relevant literature reviews.

### Research Questions

From the described context, this study is to answer the problem concerning the relationship between public behavior and national legal education for online loan literacy in Indonesia. Two research questions are proposed, making it easier to address the problem.

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What is the relationship between community behavior and the social role of business legal education in literacy cases for online loans?

### Literature Review

## **Public Behavior**

Consumptive behavior involves a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but for the encouragement of personal desires. Dependence on digital technology has no noticeable harmful effect on consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such as overspending and other addiction issues (Grover et al., 2011). The literature articulates that a consumptive digital society tends to use online loans to have goods due to status considerations (Dapp, 2014). The exploitative public with low digital literacy often experience financial problems and are engaged in online loans. They cannot manage finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors affecting consumptive behavior include motivation, self-esteem, learning process, and self-concept. The positive impacts arising from it; comprise providing satisfaction for the public, offering benefits for producers, and improving the economy. Consumer education, manifesting the learning and self-development process, is critical to protecting the community from the adverse effects of consumptive behavior, especially online loan services, such as social inequality and triggering inflation (Li et al., 2020).

## **Business Law Education**

Education can be obtainable through self-taught coming from experiences that occur in everyday life. The goal is, as a means, freeing someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education implies a learning process of knowing, evaluate, and apply business law knowledge gained from classroom learning besides life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person conduct his life tasks related to business and be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can offer many benefits in exercising self-control, generating a sensible business-minded personality, and having the business skills needed (Miller, 2018).

## **Online Loans**

An online loan is a loan; sendable through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans supply financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity, photo, and access to a phone book (contact list) without going through a bank as an intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans carry a mega risk, especially using long tenors where the daily interest expense makes the loan amount much higher than the funds obtained from the borrower (Everett, 2015). Recent literature accentuates several meanings when borrowing online. In addition to the need to study the amount of interest offered, consumers need to know the rules and the entire lending process (Najaf et al., 2022).

## Method

### Design

This study explores the relationship between people's behavior and the social function of national education. The researcher utilizes a legal research design to reveal research objectives related to online loan literacy cases. According to LLewellyn (1940), the design of legal research aims to answer legal issues using a study of legal principles, laws, and certain doctrines. Therefore, this design was chosen because it fitted the research objective, namely to investigate the two primary focuses of research in the scope of consumptive behavior in a digital society and business law education concerning the laws and regulations of the government in Indonesia. The content analysis suggested was used to guide the research, with the first focus being the national law on people's behavior toward online loan services. The content analysis proposed by Krippendorff (2018) was used to guide the research, with the first focus being a content analysis on national laws regarding public behavior toward online loan services. The second focus was positive law on consumer education viewed from business law, including Self Evaluation and Protection of Consumer Information.

### Data and sources of data

This study used secondary data types. The secondary primary data comes from 14 (fourteen) national legal documents containing legal provisions on Self Evaluation and Protection of Consumer Information to disclose vital lessons about the social role of Business Law Education and the behavior of the online loan user community service. The primary legal documents of this research consist of nine Indonesian Laws, four Government Regulations through the Minister of Communication and Information and the Financial Services Authority (PJOK), and 1 Civil Code (KUHP).

**Comment [H1]:** Do you want to describe secondary data or primary data?

**Table 1**  
*The Secondary Information*

Theme	Data	Destination
Positive Laws on Self-Evaluation & Information Protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)	It is a review of primary legal documents that aims to provide learning about the self-evaluation that must be carried out based on national regulations.
	2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).	
	3. Consumer Protection Law No. 8 was enacted in 1999. (UKP)	
	4. The 2022 Indonesian National Police Act (Law No. 2)	
	5. Minister of Communication & Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)	
	6. The Indonesian National Police is governed under Law No. 2 of 2022.	
	7. Law No. 14 ( the Disclosure of Public Information);	
	8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);	
	9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)	
Business Law Education on Online Loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).	Providing learning about online loans within the scope of business law
	2. The Constitution of the RI was adopted in 1945.	
	3. Application of Law No. 23 of 2006, Government Regulation No.	

40 of 2019.	education
4. Civil Procedure Code (KUHP)	
5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)	
6. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)	

### Data collection techniques

The research employs documentation analysis methodologies organized into two key areas, responding to the two problem formulations. Document study is a qualitative data collection method used by researchers by viewing and analyzing documents made by the subjects themselves or by other people about the research subjects. The criteria for the selected documents are public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans. First, the researcher collected data in primary legal documents concerning Independent Evaluation and Protection of Consumer Information. Then, the researcher gathers essential legal data on Online Loans within the scope of public behavior and business law education. Researchers identified problems by selecting articles in-laws and regulations, government regulations, the Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question, the researcher referred to as RQ1, assesses the positive legal social role of learning consumer self-evaluation and consumer protection on online loans for public behavior. The second question, called RQ2, explores the relationship between community consumptive behavior and the social role of business legal education on Online Loan services.

**Comment [H2]:** Explain what is document methodology.

What is the different between document methodology and document analysis

You should explain the protocols to have document analysis and criteria you made to select and accept data for your document analysis

**Table 2**

*Collected data*

Theme	National Law	Indication RQ	Code
Self evaluation & Information protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2. Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3. Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36 paragraph (2) (the Minister of Communication and Information Technology's Regulation); article 26 paragraph (2) of Law No. 19 of 2016;		2,3,4
	4. Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);		1,9
	5. the Public Information Disclosure Law No. 14 of 2008;		7
Business law Education & Online loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3;	RQ 2	8
	2. The Constitution of the RI; was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1);		6
	3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58);		6
	4. Article 1365 of the Civil Code;		5
	5. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.		11



## Data Analysis

The researcher used Krippendorff's (2018) data analysis to study the content of visible communication in-depth to explain explicit things (latent). The first step includes defining the goal of the data analysis by gathering primary legal facts to be studied. Researchers found 14 (fourteen) essential legal data, consisting of laws, government regulations, and the Criminal Code. The investigated datum contain inherent characteristics demonstrating a link between business law education and personal information protection in Indonesian online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involves conceptualization and operationalization. The final step comprises the use of a coding sheet for each data source. Table 2 depicts that each data source has its code starting with codes 1 to 11. The fourth phase of the research covers developing data collection procedures based on the primary legal sources collected. The initial data sources; are divided into two, with the first data for the Self Evaluation & Information Protection consisting of nine data sources. The second data for the theme of Business Law Education & Online Loans contains six data sources. The fifth step is coding and testing the instrument to ensure it meets the content analysis requirements. The sixth step is the coding process compiled with Numbers. The sixth stage is the filtering accomplished during the data analysis process and involves data reduction. Irrelevant data; can be minimized by conducting a logical, objective, and systematic research study depending on evidence acquired from legal sources and relevant literature studies. In this study, the initial data was 14 (fourteen), then were reduced to 10 (ten) relevant data provided in Table 2. The analysis of the input data to find additional information from the previous literature; was the seventh stage. Previous literature studies concentrated on studies investigating Public Behavior, Business Law Education, and Online Loans. The eighth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers. The first step is to formulate the research problem including defining the purpose of data analysis by collecting primary legal facts to be studied. Researchers found 14 (fourteen) essential legal data, consisting of laws, government regulations, and the Criminal Code. The second step is to do a literature study. The investigated datum contain inherent characteristics demonstrating a link between business law education and personal information protection in Indonesian online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involves conceptualization and operationalization. The final step comprises the use of a coding sheet for each data source. The third step, determining the unit of analysis consists of using coding sheets for each data source. Table 2 depicts that each data source has its code starting with codes 1 to 11. The fourth phase of the research covers developing data collection procedures based on the primary legal sources collected. The initial data sources; are divided into two, with the first data for the Self Evaluation & Information Protection consisting of nine data sources. The second data for the theme of Business Law Education & Online Loans contains six data sources. The fifth step is coding and testing the instrument to ensure it meets the content analysis requirements. The sixth step is the coding process compiled with Numbers. The sixth stage is the filtering accomplished during the data analysis process and involves data reduction. Irrelevant data; can be minimized by conducting a logical, objective, and systematic research study depending on evidence acquired from legal sources and relevant literature studies. In this study, the initial data was 14 (fourteen), then were reduced to 10 (ten) relevant data provided in Table 2. The analysis of the input data to find additional information from the previous literature; was the seventh stage. Previous literature studies concentrated on studies

**Comment [H3]:** Please mention the steps first then elaborate how you apply each step to analyze your data you already obtained from your document, not your document

investigating Public Behavior, Business Law Education, and Online Loans. The eighth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers..

## **Results and Discussion**

### **RQ1: A Positive Legal Review About the Social Role of Business Law Education in the Behavior of Public Who Use Online Loan Services**

#### **Indicate your themes first**

The theme of this research is the social role of business law education in people's behavior in the digitalization era which focuses on self-evaluation and information protection. The first findings investigate a positive legal review of the Social Role of Business Law Education on the behavior of the public using Online Loan Services. The social role of business law education; is presented in the study of Consumer Self-Evaluation and Protection of Personal Information. The findings expose that the digital people with consumptive behavior tend to use online loan services based on laws and government regulations. The public, or in this research, called business people, must protect their data by knowing the rights in the national law and understanding the defining alternatives in making decisions about their data. The following are data one.

“National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the ITE Law (1), where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any interference; the right to relate to others; and the right to monitor access to information consumers need.”

Based on data 1, the consumer self-evaluation diagnosis function involves finding out the advantages and disadvantages of government regulations to protect consumer data. Noor et al. (2021) explained that no specific rules governing online business transactions, including online loans, were legally present. Thus, consumer protection was weak in the eyes of the law. If you examine the previous findings, the rights of consumers in the ITE Law included in the category of online business transactions may be fragile in the eyes of the law. Several rights violations in the ITE Law; were cited in the research conducted by Effendi et al. (2021). More specifically, the government has mentioned data privacy; consumer rights are as described in the ITE Law. Consider data two.

“According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data 2 in detail, the Ministerial regulation elucidates every principle of good privacy data. It is the “very” reason why the government regulations to support the self-evaluation of privacy data protection are critical. A study by Kharisma (2021) illuminates that it is very crucial to intervene in the government and the DPR in ratifying the Draft Law (RUU) on Personal Data

Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can lead to sanctions. However, it should be noted that the government conducts the placement function to discover the position of exceptions and sanctions on the protection of private data. Consider data three.

“According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other people's private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such Privacy Data.”

Based on data 3, consumer self-evaluation focuses on law enforcement needs. It means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the community's ability to assess evaluations as a reference in conducting business actions, including the decision to use online loans. Fitzgerald et al. (2011) reported on innovative ways to do business online and stated some challenges in a social environment that could be tested through national laws. Consider data four.

“The national law on the protection of privacy data in electronic systems is described in article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions are verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data; are used without consent has the right to file a claim for compensation to the competent court.”

Self-evaluation in understanding electronic media systems' use means understanding the sanctions obtained if you take actions harming others. Legal protection of privacy data implies a guarantee given by the state to all parties to exercise their legal rights and interests concerning confidential/personal information and are identified through a system in the capacity of legal subjects (Chen & Zhao, 2012). This guarantee from the government will make violators get sanctions. Consider data five.

“Implicitly, the national law in the Civil Code explains that people not obeying the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law.”

About data five, theoretically, data privacy is protected as a fundamental right with four elements needing fulfillment in its realization; the existence of protection from the government; a promise of legality; citizens' rights; and punishment for lawbreakers (Roos, 2009). It is clear that self-evaluation creates an understanding of caution in using electronic media systems to protect personal data. Consider data six.

“According to national law, all levels of society have the right to be recognized by law and are afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the Police, as the

authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in ensuring domestic security.”

From data 6, it is evident that legally ensuring consumers get protection, the role of the police involves providing guarantees for consumer protection concerning criminal acts. Meanwhile, the rule of law should not overlay as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders in coordinating diverse interests in societal structure (Philipus, 1987). Accordingly, the privacy data also relates to the disclosure of public information for specific purposes. Consider data seven.

“According to the national law on Public Information Disclosure, every public agency; is required to provide open access to public information. The only exception is when the applicant has access to public information that could reveal a private secret. Personal secrets in question; include family members' histories and conditions, a person's history, conditions, treatment, including physical and psychological health care, financial situation, assets, income, and bank accounts.”

Based on the findings, it is discernible that consumer self-evaluation regarding positive law is not only limited to consumer decision-making but involves a diagnostic function and a placement function. Consumer self-evaluation implies the value assessment process including determining each area of personal data protection and conducting an internal government regulation assessment. The public as consumers should be shrewder in using Pinjol even though it has a mega name and good credibility. These studies elucidate that legal protection efforts against borrowing cases have involved several laws and policies (Aryana, 2022; Myranika, 2021; (Hidayat et al., 2020)(Hidayat et al., 2020) Disemadi et al., 2020).

The behavior of the digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs. de Waal & Maritz (2022) reported that sustainable solutions for education in developed and developing markets require unique innovative design combinations that can offer potential opportunities to become the first movers in education contributing to the nation's progress. Studies reveal that optimizing the excellence in education demands quality, social justice, and accountability, as the critical keys for states (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). It is the reason for the social role of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community by using illegal online loan services. Thus, self-potential can support better life behavior.

## **RQ2: The Relationship Between Digital Public Behavior and the Social Role of Consumer Education in Online Loan Services In Terms of Business Law**

### **Indicate your themes first**

The theme of this research is about the relationship between public behavior and national law focusing on business law education and online loans. The second study's findings explore the relationship between digital community behavior and the social role of business law education in online loan services. The first finding of the Consumer Self-Evaluation and Personal

Information Protection dimensions revealed that the consumptive behavior of people using online loan services, especially illegal loans, should be tracked. The findings disclose that the social role of business law education can reinforce consumer self-evaluation through learning by providing an understanding of business law conceptually and by government regulations using sustainability principles. Likewise, when referring to the national law on the education system and data privacy; then, business law does not only relate to the procedures for running a business. It also is identical to the legal rules regulating public behavior in making business decisions and financial matters related to meeting the needs of making business decisions. Certain risks for certain benefits. Consider data eight.

“The National Education System is governed by national law to develop students' potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable. Citizens who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students in this case the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data eight, it is noticeable that business law education means a learning process to know, evaluate, and apply business law. Davidson & Forsythe (2020) explained that business law education; could be acquired from experiences in life. Thus, this study shows that business law education should not be restricted to classroom education and should include informal education, obtained from the family and social environment independently, as long as humans have the knowledge and morals to perform independent evaluations (Gordon & Howell, 1959). For the online credit incidence, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent evaluation of all forms of citizen rights concerning privacy and personal data, besides the obligations of electronic system administrators, without government regulations and specific laws. Pay attention to number nine. Consider data nine.

“According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and, or electronic documents at the request of the public who feels legally disadvantaged over data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and, or electronic documents.”

The law delineates that people have the right to file a lawsuit if they are harmed; by the misuse of private data based on data 9. The misuse of private data is mostly by Illegal Loans, namely online loans not officially registered with the OJK. Seventy percent or more are by illegal Loans, and the rest by legal ones (OJK, 2021). For every online loan consumer delinquent and or has not paid the bill, his personal information is made available to the entire contact list of the consumer concerned. An announcement accompanies the personal information, stating that the consumer is unable or has not paid the online loan bill.

From the law perspective on the education system and private data, the information is confidential, not public; only online loan business actors and consumers should know the occurrence of debts between them. The function of business law education has accentuated the prominence of preparing people to understand and practice the rules. Consider data ten.

“The public has privacy, according to Article 1 number 22 of the national law on population administration, namely the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

From data 10, the law on population administration specifies privacy data as a fundamental right. The goal serves as a vehicle freeing someone from online loans not complying with government regulations in their implementation. Thus, the public needs to conduct an independent assessment concerning online loans. Consider data eleven.

“The national law concerning Information Technology-Based Lending and Borrowing Services in article 7 explains business actors' obligations for Registration and Licensing to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the parties' identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

From data eleven, the legal regulations emphasize the vitality of studying the online loans' implementation. Although it provides convenience, the billing method and the prescribed fines should meticulously be considered as they are not specified; in the law. Thus, a negative stigma forms from the self-evaluation of consumers having unpleasant experiences with online loans. Moore (1991) explains that by conducting self-evaluation, humans become knowledgeable and have skills in meeting their needs and attaining a better standard of living or progress.

Business law education derived from primary legal materials can benefit in conducting independent evaluations involving self-control and forming a shrewd business-minded personality. Miller (2018) stated that business law education through informal channels was also necessary for the person and the community. The findings disclose that the higher a person's education, the higher his knowledge is. The higher the education is, the more likely it is to make a better career, job, and position in the present and future (Hirst, 2013). The study investigated the relationship between government regulations and online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supported previous studies that efforts to protect the law against borrowing cases required several regulations and policies (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that a social role for business law education concerning online loans exists in Indonesia. Business law does not only cover legal provisions for business people but is also relevant for the digital public as consumers. The digital society can obtain literacy; thus, it becomes beneficial for their lives through relevant legal sources. Hopefully, by understanding the rule of law, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the Consumer Self-Evaluation and Protection of Personal Information. The consumptive people using online loans should practice the rules for the sustainability of economic life and social roles.

### Indicate your gaps and novelty

### Conclusion

This research aims to explore the relationship between public behavior and the social role of Business Law Education concerning digital loan literacy. Consumer Self-Evaluation and Protection of Personal Information in Online Loans focus on learning studies for consumers (as a digital society) about the values of business law education. The normative legal research design examines ten primary legal documents. The study concentrates on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that consumer self-evaluation determines every detail of personal data protection to perform internal evaluations on rights, obligations, and sanctions based on government regulations. The second finding elucidates that the social role of business law education derived from primary legal materials can benefit in conducting independent evaluations, such as self-control, online loan decision making, and forming a shrewd business-minded personality. Therefore, humans are knowledgeable and have skills in meeting their needs and achieving a better standard of living or progress between business law education and self-evaluation. **The novelty of this research** allows studying the social role of business law education on people's behavior. The rules of business law are not only intended for business people. This research presents other benefits as a source of learning for the digital public on consumer protection and turning into a person understanding the legal rules of digital business. The government needs to revise the law and protect both parties to conduct and obey the rules, including the principles of honesty, transparency, and justice.

### Reemphasize your novelty

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## The Relationship of Public Behavior and the Social Role of National Legal Business Education

Zulham<sup>1</sup>

### Abstract

This study investigates the relationship between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority (PJOK), and one civil code (KUHP). The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, a relationship between the behavior of digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

**Keywords:** *public behavior, social role, national legal business education*

### Introduction

The progress of a country in the era of digitalization can involve various dimensions of life. Liu et al. (2021) reported a meaningful relationship between the development and science and technology in developing countries. The ability to manage natural resources, technological advances and economic moderation, the education system, and the rule of law are some addressed issues by scholars. Recent studies have focused on the problems arising in the digital

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society and have related them to the education system and national law. According to Coccia (2021), the advancement of a digital society driven by technology poses drastic changes in people's behavior. These behavioral changes; are felt in physical and mental health. However, scientific, social, and technological advances do not automatically lead to welfare. They may also produce adverse behavioral effects and cause some health problems. Studying science originating from the educational dimension is exceedingly crucial for the digital market and protects society from the probable negative influences. It also manifests opportunities and challenges for developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is purportedly inadequate, specifically in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low-quality education causes failure (Allen & Sims, 2018). The decline in the quality of education accompanies an unfavorable environment with corrupt practices, political instability, or a decreased state efficiency (Fomba et al., 2022).

In Indonesia, technological developments have boosted the needs and inflicted changes in people's consumption patterns. Nevertheless, inadequate legal literacy may lead to exploitative behavior, stumbling into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the relationship and role of law with the demands for renewal and development of human resources has become more relevant than ever. The relationship between community behavior and the social role of national education may cover the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). Thus, several studies have highlighted the problem of people's wasteful behavior and online lending and related it to the prominence of learning about the relevant laws. It calls for the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections by conforming to the applicable law in their country.

Research on public behavior and the study of normative legal education's social role have become more relevant as the development of online financial services has risen steadily. For example, the work conducted by Noor et al. (2021) has revealed that legally, there exist no regulations specifically regulating online business transactions, including fintech lending.

Thus, consumer protection is weak in the eyes of the law. The central factor for the increase in online loans is the community behavior and business people who have not yet obtained access to finance from banks. It could also be due to not getting capital from any sources. In December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period, reaching IDR 3990.19 billion (OJK, 2021) (See Table 1).

**Table 1**  
*Company Overview*

Summary		Total of companies (units)		Total assets (IDR billion )		Total liabilities (IDR billion )		Total equities (IDR billion )	
Conventional organizer		96		3.986.22		1.554,35		2.431.88	
Sharia Operator		7		74.13		45,92		28.22	
Total		103		4060.35		1600.26		2460.09	
Period: December 2021									
Period: December 2021									
* Per 3 Jan 2022									
Okt-21			Nov-21				Dec-21		
Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	
1.90%	19.949.798	27.905	2.13%	20.877.572	29.127	2.24%	17.287.241		29.880

Source: (OJK, 2021)

From Table 1, it is evident that online loans substantially contribute to the sustainability of economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to hit IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period reaching IDR 15.32 percent (OJK, 2021). Previous findings elucidate that the public's inadequate understanding of financial products and services is not commensurate with the public's comprehension of the risks (Amidjono et al., 2016). Legal education and education, in general, are critical because they have a social impact on society, handily preventing violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies of the last three years, researchers have not adequately studied the role of business law education in online loan cases. The studies usually center on analyzing the effect of online loan services on business continuity, particularly for MSMEs (Darma et al., 2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of the research is in the normative legal analysis of public behavior and the social role of business law education in online loan cases in Indonesia. From the existing literature review, no in-depth study of the relationship between the two is available. Therefore, this study explores the social role of business law education in online loan cases related to public behavior. It is because not all people and business people take formal and non-formal education channels, specifically to use legal consulting services with advocacy. Communities need literacy, achievable through informal education from various sources that can be accessed anytime and anywhere. Therefore, the public as consumers and Pinjol companies comprehend their limitations on national legal rules, allied to online loan literacy. One of them comes from this research, where business law education, personal information protection, and online loans; are examined in depth through normative legal studies and relevant literature reviews.

### **Research Questions**

From the described context, this study is to answer the problem concerning the relationship between public behavior and national legal education for online loan literacy in Indonesia. Two research questions are proposed, making it easier to address the problem.

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What is the relationship between community behavior and the social role of business legal education in literacy cases for online loans?

### **Literature Review**

#### **Public Behavior**

Consumptive behavior involves a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but for the encouragement of personal desires. Dependence on digital technology has no noticeable harmful effect on

consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such as overspending and other addiction issues (Grover et al., 2011). The literature articulates that a consumptive digital society tends to use online loans to have goods due to status considerations (Dapp, 2014). The exploitative public with low digital literacy often experience financial problems and are engaged in online loans. They cannot manage finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors affecting consumptive behavior include motivation, self-esteem, learning process, and self-concept. The positive impacts arising from it; comprise providing satisfaction for the public, offering benefits for producers, and improving the economy. Consumer education, manifesting the learning and self-development process, is critical to protecting the community from the adverse effects of consumptive behavior, especially online loan services, such as social inequality and triggering inflation (Li et al., 2020).

### **Business Law Education**

Education can be obtainable through self-taught coming from experiences that occur in everyday life. The goal is, as a means, freeing someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education implies a learning process of knowing, evaluate, and apply business law knowledge gained from classroom learning besides life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person conduct his life tasks related to business and be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can offer many benefits in exercising self-control, generating a sensible business-minded personality, and having the business skills needed (Miller, 2018).

### **Online Loans**

An online loan is a loan; sendable through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans supply financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity, photo, and access to a phone book (contact list) without going through a bank as an

intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans carry a mega risk, especially using long tenors where the daily interest expense makes the loan amount much higher than the funds obtained from the borrower (Everett, 2015). Recent literature accentuates several meanings when borrowing online. In addition to the need to study the amount of interest offered, consumers need to know the rules and the entire lending process (Najaf et al., 2022).

## **Method**

### **Design**

This study explores the relationship between people's behavior and the social function of national education. The researcher utilizes a legal research design to reveal research objectives related to online loan literacy cases. According to LLewellyn (1940), the design of legal research aims to answer legal issues using a study of legal principles, laws, and certain doctrines. Therefore, this design; was chosen because it fitted the research objective, namely to investigate the two primary focuses of research in the scope of consumptive behavior in a digital society and business law education concerning the laws and regulations of the government in Indonesia. The content analysis suggested was used to guide the research, with the first focus being the national law on people's behavior toward online loan services. The content analysis proposed by Krippendorff (2018) was used to guide the research, with the first focus being a content analysis on national laws regarding public behavior toward online loan services. The second focus was positive law on consumer education viewed from business law, including Self Evaluation and Protection of Consumer Information.

### **Data and sources of data**

This study used secondary data types. The secondary data comes from 14 (fourteen) national legal documents containing legal provisions on Self Evaluation and Protection of Consumer Information to disclose vital lessons about the social role of Business Law Education and the behavior of the online loan user community service. The primary legal documents of this research consist of nine Indonesian Laws, four Government Regulations through the Minister of Communication and Information and the Financial Services Authority (PJOK), and 1 Civil Code (KUHP).



**Table 1**  
*The Secondary Information*

Theme	Data	Destination
Positive Laws on Self-Evaluation & Information Protection	<ol style="list-style-type: none"> <li>1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)</li> <li>2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).</li> <li>3. Consumer Protection Law No. 8 was enacted in 1999. (UKP)</li> <li>4. The 2022 Indonesian National Police Act (Law No. 2)</li> <li>5. Minister of Communication &amp; Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)</li> <li>6. The Indonesian National Police is governed under Law No. 2 of 2022.</li> <li>7. Law No. 14 ( the Disclosure of Public Information);</li> <li>8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);</li> <li>9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)</li> </ol>	It is a review of primary legal documents that aims to provide learning about the self-evaluation that must be carried out based on national regulations.
Business Law Education on Online Loans	<ol style="list-style-type: none"> <li>1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).</li> <li>2. The Constitution of the RI was adopted in 1945.</li> <li>3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019.</li> <li>4. Civil Procedure Code (KUHP)</li> <li>5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)</li> <li>6. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)</li> </ol>	Providing learning about online loans within the scope of business law education

### Data collection techniques

The research employs documentation analysis organized into two key areas, responding to the two problem formulations. Document study is a qualitative data collection method used by researchers by viewing and analyzing documents made by the subjects themselves or by other people about the research subjects. The criteria for the selected documents are public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans. First, the researcher collected data in primary legal documents concerning Independent Evaluation and Protection of Consumer Information. Then, the researcher gathers essential legal data on Online Loans within the scope of public behavior and business law education. Researchers identified problems by selecting articles in laws and regulations, government regulations, the Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question, the researcher referred to as RQ1, assesses the positive legal social role of learning consumer self-evaluation and consumer protection on online loans for public behavior. The second question,

called RQ2, explores the relationship between community consumptive behavior and the social role of business legal education on Online Loan services.

**Table 2**  
*Collected data*

Theme	National Law		Indication RQ	Code
Self evaluation & Information protection	1.	Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2.	Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3.	Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36 paragraph (2) (the Minister of Communication and Information Technology's Regulation); article 26 paragraph (2) of Law No. 19 of 2016;		2,3,4
	4.	Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);		1,9
	5.	the Public Information Disclosure Law No. 14 of 2008;		7
Business law Education & Online loans	1.	The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3;	RQ 2	8
	2.	The Constitution of the RI; was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1);		6
	3.	Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58);		6
	4.	Article 1365 of the Civil Code;		5
	5.	PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.		11

### Data Analysis

The researcher used Krippendorff's (2018) data analysis to study the content of visible communication in-depth to explain explicit things (latent). The first step is to formulate the research problem including defining the purpose of data analysis by collecting primary legal facts to be studied. Researchers found 14 (fourteen) essential legal data, consisting of laws, government regulations, and the Criminal Code. The second step is to do a literature study. The investigated datum contain inherent characteristics demonstrating a link between business law education and personal information protection in Indonesian online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involves conceptualization and operationalization. The final step comprises the use of a coding sheet for each data source. The third step, determining the unit of analysis consists of using coding sheets for each data source. Table 2 depicts that each data source has its code starting with codes 1 to 11. The fourth phase of the research covers developing data collection procedures based on the primary legal sources collected. The initial data sources; are divided into two, with the first data for the Self Evaluation & Information Protection consisting of nine

data sources. The second data for the theme of Business Law Education & Online Loans contains six data sources. The fifth step is coding and testing the instrument to ensure it meets the content analysis requirements. The sixth step is the coding process compiled with Numbers. The sixth stage is the filtering accomplished during the data analysis process and involves data reduction. Irrelevant data; can be minimized by conducting a logical, objective, and systematic research study depending on evidence acquired from legal sources and relevant literature studies. In this study, the initial data was 14 (fourteen), then were reduced to 10 (ten) relevant data provided in Table 2. The analysis of the input data to find additional information from the previous literature; was the seventh stage. Previous literature studies concentrated on studies investigating Public Behavior, Business Law Education, and Online Loans. The eighth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers.

## **Results and Discussion**

### **RQ1: A Positive Legal Review About the Social Role of Business Law Education in the Behavior of Public Who Use Online Loan Services**

The theme of this research is the social role of business law education in people's behavior in the digitalization era which focuses on self-evaluation and information protection. The first findings investigate a positive legal review of the Social Role of Business Law Education on the behavior of the public using Online Loan Services. The social role of business law education; is presented in the study of Consumer Self-Evaluation and Protection of Personal Information. The findings expose that the digital people with consumptive behavior tend to use online loan services based on laws and government regulations. The public, or in this research, called business people, must protect their data by knowing the rights in the national law and understanding the defining alternatives in making decisions about their data. The following are data one.

“National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the ITE Law (1), where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any interference; the right to relate to others; and the right to monitor access to information consumers need.”

Based on data 1, the consumer self-evaluation diagnosis function involves finding out the advantages and disadvantages of government regulations to protect consumer data. Noor et al. (2021) explained that no specific rules governing online business transactions, including online loans, were legally present. Thus, consumer protection was weak in the eyes of the law. If you examine the previous findings, the rights of consumers in the ITE Law included in the category of online business transactions may be fragile in the eyes of the law. Several rights violations in the ITE Law; were cited in the research conducted by Effendi et al. (2021). More specifically, the government has mentioned data privacy; consumer rights are as described in the ITE Law. Consider data two.

“According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data 2 in detail, the Ministerial regulation elucidates every principle of good privacy data. It is the “very” reason why the government regulations to support the self-evaluation of privacy data protection are critical. A study by Kharisma (2021) illuminates that it is very crucial to intervene in the government and the DPR in ratifying the Draft Law (RUU) on Personal Data Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can lead to sanctions. However, it should be noted that the government conducts the placement function to discover the position of exceptions and sanctions on the protection of private data. Consider data three.

“According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other people's private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such Privacy Data.”

Based on data 3, consumer self-evaluation focuses on law enforcement needs. It means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the community's ability to assess evaluations as a reference in conducting business actions, including the decision to use online loans. Fitzgerald et al. (2011) reported on innovative ways to do business

online and stated some challenges in a social environment that could be tested through national laws. Consider data four.

“The national law on the protection of privacy data in electronic systems is described in article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions are verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data; are used without consent has the right to file a claim for compensation to the competent court.”

Self-evaluation in understanding electronic media systems' use means understanding the sanctions obtained if you take actions harming others. Legal protection of privacy data implies a guarantee given by the state to all parties to exercise their legal rights and interests concerning confidential/personal information and are identified through a system in the capacity of legal subjects (Chen & Zhao, 2012). This guarantee from the government will make violators get sanctions. Consider data five.

“Implicitly, the national law in the Civil Code explains that people not obeying the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law.”

About data five, theoretically, data privacy is protected as a fundamental right with four elements needing fulfillment in its realization; the existence of protection from the government; a promise of legality; citizens' rights; and punishment for lawbreakers (Roos, 2009). It is clear that self-evaluation creates an understanding of caution in using electronic media systems to protect personal data. Consider data six.

“According to national law, all levels of society have the right to be recognized by law and are afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the Police, as the authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in ensuring domestic security.”

From data 6, it is evident that legally ensuring consumers get protection, the role of the police involves providing guarantees for consumer protection concerning criminal acts. Meanwhile, the rule of law should not overlay as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders in coordinating diverse interests in societal structure (Philipus, 1987). Accordingly, the privacy data also relates to the disclosure of public information for specific purposes. Consider data seven.

“According to the national law on Public Information Disclosure, every public agency; is required to provide open access to public information. The only exception is when the applicant has access to public information that could reveal a private secret. Personal secrets in question; include family members' histories and conditions, a person's history, conditions, treatment, including physical and psychological health care, financial situation, assets, income, and bank accounts.”

Based on the findings, it is discernible that consumer self-evaluation regarding positive law is not only limited to consumer decision-making but involves a diagnostic function and a placement function. Consumer self-evaluation implies the value assessment process including determining each area of personal data protection and conducting an internal government regulation assessment. The public as consumers should be shrewder in using Pinjol even though it has a mega name and good credibility. These studies elucidate that legal protection efforts against borrowing cases have involved several laws and policies (Aryana, 2022; Myranika, 2021; Disemadi et al., 2020).

The behavior of the digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs. de Waal & Maritz (2022) reported that sustainable solutions for education in developed and developing markets require unique innovative design combinations that can offer potential opportunities to become the first movers in education contributing to the nation's progress. Studies reveal that optimizing the excellence in education demands quality, social justice, and accountability, as the critical keys for states (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). It is the reason for the social role of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community by using illegal online loan services. Thus, self-potential can support better life behavior.

## **RQ2: The Relationship Between Digital Public Behavior and the Social Role of Consumer Education in Online Loan Services In Terms of Business Law**

The theme of this research is about the relationship between public behavior and national law focusing on business law education and online loans. The second study's findings explore the relationship between digital community behavior and the social role of business law education in online loan services. The first finding of the Consumer Self-Evaluation and Personal Information Protection dimensions revealed that the consumptive behavior of people using

online loan services, especially illegal loans, should be tracked. The findings disclose that the social role of business law education can reinforce consumer self-evaluation through learning by providing an understanding of business law conceptually and by government regulations using sustainability principles. Likewise, when referring to the national law on the education system and data privacy; then, business law does not only relate to the procedures for running a business. It also is identical to the legal rules regulating public behavior in making business decisions and financial matters related to meeting the needs of making business decisions. Certain risks for certain benefits. Consider data eight.

“The National Education System is governed by national law to develop students' potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable. Citizens who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students in this case the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data eight, it is noticeable that business law education means a learning process to know, evaluate, and apply business law. Davidson & Forsythe (2020) explained that business law education; could be acquired from experiences in life. Thus, this study shows that business law education should not be restricted to classroom education and should include informal education, obtained from the family and social environment independently, as long as humans have the knowledge and morals to perform independent evaluations (Gordon & Howell, 1959). For the online credit incidence, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent evaluation of all forms of citizen rights concerning privacy and personal data, besides the obligations of electronic system administrators, without government regulations and specific laws. Pay attention to number nine. Consider data nine.

“According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and, or electronic documents at the request of the public who feels legally disadvantaged over

data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and, or electronic documents.”

The law delineates that people have the right to file a lawsuit if they are harmed; by the misuse of private data based on data 9. The misuse of private data is mostly by Illegal Loans, namely online loans not officially registered with the OJK. Seventy percent or more are by illegal Loans, and the rest by legal ones (OJK, 2021). For every online loan consumer delinquent and or has not paid the bill, his personal information is made available to the entire contact list of the consumer concerned. An announcement accompanies the personal information, stating that the consumer is unable or has not paid the online loan bill.

From the law perspective on the education system and private data, the information is confidential, not public; only online loan business actors and consumers should know the occurrence of debts between them. The function of business law education has accentuated the prominence of preparing people to understand and practice the rules. Consider data ten.

“The public has privacy, according to Article 1 number 22 of the national law on population administration, namely the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

From data 10, the law on population administration specifies privacy data as a fundamental right. The goal serves as a vehicle freeing someone from online loans not complying with government regulations in their implementation. Thus, the public needs to conduct an independent assessment concerning online loans. Consider data eleven.

“The national law concerning Information Technology-Based Lending and Borrowing Services in article 7 explains business actors' obligations for Registration and Licensing to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the parties' identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

From data eleven, the legal regulations emphasize the vitality of studying the online loans' implementation. Although it provides convenience, the billing method and the prescribed fines should meticulously be considered as they are not specified; in the law. Thus, a negative stigma forms from the self-evaluation of consumers having unpleasant experiences with online loans. Moore (1991) explains that by conducting self-evaluation, humans become knowledgeable and have skills in meeting their needs and attaining a better standard of living or progress.



Business law education derived from primary legal materials can benefit in conducting independent evaluations involving self-control and forming a shrewd business-minded personality. Miller (2018) stated that business law education through informal channels was also necessary for the person and the community. The findings disclose that the higher a person's education, the higher his knowledge is. The higher the education is, the more likely it is to make a better career, job, and position in the present and future (Hirst, 2013). The study investigated the relationship between government regulations and online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supported previous studies that efforts to protect the law against borrowing cases required several regulations and policies (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that a social role for business law education concerning online loans exists in Indonesia. Business law does not only cover legal provisions for business people but is also relevant for the digital public as consumers. The digital society can obtain literacy; thus, it becomes beneficial for their lives through relevant legal sources. Hopefully, by understanding the rule of law, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the Consumer Self-Evaluation and Protection of Personal Information. The consumptive people using online loans should practice the rules for the sustainability of economic life and social roles.

### **Conclusion**

This research aims to explore the relationship between public behavior and the social role of Business Law Education concerning digital loan literacy. Consumer Self-Evaluation and Protection of Personal Information in Online Loans focus on learning studies for consumers (as a digital society) about the values of business law education. The normative legal research design examines ten primary legal documents. The study concentrates on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that consumer self-evaluation determines every detail of personal data protection to perform internal evaluations on rights, obligations, and sanctions based on government regulations. The second finding elucidates that the social role of business

law education derived from primary legal materials can benefit in conducting independent evaluations, such as self-control, online loan decision making, and forming a shrewd business-minded personality. Therefore, humans are knowledgeable and have skills in meeting their needs and achieving a better standard of living or progress between business law education and self-evaluation. The novelty of this research allows studying the social role of business law education on people's behavior. The rules of business law are not only intended for business people. This research presents other benefits as a source of learning for the digital public on consumer protection and turning into a person understanding the legal rules of digital business. The government needs to revise the law and protect both parties to conduct and obey the rules, including the principles of honesty, transparency, and justice.

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# **BUKTI KORESPONDENSI**

## **ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

### **5. BUKTI KONFIRMASI REVIEW**

### **DAN HASIL REVIEW KEDUA**

**(11 MEI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>





Zulham Zulham <zulhamuisu@gmail.com>

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## [JSSER] Editor Decision

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**Bulent Tarman <btarman@gmail.com>**

Kepada: **Zulham Zulham <zulhamuisu@gmail.com>**

Wed, 11 May 5:20

Zulham Zulham:

We have reached a decision regarding your submission to Journal of Social Studies Education Research, "The Relationship of Public Behavior and the Social Role of National Legal Business Education".

Our decision is: Revisions Required

The required revisions are not properly completed. Please see the comments of the reviewers given below and revise your manuscript accordingly. Please also address each of the reviewer's comments point by point in a cover letter upon resubmission. Proofreading the whole paper and removing spelling and grammar mistakes is necessary. Make sure to Proof-edited by a native English language specialist. Please revise your manuscript in 10 days and upload it through the online management system of the journal and please confirm your recipient of this message.

Regards,  
Dr. Bulent Tarman  
Editor-in-Chief,  
Journal of Social Studies Education Research  
[btarman@gmail.com](mailto:btarman@gmail.com)

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Reviewers:

See the attached file for the comments given on the manuscript.

Relevance of the title with content:  
Yes

Type of manuscript (Research, Lit. review etc.):  
Research

Quality of the work:  
Fair

Theoretical Framework:  
Fair

Objectives and Rationale:

Fair

Method:

Needs rearrangement

Findings:

Needs rearrangement. Results must not have interpretation. Discussion is not clearly presented with the results

Conclusion:

needs improvement

smoothness:

academic English is not good. Native editing is required

Originality:

fair

Note for Author/s:

see comments and revise based on the comments

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Journal of Social Studies Education Research

<http://www.jsser.org/index.php/jsser>

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**BUKTI KORESPONDENSI**  
**ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

**6. BUKTI KONFIRMASI SUBMIT REVISI KEPADA  
REVIEWER DAN ARTIKEL YANG DIRESUBMIT  
(15 MEI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



Zulham Zulham <zulhamuisu@gmail.com>

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## [JSSER] Editor Decision

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**Bulent Tarman <btarman@gmail.com>**

Kepada: Zulham Zulham [zulhamuisu@gmail.com](mailto:zulhamuisu@gmail.com)

Sun, 15 May 7:12

Zulham Zulham:

We have reached a decision regarding your submission to Journal of Social Studies Education Research, "The Public Behavior and the Social Role of National Legal Business Education".

Our decision is: "Resubmit for review"

The required revisions are still not properly completed yet. Please note that this is your final opportunity. Please see the comments of the reviewers given in the attached file and revise your manuscript accordingly. Please also address each of the reviewer's comments point by point in a cover letter upon resubmission. Proofreading the whole paper and removing spelling and grammar mistakes is necessary. Please revise your manuscript in 10 days and upload it through the online management system of the journal and please confirm your recipient of this message.

Regards,  
Dr. Bulent Tarman  
Editor-in-Chief,  
Journal of Social Studies Education Research  
btarman@gmail.com

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**IJSSER MANUSCRIPT  
RESPOND TO EDITOR'S MAJOR REVISION**

**IJSSER, 14 May 2022**

**Revision on the accurateness of methods, analysis, terminology and academic writing is strongly required.**

**Editing by a native expert is compulsory..**

No.	Page	Comment	Revision
1	1	<b>Title</b> <b>The Public Behavior and the Social Role of National Legal Business Education</b>	<b>Respond:</b> This paper has been edited by the original expert twice. The editor has checked the edited document or double-checked previously edited text. As evidence. The author sends the editing certificate. An editing service ensures that a paper is error-free in terms of the English language. Thus, an editor corrects all errors in grammar, typography, punctuation, syntax, and spelling in a manuscript. In this sense, the editing service includes the proofreading service as well.
2	5	<b>Introduction</b> <b>Comment [H1]:</b> Please learn how to use correct semicolon and revise all wrong use of this punctuation in the entire paper	<b>Respond:</b> The author carefully double-checked each correct semicolon and corrected the use of incorrect punctuation throughout the paper. I hope the author doesn't miss anything. Because the author tries to follow every suggestion that reviewers ask for.
3	6	<b>Method Design</b> <b>Comment:</b>  <b>This part received no clarification. No suggestions have been done. The authors used two terms that need clarification to avoid confusion. First, this research is legal research design; at the same time, the authors defined</b>	<b>Respond:</b> Researchers have fixed it. A sentence stating that content analysis for legal research has been used by previous researchers has been added.  The researcher referred to legal research design using a content analysis developed by Hall and Steiner (2020) to investigate legal regulations regarding public behavior toward online loan services. According to Hall and Steiner (2020), if a researcher wants to investigate the regulation first and then understand the content of the regulation, the relationship between the content of the regulation and the original purpose of making the regulation or the

**Comment [SA1]:** As per APA, use "ampersand (&)" for parenthetical citation and "and" for running sentence in-text citation.

		<p><b>content analysis without prior information</b></p> <p><b>Comment [H2]:</b> Ghost author</p>	<p>relationship between the content of the regulation and its impact must be established. Thus, content analysis can be used in legal research in the form of statutory regulations, policy regulations, or judges' decisions. That is, there is no question of what type of regulation will be analyzed as long as the text of the regulation can be reduced to fundamental concepts.</p> <p><b>Respond [H2]:</b> The ghost author has been dropped for being irrelevant to the research design</p>
4	7	<p><b>Method</b> <b>Data and sources of data</b> <b>Comment :</b></p> <p><b>The yellow collors have been suggested to clarify. They are confused. The authors did no revision in this part</b></p> <p><b>Primary data vs secondary data</b></p> <p><b>Primary legal material vs secondary legal materials</b></p> <p>.</p>	<p><b>Respond:</b> The author has rearranged the sentences to make it easier to understand</p> <p>This study used secondary data, which can be defined as data gathered through intermediaries or parties who have previously collected the data. The secondary data source in this study is the data issued by the government in the form of laws and regulations. LLewellyn (1940) explained that statutory regulations are written regulations that contain legally binding norms in general and are formed or determined by state institutions or authorized officials through the procedures set out in the legislation. Secondary data were derived from 14 statutory regulations containing legal provisions of self-evaluation and protection of consumer information to reveal important lessons about the social role of business law education and the service behavior of online loan users. The secondary data in this study consisted of nine Indonesian laws and regulations, four government regulations through the Ministry of Communication and Information, the Financial Services Authority (PJOK), and one Civil Code (KUH <i>Perdata</i>).</p>
5	8	<b>Method</b>	<b>Respond:</b> Researchers have added an

		<p><b>Data Analysis</b></p> <p><b>Comment [H3]:</b> Please summarize the contents you intended to explain. Do not use ... table 2,,, because you need to explain the message</p> <p>Where is the seond?</p> <p><b>Comment [H3]:</b> [how did it work, add briefly]</p>	<p>explanation that leads to table 2.</p> <p>The first theme data source for coding positive law for self-evaluation and information protection focused on reviewing legal documents and laws and regulations that provide learning about self-evaluation. The second theme data source for coding online loan business legal education which provides learning about online loans in a business legal education environment that each data source has a code starting from code 1 to 11 (see Table 2).</p> <p><b>Respond [H3]:</b> The original expert editor advised 'Please note that this section is trivial and should be omitted.' However due to a reviewer's request to add to how the conclusion works. then the author still adds the sentence and does not remove it..</p> <p>Conclusions are drawn by selecting and determining the main idea based on the research theme. The main idea was rewritten in the author's sentence briefly. So that a new statement is obtained which was derived from the truth value of the findings.</p>
6	11-17	<p><b>Result and Discussion</b></p> <p><b>Comment [H5]:</b> Again wrong use of semicolon</p> <p>Check the term</p> <p><b>Comment [H7]:</b> Comma ????</p> <p>(number of data must appear in the text.</p> <p>-yet you did not indicate the implication of your findings at least for one of the following uses: theoretical implication,</p>	<p><b>Respond:</b> The author has added sentences indicating the implications of the findings. comma error has been fixed. the amount of data has appeared in the text.</p> <p>The study findings reveal the implications of the enactment of legislation on consumer protection and business law. The laws and regulations bring hope and legal certainty for the protection of the public in the financial services sector in Indonesia. The implications of laws and regulations that describe the social role of business law bring benefits that help people make decisions on using online loans more wisely, i.e., according to their needs to avoid adverse impacts on the future such as</p>

		practical implication or policy implication.	fraud and misuse of personal data.
7	8-14	<p><b>Conclusion</b></p> <p><b>Comment [H9]:</b> Show your new theory, methods and results that are newly discovered in this research</p> <p><b>Comment [H10]:</b> Why? It seems this statement is a suggestion statement but not proper.</p> <p>Please define first the limitation of your study prior to suggestions</p>	<p><b>Respond:</b> The author has added a sentence indicating the new results of this study</p> <p>Troubleshooting added along with more precise suggestions than before</p> <p>The novelty of this study is that it demonstrates the social role of business law education in encouraging people to make online loan decisions carefully. Thus, with regard to legal research methods, legislation on consumer protection and business law not only study business affairs but can also be used to study public behavior. This study theoretically provides new insights related to the development of consumer protection theory, corporate law theory, and social behavior theory. This study has limitations that can be taken into consideration for future researchers to obtain better findings. The limitation of this study is that it only covers the laws and regulations of the Republic of Indonesia regarding consumer protection and business law, and thus, the research results cannot be generalized to a wider region. In addition, this study only focuses on the social role of business law in online loan problems; therefore, conclusions are drawn only based on these problems. Future studies can add other factors that can influence public behavior in online loan decision-making and explore international laws that play a role in solving consumer data protection legal issues.</p>



JSSER, 14 May 2022

Revision on the accurateness of methods, analysis, terminology and academic writing is strongly required.

Editing by a native expert is compulsory.

## **The Public Behavior and the Social Role of National Legal Business Education**

**Zulham<sup>1</sup>**

### **Abstract**

This study investigates the role between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority, and one civil code. The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, there is a role for digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

**Keywords:** *public behavior, social role, national legal business education*

### **Introduction**

The progress of a country in the era of digitalization can involve various dimensions of life. Liu et al. (2021) reported a meaningful relationship between the development and science and technology in developing countries. The ability to manage natural resources, technological

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advances and economic moderation, the education system, and the rule of law are some addressed issues by scholars. Recent studies have focused on the problems arising in the digital society and have related them to the education system and national law. According to Coccia (2021), the advancement of a digital society driven by technology poses drastic changes in people's behavior. These behavioral changes; are felt in physical and mental health. However, scientific, social, and technological advances do not automatically lead to welfare. They may also produce adverse behavioral effects and cause some health problems. Studying science originating from the educational dimension is exceedingly crucial for the digital market and protects society from the probable negative influences. It also manifests opportunities and challenges for developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is purportedly inadequate, specifically in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low-quality education causes failure (Allen & Sims, 2018). The decline in the quality of education accompanies an unfavorable environment with corrupt practices, political instability, or a decreased state efficiency (Fomba et al., 2022).

In Indonesia, technological developments have boosted the needs and inflicted changes in people's consumption patterns. Nevertheless, inadequate legal literacy may lead to exploitative behavior, stumbling into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the role of law with the demands for renewal and development of human resources has become more relevant than ever. The role public behavior and the social role of national education may cover the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). Thus, several studies have highlighted the problem of people's wasteful behavior and online lending and related it to the prominence of learning about the relevant laws. It calls for the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections by conforming to the applicable law in their country.

Research on public behavior and the study of normative legal education's social role have become more relevant as the development of online financial services has risen steadily. For

example, the work conducted by Noor et al. (2021) has revealed that legally, there exist no regulations specifically regulating online business transactions, including fintech lending. Thus, consumer protection is weak in the eyes of the law. The central factor for the increase in online loans is the community behavior and business people who have not yet obtained access to finance from banks. It could also be due to not getting capital from any sources. In December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period, reaching IDR 3990.19 billion (OJK, 2021) (See Table 1).

**Table 1**  
*Company Overview*

Summary	Total of companies (units)		Total assets (IDR billion )		Total liabilities (IDR billion )		Total equities (IDR billion )	
Conventional organizer	96		3.986.22		1.554,35		2.431.88	
Sharia Operator	7		74.13		45,92		28.22	
Total	103		4060.35		1600.26		2460.09	
Period: December 2021								
Period: December 2021								
* Per 3 Jan 2022								
Okt-21			Nov-21			Dec-21		
Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90
1.90%	19.949.798	27.905	2.13%	20.877.572	29.127	2.24%	17.287.241	29.880

Source: (OJK, 2021)

From Table 1, it is evident that online loans substantially contribute to the sustainability of economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to hit IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period reaching IDR 15.32 percent (OJK, 2021). Previous findings elucidate that the public's inadequate understanding of financial products and services is not commensurate with the public's comprehension of the risks (Amidjono et al., 2016). Legal education and education, in general, are critical because they have a social impact on society, handily preventing violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies of the last three years, researchers have not adequately studied the role of business law education in online loan cases. The studies usually center on analyzing the effect of online loan services on business continuity, particularly for MSMEs (Darma et al., 2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of research reveals the importance of understanding public behavior and business law because it can provide social knowledge for self-evaluation, self-control, and consumer protection. This study also finds that with the social role of business law education, people have the legal knowledge to meet their standard of living well. Therefore, this study explores the social role of business law education in online loan cases related to public behavior. It is because not all people and business people take formal and non-formal education channels, specifically to use legal consulting services with advocacy. Communities need literacy, achievable through informal education from various sources that can be accessed anytime and anywhere. Therefore, the public as consumers and Pinjol companies comprehend their limitations on national legal rules, allied to online loan literacy. One of them comes from this research, where business law education, personal information protection, and online loans; are examined in depth through normative legal studies and relevant literature reviews.

### **Research Questions**

From the described context, this study is to answer the problem concerning the role public behavior and national legal education for online loan literacy in Indonesia. Two research questions are proposed.

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What are the public behavior and the social role of business legal education in literacy cases for online loans?

### **Literature Review**

#### **Public Behavior**

Consumptive behavior involves a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but for the encouragement of

personal desires. Dependence on digital technology has no noticeable harmful effect on consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such as overspending and other addiction issues (Grover et al., 2011). The literature articulates that a consumptive digital society tends to use online loans to have goods due to status considerations (Dapp, 2014). The exploitative public with low digital literacy often experience financial problems and are engaged in online loans. They cannot manage finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors affecting consumptive behavior include motivation, self-esteem, learning process, and self-concept. The positive impacts arising from it; comprise providing satisfaction for the public, offering benefits for producers, and improving the economy. Consumer education, manifesting the learning and self-development process, is critical to protecting the community from the adverse effects of consumptive behavior, especially online loan services, such as social inequality and triggering inflation (Li et al., 2020).

### **Business Law Education**

Education can be obtainable through self-taught coming from experiences that occur in everyday life. The goal is, as a means, freeing someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education implies a learning process of knowing, evaluate, and apply business law knowledge gained from classroom learning besides life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person conduct his life tasks related to business and be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can offer many benefits in exercising self-control, generating a sensible business-minded personality, and having the business skills needed (Miller, 2018).

### **Online Loans**

An online loan is a loan; sendable through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans supply financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity,

**Comment [H1]:** Please learn how to use correct semicolon and revise all wrong use of this punctuation in the entire paper

photo, and access to a phone book (contact list) without going through a bank as an intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans carry a mega risk, especially using long tenors where the daily interest expense makes the loan amount much higher than the funds obtained from the borrower (Everett, 2015). Recent literature accentuates several meanings when borrowing online. In addition to the need to study the amount of interest offered, consumers need to know the rules and the entire lending process (Najaf et al., 2022).

## Method

### Design

**This part received no clarification. No suggestions have been done. The authors used two terms that need clarification to avoid confusion. First, this research is legal research design; at the same time, the authors defined content analysis without prior information**

This study explores people's behavior and the social function of national education. The researcher utilizes a **legal research design** to reveal research objectives related to online loan literacy cases. According to LLewellyn (1940), the design of legal research aims to answer legal issues using a study of legal principles, laws, and certain doctrines. Therefore, this **design** was chosen because it fitted the research objective, namely to investigate the two primary focuses of research in the scope of consumptive behavior in a digital society and business law education concerning the laws and regulations of the government in Indonesia. The researcher referred to legal research design using a content analysis developed by Hall and Steiner (2020) to investigate legal regulations regarding public behavior toward online loan services. According to Hall and Steiner (2020), if a researcher wants to investigate the regulation first and then understand the content of the regulation, the relationship between the content of the regulation and the original purpose of making the regulation or the relationship between the content of the regulation and its impact must be established. Thus, content analysis can be used in legal research in the form of statutory regulations, policy regulations, or judges' decisions. That is, there is no question of what type of regulation will be analyzed as long as the text of the regulation can be reduced to fundamental concepts.

~~The content analysis suggested was used to guide the research, with the first focus being the national law on people's behavior toward online loan services. The analysis proposed by Krippendorff (2018) was used to guide the research, with the first focus being a content analysis on the identification of legal facts/national laws and legal issues regarding public behavior toward online loan services. The second focus was on the inventory of rules as a legal basis for analysis in terms of from business law, including Self Evaluation and Protection of Consumer Information.~~

Comment [H2]: Ghost author

### Data and sources of data

**The yellow collors have been suggested to clarify. They are confused. The authors did no revision in this part**

#### Primary data vs secondary data

#### Primary legal material vs secondary legal materials

~~This study used secondary data types. Secondary data is data taken through intermediaries or parties who have previously collected the data. The secondary data sources in this study are primary legal materials. LLewellyn (1940) explains that primary legal material is the main legal material, as legal material that has an authoritative nature, namely legal material that has authority in the form of statutory regulations and all official documents containing legal provisions. The secondary data comes from 14 (fourteen) national legal documents containing legal provisions on Self Evaluation and Protection of Consumer Information to disclose vital lessons about the social role of Business Law Education and the behavior of the online loan user community service. The primary legal material of this research consist of nine Indonesian Laws, four Government Regulations through the Minister of Communication and Information and the Financial Services Authority (PJOK), and 1 Indonesia CivilCode (KUHPerdata).~~

This study used secondary data, which can be defined as data gathered through intermediaries or parties who have previously collected the data. The secondary data source in this study is the data issued by the government in the form of laws and regulations. LLewellyn (1940) explained that statutory regulations are written regulations that contain legally binding norms in general and are formed or determined by state institutions or authorized officials through the procedures set out in the legislation. Secondary data were derived from 14 statutory regulations containing

legal provisions of self-evaluation and protection of consumer information to reveal important lessons about the social role of business law education and the service behavior of online loan users. The secondary data in this study consisted of nine Indonesian laws and regulations, four government regulations through the Ministry of Communication and Information, the Financial Services Authority (PJOK), and one Civil Code (KUH *Perdata*).

**Table 1**  
*The Secondary Information*

Theme	Data	Destination
Positive Laws on Self-Evaluation & Information Protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)	It is a review of primary legal documents that aims to provide learning about the self-evaluation that must be carried out based on national regulations.
	2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).	
	3. Consumer Protection Law No. 8 was enacted in 1999. (UKP)	
	4. The 2022 Indonesian National Police Act (Law No. 2)	
	5. Minister of Communication & Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)	
	6. The Indonesian National Police is governed under Law No. 2 of 2022.	
	7. Law No. 14 ( the Disclosure of Public Information);	
	8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);	
	9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)	
Business Law Education on Online Loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).	Providing learning about online loans within the scope of business law education
	2. The Constitution of the RI was adopted in 1945.	
	3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019.	
	4. Indonesia Civil Code(KUHPerdata)	
	5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)	
	6. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)	

### Data collection techniques

The research employs documentation analysis organized into two key areas, responding to the two problem formulations. Document study is a qualitative data collection method used by researchers by viewing and analyzing documents made by the subjects themselves or by other people about the research subjects. The criteria for the selected documents are public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans. First,the researcher collected data in primary legal material concerning Independent Evaluation and Protection of Consumer Information. Second, the researcher gathers essential legal data on Online Loans within the scope of public



behavior and business law education. Researchers identified problems by selecting articles in laws and regulations, government regulations, the Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question, the researcher referred to as RQ1, assesses the positive legal social role of learning consumer self-evaluation and consumer protection on online loans for public behavior. The second question, called RQ2, explores the community consumptive behavior and the social role of business legal education on Online Loan services.

**Table 2**  
*Collected data*

Theme	National Law	Indication RQ	Code
Self evaluation & Information protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2. Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3. Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36 paragraph (2) (the Minister of Communication and Information Technology's Regulation); article 26 paragraph (2) of Law No. 19 of 2016;		2,3,4
	4. Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);		1,9
	5. the Public Information Disclosure Law No. 14 of 2008;		7
Business law Education & Online loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3;	RQ 2	8
	2. The Constitution of the RI; was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1);		6
	3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58);		6
	4. Article 1365 of the Civil Code;		5
	5. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.		11

### Data Analysis

The researcher uses Krippendorff's (2018) **data analysis** ~~data analysis~~ to study the content of visible communication in-depth to explain explicit things (latent). **The first step** was determining the content to be analyzed based on research questions. From this research question, two contents were found, namely **about** people's behavior towards online loans and the social role of business law education. **The second step** was determining the unit and category of analysis. In this study, the units and categories of analysis are legal facts about self-evaluation, information protection, business law education, and online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involves conceptualization and operationalization. **The third step**, develop a set of rules for

coding. Table 2 illustrates The first theme data source for coding positive law for self-evaluation and information protection focused on reviewing legal documents and laws and regulations that provide learning about self-evaluation. The second theme data source for coding online loan business legal education which provides learning about online loans in a business legal education environment that each data source has a code starting from code 1 to 11 (see Table 2). that each data source has a code starting from code 1 to 11. The third phase of research includes developing data collection procedures based on the primary legal sources collected. Initial data sources; are divided into two, with the first data for Self Evaluation & Information Protection consisting of nine data sources. The second data for the theme of Business Law Education & Online Loans contains six data sources. The fourth step is coding according to the rules to ensure it meets the requirements of content analysis. Irrelevant data; can be minimized by conducting logical, objective, and systematic research studies depending on the evidence obtained from legal sources and relevant literature studies. In this study, the initial data were 14 (fourteen), then reduced to 10 (ten) relevant data presented in Table 2. The fifth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers. Conclusions are drawn by selecting and determining the main idea based on the research theme. The main idea was rewritten in the author's sentence briefly. So that a new statement was obtained which was derived from the truth value of the findings. [how did it work, add briefly]

**Comment [H3]:** Please summarize the contents you intended to explain. Do not use ... table 2,,, because you need to explain the message

**Comment [H4]:** Semicolon wrong use

## Results and Discussion

### RQ1: A Positive Legal Review About the Social Role of Business Law Education in the Behavior of Public Who Use Online Loan Services

The theme of this research was ~~explorations on~~ self-evaluation and information protection. The ~~first findings investigate a~~ positive legal review of the Social Role of Business Law Education on the behavior of the public using Online Loan Services ~~include:~~ consumer protection law and business law ~~mention~~ . The social role of business law education; is presented in the study of Consumer Self-Evaluation and Protection of Personal Information. The themes ~~findings expose~~ that the ~~digital people~~ with consumptive behavior tend to use online loan services based on laws and government regulations. The public, or in this research, called business people; must

**Comment [H5]:** Again wrong use of semicolon

**Comment [H6]:** Check the term

**Comment [H7]:** Comma ????

protect their data by knowing the rights in the national law and understanding the defining alternatives in making decisions about their data. The following are data (1) (number of data must appear in the text).

- (1) National laws are an important part of self-evaluation and consumer protection. This is because, “National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the ITE Law (1), where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any interference; the right to relate to others; and the right to monitor access to information consumers need.”

Based on data (1), the consumer self-evaluation diagnosis function involves finding out the advantages and disadvantages of government regulations to protect consumer data. Noor et al. (2021) explained that no specific rules governing online business transactions, including online loans, were legally present. Thus, consumer protection was weak in the eyes of the law. If you examine the previous findings, the rights of consumers in the ITE Law included in the category of online business transactions may be fragile in the eyes of the law. More specifically, the government has mentioned data privacy; consumer rights are as described in the ITE Law. Consider data two: The following are data (2).

Comment [H8]: Be consistent

- (2) “According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data (2) in detail, the Ministerial regulation elucidates every principle of good privacy data. It is the “very” reason why the government regulations to support the self-evaluation of privacy data protection are critical. However, it should be noted that the government conducts the placement function to discover the position of exceptions and sanctions on the protection of private data. Consider data three: The following are data (3).

- (3) “According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other people's private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such Privacy Data.”

Based on data 3, consumer self-evaluation focuses on law enforcement needs. It means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the community's ability to assess evaluations as a reference in conducting business actions, including the decision to use online loans. ~~Consider data four.~~ The following are data (4).

- (4) "The national law on the protection of privacy data in electronic systems is described in article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions are verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data; are used without consent has the right to file a claim for compensation to the competent court."

Self-evaluation in understanding electronic media systems' use means understanding the sanctions obtained if you take actions harming others. Consider data ~~five~~.

- (5) "Implicitly, the national law in the Civil Code explains that people not obeying the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law."

About data (5) ~~five~~, data privacy is protected as a fundamental right with four elements needing fulfillment in its realization; the existence of protection from the government; a promise of legality; citizens' rights; and punishment for lawbreakers. It is clear that self-evaluation creates an understanding of caution in using electronic media systems to protect personal data.

~~Consider data six.~~ The following are data (6).

- (6) "According to national law, all levels of society have the right to be recognized by law and are afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the Police, as the authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in ensuring domestic security."

From ~~data~~ (6), it is evident that legally ensuring consumers get protection, the role of the police involves providing guarantees for consumer protection concerning criminal acts. Accordingly, the privacy data also relates to the disclosure of public information for specific purposes.

~~Consider data seven.~~ The following are data (7).

- (7) "According to the national law on Public Information Disclosure, every public agency; is required to provide open access to public information. The only exception is when the applicant has access to public information that could reveal a private secret. Personal

secrets in question; include family members' histories and conditions, a person's history, conditions, treatment, including physical and psychological health care, financial situation, assets, income, and bank accounts.”

Based on the findings, it is discernible that consumer self-evaluation regarding positive law is not only limited to consumer decision-making but involves a diagnostic function and a placement function. Consumer self-evaluation implies the value assessment process including determining each area of personal data protection and conducting an internal government regulation assessment. The public as consumers should be shrewder in using Pinjol even though it has a mega name and good credibility. These studies elucidate that legal protection efforts against borrowing cases have involved several laws and policies (Aryana, 2022; Myranika, 2021; (Hidayat et al., 2020; Disemadi et al., 2020). A study by Kharisma (2021) illuminates that it is very crucial to intervene in the government and the DPR in ratifying the Draft Law (RUU) on Personal Data Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can lead to sanctions. Meanwhile, the rule of law should not overlay as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders in coordinating diverse interests in societal structure (Philipus, 1987).

The behavior of the digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs. de Waal & Maritz (2022) reported that sustainable solutions for education in developed and developing markets require unique innovative design combinations that can offer potential opportunities to become the first movers in education contributing to the nation's progress. Studies reveal that optimizing the excellence in education demands quality, social justice, and accountability, as the critical keys for states (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). It is the reason for the social role of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community by using illegal online loan services. Thus, self-potential can support better life behavior.

## **RQ2: The Public Behavior and the Social Role of Consumer Education in Online Loan Services in Terms of Business Law**

The theme of this research was explorations public behavior and national law focusing on business law education and online loans. The second study's findings explore the digital community behavior and the social role of business law education in online loan services. The first finding of the Consumer Self-Evaluation and Personal Information Protection dimensions revealed that the consumptive behavior of people using online loan services, especially illegal loans, should be tracked. The findings disclose that the social role of business law education can reinforce consumer self-evaluation through learning by providing an understanding of business law conceptually and by government regulations using sustainability principles. Likewise, when referring to the national law on the education system and data privacy; then, business law does not only relate to the procedures for running a business. It also is identical to the legal rules regulating public behavior in making business decisions and financial matters related to meeting the needs of making business decisions. Certain risks for certain benefits.

~~Consider data eight.~~ The following are data (8).

- (8) “The National Education System is governed by national law to develop students' potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable. Citizens who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students in this case the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data (8) ~~eight~~, it is noticeable that business law education means a learning process to know, evaluate, and apply business law. Davidson & Forsythe (2020) explained that business law education; could be acquired from experiences in life. Thus, this study shows that business law education should not be restricted to classroom education and should include informal education, obtained from the family and social environment independently, as long as humans have the knowledge and morals to perform independent evaluations (Gordon & Howell, 1959). For the online credit incidence, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent evaluation of all forms of citizen rights concerning privacy and personal data, besides the

obligations of electronic system administrators, without government regulations and specific laws. Pay attention to number nine. ~~Consider data nine.~~ The following are data (9).

- (9) “According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and, or electronic documents at the request of the public who feels legally disadvantaged over data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and, or electronic documents.”

The law delineates that people have the right to file a lawsuit if they are harmed; by the misuse of private data based on data 9. The misuse of private data is mostly by Illegal Loans, namely online loans not officially registered with the OJK. Seventy percent or more are by illegal Loans, and the rest by legal ones (OJK, 2021). For every online loan consumer delinquent and or has not paid the bill, his personal information is made available to the entire contact list of the consumer concerned. ~~An announcement accompanies the personal information, stating that the consumer is unable or has not paid the online loan bill.~~

From the law perspective on the education system and private data, the information is confidential, not public; only online loan business actors and consumers should know the occurrence of debts between them. The function of business law education has accentuated the prominence of preparing people to understand and practice the rules. ~~Consider data ten.~~ The following are data (10).

- (10) “The public has privacy, according to Article 1 number 22 of the national law on population administration, namely the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

From data (10), the law on population administration specifies privacy data as a fundamental right. The goal serves as a vehicle freeing someone from online loans not complying with government regulations in their implementation. Thus, the public needs to conduct an independent assessment concerning online loans. ~~Consider data eleven.~~ The following are data (11).

- (11) “The national law concerning Information Technology-Based Lending and Borrowing Services in article 7 explains business actors' obligations for Registration and Licensing to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the parties' identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

From data (11) ~~eleven~~, the legal regulations emphasize the vitality of studying the online loans' implementation. Although it provides convenience, the billing method and the prescribed fines should meticulously be considered as they are not specified; in the law. Thus, a negative stigma forms from the self-evaluation of consumers having unpleasant experiences with online loans. Moore (1991) explains that by conducting self-evaluation, humans become knowledgeable and have skills in meeting their needs and attaining a better standard of living or progress.

Business law education derived from primary legal materials can benefit in conducting independent evaluations involving self-control and forming a shrewd business-minded personality. Miller (2018) stated that business law education through informal channels was also necessary for the person and the community. The findings disclose that the higher a person's education, the higher his knowledge is. The higher the education is, the more likely it is to make a better career, job, and position in the present and future (Hirst, 2013). The study investigated the role government regulations and online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supported previous studies that efforts to protect the law against borrowing cases required several regulations and policies (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that a social role for business law education concerning online loans exists in Indonesia. Business law does not only cover legal provisions for business people but is also relevant for the digital public as consumers. The digital society can obtain literacy; thus, it becomes beneficial for their lives through relevant legal sources. The study findings reveal the implications of the enactment of legislation on consumer protection and business law. The laws and regulations bring hope and legal certainty for the protection of the public in the financial services sector in Indonesia. The implications of laws and regulations that describe the social role of business law bring benefits that help people make decisions on using online loans more wisely, i.e., according to their needs to avoid adverse impacts on the future such as fraud and misuse of personal data. Hopefully, by understanding the rule of law, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the Consumer Self-Evaluation and Protection of Personal Information.



The consumptive people using online loans should practice the rules for the sustainability of economic life and social roles.

-yet you did not indicate the implication of your findings at least for one of the following uses: theoretical implication, practical implication or policy implication.

### Conclusion

This study concludes that consumer self-evaluation determines every detail of personal data protection to conduct an internal evaluation of rights, obligations, and sanctions based on government regulations. In this case, the social role of business law education sourced from primary legal materials can be useful in conducting independent evaluations, such as self-control, online loan decision making, and the formation of intelligent business-minded people. Therefore, through legal review, humans can have knowledge and skills in order to meet their needs and achieve a better standard of living or progress. ~~The novelty of the research shows that the social role of business law education encourages people to take online loan decisions carefully. Thus, the study of business law does not only study business affairs but can also be carried out to study the social behavior of society. This research presents other benefits as a learning resource for the digital community about consumer protection and being a person who understands the rules of digital business law.~~ The novelty of this study is that it demonstrates the social role of business law education in encouraging people to make online loan decisions carefully. Thus, with regard to legal research methods, legislation on consumer protection and business law not only study business affairs but can also be used to study public behavior. This study theoretically provides new insights related to the development of consumer protection theory, corporate law theory, and social behavior theory. ~~The government needs to revise the law and protect both parties to conduct and obey the rules, including the principles of honesty, transparency, and justice.~~ This study has limitations that can be taken into consideration for future researchers to obtain better findings. The limitation of this study is that it only covers the laws and regulations of the Republic of Indonesia regarding consumer protection and business law, and thus, the research results cannot be generalized to a wider region. In addition, this study only focuses on the social role of business law in online loan problems; therefore, conclusions are drawn only based on these problems. Future studies can add other factors that

**Comment [H9]:** Show your new theory, methods and results that are newly discovered in this research

**Comment [H10]:** Why? It seems this statement is a suggestion statement but not proper.

Please define first the limitation of your study prior to suggestions

can influence public behavior in online loan decision-making and explore international laws that play a role in solving consumer data protection legal issues.

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## The Public Behavior and the Social Role of National Legal Business Education

Zulham<sup>1</sup>

### Abstract

This study investigates the role between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority, and one civil code. The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, a role for digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

**Keywords:** *public behavior, social role, national legal business education*

### Introduction

The progress of a country in the era of digitalization can involve various dimensions of life. Liu et al. (2021) reported a meaningful relationship between the development and science and technology in developing countries. The ability to manage natural resources, technological advances and economic moderation, the education system, and the rule of law are some addressed issues by scholars. Recent studies have focused on the problems arising in the digital

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society and have related them to the education system and national law. According to Coccia (2021), the advancement of a digital society driven by technology poses drastic changes in people's behavior. These behavioral changes; are felt in physical and mental health. However, scientific, social, and technological advances do not automatically lead to welfare. They may also produce adverse behavioral effects and cause some health problems. Studying science originating from the educational dimension is exceedingly crucial for the digital market and protects society from the probable negative influences. It also manifests opportunities and challenges for developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is purportedly inadequate, specifically in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low quality education causes failure (Allen & Sims, 2018). The decline in the quality of education accompanies an unfavorable environment with corrupt practices, political instability, or a decreased state efficiency (Fomba et al., 2022).

In Indonesia, technological developments have boosted the needs and inflicted changes in people's consumption patterns. Nevertheless, inadequate legal literacy may lead to exploitative behavior, stumbling into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the role of law with the demands for renewal and development of human resources has become more relevant than ever. The role public behavior and the social role of national education may cover the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). Thus, several studies have highlighted the problem of people's wasteful behavior and online lending and related it to the prominence of learning about the relevant laws. It calls for the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections by conforming to the applicable law in their country.

Research on public behavior and the study of normative legal education's social role have become more relevant as the development of online financial services has risen steadily. For example, the work conducted by Noor et al. (2021) has revealed that legally, there exist no regulations specifically regulating online business transactions, including fintech lending.



Thus, consumer protection is weak in the eyes of the law. The central factor for the increase in online loans is the community behavior and business people who have not yet obtained access to finance from banks. It could also be due to not getting capital from any sources. In December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period, reaching IDR 3990.19 billion (OJK, 2021) (See Table 1).

**Table 1**  
*Company Overview*

Summary		Total of companies (units)		Total assets (IDR billion )		Total liabilities (IDR billion )		Total equities (IDR billion )	
Conventional organizer		96		3.986.22		1.554,35		2.431.88	
Sharia Operator		7		74.13		45,92		28.22	
Total		103		4060.35		1600.26		2460.09	
Period: December 2021									
Period: December 2021									
* Per 3 Jan 2022									
Okt-21			Nov-21				Dec-21		
Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	
1.90%	19.949.798	27.905	2.13%	20.877.572	29.127	2.24%	17.287.241	29.880	

Source: (OJK, 2021)

From Table 1, it is evident that online loans substantially contribute to the sustainability of economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to hit IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period reaching IDR 15.32 percent (OJK, 2021). Previous findings elucidate that the public's inadequate understanding of financial products and services is not commensurate with the public's comprehension of the risks (Amidjono et al., 2016). Legal education and education, in general, are critical because they have a social impact on society, handily preventing violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies of the last three years, researchers have not adequately studied the role of business law education in online loan cases. The studies usually center on analyzing the effect of online loan services on business continuity, particularly for MSMEs (Darma et al.,

2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of research reveals the importance of understanding public behavior and business law because it can provide social knowledge for self-evaluation, self-control, and consumer protection. This study also finds that with the social role of business law education, people have the legal knowledge to meet their standard of living well. Therefore, this study explores the social role of business law education in online loan cases related to public behavior. It is because not all people and business people take formal and non-formal education channels, specifically to use legal consulting services with advocacy. Communities need literacy, achievable through informal education from various sources that can be accessed anytime and anywhere. Therefore, the public as consumers and Pinjol companies comprehend their limitations on national legal rules, allied to online loan literacy. One of them comes from this research, where business law education, personal information protection, and online loans are examined in depth through normative legal studies and relevant literature reviews.

### **Research Questions**

From the described context, this study is to answer the problem concerning the role public behavior and national legal education for online loan literacy in Indonesia. Two research questions are proposed.

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What are the public behavior and the social role of business legal education in literacy cases for online loans?

### **Literature Review**

#### **Public Behavior**

Consumptive behavior involves a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but for the encouragement of personal desires. Dependence on digital technology has no noticeable harmful effect on consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such as overspending and other addiction issues (Grover et al., 2011). The literature

articulates that a consumptive digital society tends to use online loans to have goods due to status considerations (Dapp, 2014). The exploitative public with low digital literacy often experience financial problems and are engaged in online loans. They cannot manage finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors affecting consumptive behavior include motivation, self-esteem, learning process, and self-concept. The positive impacts arising from it; comprise providing satisfaction for the public, offering benefits for producers, and improving the economy. Consumer education, manifesting the learning and self-development process, is critical to protecting the community from the adverse effects of consumptive behavior, especially online loan services, such as social inequality and triggering inflation (Li et al., 2020).

### **Business Law Education**

Education can be obtainable through self-taught coming from experiences that occur in everyday life. The goal is, as a means, freeing someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education implies a learning process of knowing, evaluate, and apply business law knowledge gained from classroom learning besides life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person conduct his life tasks related to business and be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can offer many benefits in exercising self-control, generating a sensible business-minded personality, and having the business skills needed (Miller, 2018).

### **Online Loans**

An online loan is a loan sendable through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans supply financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity, photo, and access to a phone book (contact list) without going through a bank as an intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans carry a mega risk, especially using long tenors where the daily interest expense makes the loan

amount much higher than the funds obtained from the borrower (Everett, 2015). Recent literature accentuates several meanings when borrowing online. In addition to the need to study the amount of interest offered, consumers need to know the rules and the entire lending process (Najaf et al., 2022).

## **Methodology**

### **Design**

This study investigated public behavior and the social function of national education. The researcher adopted a legal research design to attain research objectives related to online loan. LLewellyn (1940) remarked that the design of legal research must aim to answer legal issues through a study based on legal principles, laws, and pertinent doctrines. Therefore, the said design was selected because it aligned with the research objective, that is, to investigate the two primary focuses of research in the scope of consumptive behavior in a digital society and business law education concerning the laws and regulations of the government in Indonesia. The researcher referred to legal research design using a content analysis developed by Hall and Steiner (2020) to investigate legal regulations regarding public behavior toward online loan services. According to Hall and Steiner (2020), if a researcher wants to investigate the regulation first and then understand the content of the regulation, the relationship between the content of the regulation and the original purpose of making the regulation or the relationship between the content of the regulation and its impact must be established. Thus, content analysis can be used in legal research in the form of statutory regulations, policy regulations, or judges' decisions. That is, there is no question of what type of regulation will be analyzed as long as the text of the regulation can be reduced to fundamental concepts. The analysis proposed by Krippendorff (2018) was used to guide this research, with the first focus being content analysis of the identification of legal facts/national laws and legal issues regarding public behavior toward online loan services. The second focus was on the inventory of rules as a legal basis for analysis in terms of business laws, including self-evaluation and protection of consumer information.

### **Data and Sources of Data**

This study used secondary data, which can be defined as data gathered through intermediaries or parties who have previously collected the data. The secondary data source in this study is the data issued by the government in the form of laws and regulations. LLewellyn (1940) explained that statutory regulations are written regulations that contain legally binding norms in general and are formed or determined by state institutions or authorized officials through the procedures set out in the legislation. Secondary data were derived from 14 statutory regulations containing legal provisions of self-evaluation and protection of consumer information to reveal important lessons about the social role of business law education and the service behavior of online loan users. The secondary data in this study consisted of nine Indonesian laws and regulations, four government regulations through the Ministry of Communication and Information, the Financial Services Authority (PJOK), and one Civil Code (KUH *Perdata*).

**Table 1**  
*Secondary Data*

Theme	Data	Destination
Positive laws on self-evaluation and information protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)	It is a review of primary legal documents that aims to provide learning about the self-evaluation that must be carried out in accordance with national regulations.
	2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).	
	3. Consumer Protection Law No. 8 was enacted in 1999. (UKP)	
	4. The 2022 Indonesian National Police Act (Law No. 2)	
	5. Minister of Communication & Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)	
	6. The Indonesian National Police is governed under Law No. 2 of 2022.	
	7. Law No. 14 (The Disclosure of Public Information);	
	8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);	
	9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)	
Business law education on online loans	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).	Providing information about online loans within the scope of business law education
	2. The Constitution of the RI was adopted in 1945.	
	3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019.	
	4. Indonesian Civil Code (KUH <i>Perdata</i> )	
	5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)	
	6. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)	

### Data Collection Techniques

This study employed documentation analysis organized into two key areas, responding to the two problem formulations. Document study, i.e., viewing and analyzing documents made by

the subjects themselves or by other people about the research subjects, is a qualitative data collection method used by researchers. In this study, the criteria for the selected documents were public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans. First, the researcher collected data from primary legal materials concerning independent evaluation and protection of consumer information. Second, the researcher gathered essential legal data on online loans within the scope of public behavior and business law education. The researcher identified problems by selecting articles on laws and regulations, government regulations, the Indonesian Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question (RQ1), assesses the positive legal social impact of learning consumer self-evaluation and consumer protection in online loans on public behavior. The second question (RQ2), explores the community consumptive behavior and the social impact of business legal education on online loan services.

**Table 2**  
*Collected Data*

Theme	National Law		Indication RQ	Code(s)
Self-evaluation and information protection	1.	Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2.	Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3.	Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36 paragraph (2) (the Minister of Communication and Information Technology's Regulation); article 26 paragraph (2) of Law No. 19 of 2016;		2, 3, 4
	4.	Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);		1, 9
	5.	the Public Information Disclosure Law No. 14 of 2008;		7
Business law education and online loans	1.	The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3;	RQ 2	8
	2.	The Constitution of the RI; was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1);		6
	3.	Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58);		6
	4.	Article 1365 of the Civil Code;		5
	5.	PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.		11

### Data Analysis

The researcher used Krippendorff's (2018) data analysis to study the content of visible communication in-depth to explain explicit things (latent). The first step involved determining the content to be analyzed according to the research questions. From this research question, two

contents were found, namely, public behavior toward online loans and the social role of business law education. The second step was determining the unit and category of analysis. In this study, the units and categories of analysis are legal facts about self-evaluation, information protection, business law education, and online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step involved conceptualization and operationalization. The third step involved developing a set of rules for coding. The first theme data source for coding positive law for self-evaluation and information protection focused on reviewing legal documents and laws and regulations that provide learning about self-evaluation. The second theme data source for coding online loan business legal education which provides learning about online loans in a business legal education environment that each data source has a code starting from code 1 to 11 (see Table 2). The third phase of research involved developing data collection procedures based on the primary legal sources collected. The data sources are divided into two categories, with the first type of data for self-evaluation and information protection consisting of nine data sources, whereas The second data for the theme business law education and online loans contains six data sources. The fourth step involved coding according to the rules to ensure it meets the requirements of content analysis. Irrelevant data were minimized by conducting logical, objective, and systematic research studies depending on the evidence obtained from legal sources and relevant literature studies. In this study, initially, there were 14 data entries, which were then reduced to 10 most relevant entries. Conclusions are drawn by selecting and determining the main idea based on the research theme. The main idea was rewritten in the author's sentence briefly. So that a new statement was obtained which was derived from the truth value of the findings.

## **Results and Discussion**

### **A Positive Legal Review About the Social Role of Business Law Education in the Behavior of Individuals Who Use Online Loan Services**

The research question was centered on self-evaluation and information protection. The positive legal review of the social impact of business law education on the behavior of the public using online loan services includes consumer protection law and business law. The social impact of business law education is presented in the study of consumer self-evaluation and protection of personal information. The themes that the people with consumptive behavior tend to use online

loan services based on laws and government regulations. The public, herein referred to as “business people” must protect their data by knowing and understanding the rights in the national law and understanding the defining alternatives in making decisions about their data. The following are data (1).

- (1) National laws are an important part of self-evaluation and consumer protection. This is because, “National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the Electronic Transaction (ITE) Law (1), where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any interference; the right to relate to others; and the right to monitor access to information consumers need.”

Based on data (1), the consumer self-evaluation diagnosis function involves identifying the advantages and disadvantages of government regulations to protect consumer data. Noor et al. (2021) explained that no specific rules governing online business transactions, including online loans, were legally present. Thus, consumer protection was weak and inadequate in the eyes of the law. Previous findings show that the rights of consumers in the ITE Law included in the category of online business transactions may be fragile in the eyes of the law. More specifically, the government has mentioned data privacy; consumer rights are as described in the ITE Law. The following are data (2).

- (2) “According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data (2) in detail, the Ministerial Regulation elucidates every principle of good privacy data. It is the very reason why the government regulations that support the self-evaluation of data privacy are critical. However, it should be noted that the government conducts the placement function to discover the position of exceptions and sanctions on the protection of private data. The following are data (3).

- (3) “According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other people’s private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such privacy data.”



Based on data 3, consumer self-evaluation focuses on law enforcement needs. It means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the community's ability to assess evaluations as a reference in conducting business actions, including the decision to use online loans. The following are data (4).

- (4) "The national law on the protection of privacy data in electronic systems is described in Article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions are verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data are used without consent has the right to file a claim for compensation in the competent court."

Self-evaluation in understanding electronic media systems' use means understanding the sanctions obtained if one takes actions that harm others. The following are data (5).

- (5) "Implicitly, the national law in the Indonesian Civil Code explains that people not obeying the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law."

As per data (5), data privacy is protected as a fundamental right with four necessary elements for its realization: (i) the existence of protection from the government; (ii) a promise of legality; (iii) citizens' rights; and (iv) punishment for lawbreakers. Clearly, self-evaluation creates an understanding of caution in using electronic media systems to protect personal data. The following are data (6).

- (6) "According to national law, all levels of society have the right to be recognized by law and are afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the police, as the authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in ensuring domestic security."

From data (6), it is evident that in legally ensuring consumers get protection, the role of the police involves providing assurance for consumer protection concerning criminal acts. Accordingly, the privacy data also relate to the disclosure of public information for specific purposes. The following are data (7).

- (7) "According to the national law on Public Information Disclosure, every public agency is required to provide open access to public information. The only exception is when the

applicant has access to public information that could reveal a private detail. Personal secrets in question include family members' histories and conditions, a person's history, conditions, treatment, including physical and psychological healthcare, financial situation, assets, income, and bank accounts."

From data (7), it is clear that consumer self-evaluation regarding positive law is not only limited to consumer decision-making but also involves a diagnostic function and a placement function. Consumer self-evaluation implies the value assessment process includes determining each aspect of personal data protection and conducting an internal government regulation assessment. The public as consumers should be shrewder in using Pinjol even though it has a prestigious name and good credibility. Several studies have remarked that legal protection efforts against borrowing cases have involved several laws and policies (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020; Disemadi et al., 2020). A study by Kharisma (2021) illuminates that it is extremely crucial to intervene in the government and the House of Representatives (DPR) in ratifying the Draft Law (RUU) on Personal Data Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can lead to sanctions. Meanwhile, the rule of law should not overlay as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders in coordinating diverse interests in societal structure (Philipus, 1987).

The digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs. De Waal & Maritz (2022) reported that sustainable solutions for education in developed and developing markets require unique innovative design combinations that can offer potential opportunities to become the first movers in education contributing to the nation's progress. Studies have revealed that optimizing the excellence in education demands quality, social justice, and accountability, as the critical keys for states (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). It is the reason for the social impact of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community by using illegal online loan services. Thus, self-potential can support better life behavior.

## **The Public Behavior and the Social Impact of Consumer Education in Online Loan Services in Terms of Business Law**

This research question was centered on public behavior and national law, focusing on business law education and online loans. It explored the digital community behavior and the social role of business law education in online loan services. The first finding of the consumer self-evaluation and personal information protection dimensions revealed that the consumptive behavior of people using online loan services, especially illegal loans, should be tracked. The findings revealed that the social role of business law education can reinforce consumer self-evaluation through learning by providing an understanding of business law conceptually and by government regulations using sustainability principles. Likewise, when referring to the national law on the education system and data privacy, business law does not only relate to the procedures for running a business, but it is also identical to the legal rules regulating public behavior in making business decisions and financial matters related to meeting the needs of making business decisions. Certain risks for certain benefits. The following are data (8).

- (8) “The National Education System is governed by national law to develop students’ potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable, and citizens who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students, in this case, the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data (8), it is obvious that business law education means a learning process of knowing, evaluating, and applying business law. Davidson and Forsythe (2020) explained that business law education could be acquired from experiences. Thus, this study showed that business law education should not be restricted to classroom education and should rather include informal education obtained from the family and social environment independently, as long as humans have the knowledge and morals to perform independent evaluations (Gordon & Howell, 1959). For the online credit incidence, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent

evaluation of all forms of citizen rights concerning privacy and personal data, besides the obligations of electronic system administrators, without government regulations and specific laws. The following are data (9).

- (9) “According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and/or electronic documents at the request of the public who may feel legally disadvantaged over data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and/or electronic documents.”

According to data (9), the law affirms that people have the right to file a lawsuit if they are harmed by the misuse of private data. The misuse of private data is mostly by illegal loans, namely, online loans not officially registered with the OJK. Seventy percent or more are by illegal loans and the remainder by legal ones (OJK, 2021). In case of online loans, for delinquent consumers, who have not repaid the loans, personal information is made available to the entire contact list of the consumer concerned.

From the perspective of the law on the education system and private data, the personal identity information is confidential, not public; only online loan business actors and consumers should know the occurrence of debts between them. The function of business law education has accentuated the importance of preparing people to understand and practice the rules. The following are data (10).

- (10) “The public has privacy, according to Article 1 number 22 of the national law on population administration, namely, the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

According to data (10), the law on population administration specifies privacy data as a fundamental right. The goal serves as a medium for freeing someone from online loans not complying with government regulations in their implementation. Thus, the public needs to conduct an independent assessment concerning online loans. The following are data (11).

- (11) “The national law concerning Information Technology-Based Lending and Borrowing Services in Article 7 explains business actors’ obligations for registration and licensing to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the parties’ identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

As per data (11), the legal regulations emphasize the vitality of studying the online loans' implementation. Although it provides convenience, the billing method and the prescribed fines should meticulously be considered as they are not specified in the law. Thus, a negative stigma forms from the self-evaluation of consumers having unpleasant experiences with online loans. Moore (1991) explained that by conducting self-evaluation, humans have become knowledgeable and developed skills required for meeting their needs and attaining a better standard of living or progress.

Business law education derived from primary legal materials can benefit in conducting independent evaluations involving self-control and forming a shrewd business-minded personality. Miller (2018) stated that business law education through informal channels is necessary for an individual and the community; the higher an individual's education, the greater is their knowledge. With better education, an individual is more likely to have a better career, job, and position in the present and future (Hirst, 2013). This study investigated the role of government regulations in online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supported previous studies showing that efforts to protect the law against borrowing cases required several regulations and policies (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that it shows the social role of business law education in online loans in Indonesia. Business law not only covers legal provisions for business people but is also relevant for the digital public as consumers. The society can obtain literacy; thus, legal education becomes beneficial for their lives through relevant legal sources. The study findings reveal the implications of the enactment of legislation on consumer protection and business law. The laws and regulations bring hope and legal certainty for the protection of the public in the financial services sector in Indonesia. The implications of laws and regulations that describe the social role of business law bring benefits that help people make decisions on using online loans more wisely, i.e., according to their needs to avoid adverse impacts on the future such as fraud and misuse of personal data. Hopefully, by understanding the law better, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the consumer self-evaluation and protection of personal information. The

consumptive public using online loans should follow the rules for the sustainability of economic life and social roles.

### **Conclusion**

This study concludes that consumer self-evaluation determines every detail of personal data protection to conduct an internal evaluation of rights, obligations, and sanctions based on government regulations. In this case, the social role of business law education sourced from primary legal materials can be useful in conducting independent evaluations, such as self-control, online loan decision-making, and the formation of intelligent business-minded people. Therefore, through legal review, humans can acquire knowledge and skills to meet their needs and achieve a better standard of living. The novelty of this study is that it demonstrates the social role of business law education in encouraging people to make online loan decisions carefully. Thus, with regard to legal research methods, legislation on consumer protection and business law not only study business affairs but can also be used to study public behavior. This study theoretically provides new insights related to the development of consumer protection theory, corporate law theory, and social behavior theory. This study has limitations that can be taken into consideration for future researchers to obtain better findings. The limitation of this study is that it only covers the laws and regulations of the Republic of Indonesia regarding consumer protection and business law, and thus, the research results cannot be generalized to a wider region. In addition, this study only focuses on the social role of business law in online loan problems; therefore, conclusions are drawn only based on these problems. Future studies can add other factors that can influence public behavior in online loan decision-making and explore international laws that play a role in solving consumer data protection legal issues.

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## **The Public Behavior and the Social Role of National Legal Business Education**

**Zulham<sup>1</sup>**

### **Abstract**

This study investigates the role between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority, and one civil code. The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, there is a role for digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

**Keywords:** *public behavior, social role, national legal business education*

### **Introduction**

The progress of a country in the era of digitalization can involve various dimensions of life. Liu et al. (2021) reported a meaningful relationship between the development and science and technology in developing countries. The ability to manage natural resources, technological advances and economic moderation, the education system, and the rule of law are some addressed issues by scholars. Recent studies have focused on the problems arising in the digital

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society and have related them to the education system and national law. According to Coccia (2021), the advancement of a digital society driven by technology poses drastic changes in people's behavior. These behavioral changes; are felt in physical and mental health. However, scientific, social, and technological advances do not automatically lead to welfare. They may also produce adverse behavioral effects and cause some health problems. Studying science originating from the educational dimension is exceedingly crucial for the digital market and protects society from the probable negative influences. It also manifests opportunities and challenges for developing human resources and social policies during the Industrial revolution 4.0 (Song et al., 2021). Unfortunately, educational infrastructure is purportedly inadequate, specifically in disadvantaged areas during the pandemic (Batubara, 2021; Sari & Nayır, 2020). The low-quality education causes failure (Allen & Sims, 2018). The decline in the quality of education accompanies an unfavorable environment with corrupt practices, political instability, or a decreased state efficiency (Fomba et al., 2022).

In Indonesia, technological developments have boosted the needs and inflicted changes in people's consumption patterns. Nevertheless, inadequate legal literacy may lead to exploitative behavior, stumbling into problems with online loan services (Tibrisi et al., 2020). Business law education concerning the role of law with the demands for renewal and development of human resources has become more relevant than ever. The role public behavior and the social role of national education may cover the social influence on consumptive behavior (Nur Ismail et al., 2021; Chin et al., 2020), data leakage, and data access restrictions (Aryana, 2022; Myranika, 2021; Hidayat et al., 2020), legal studies on online business transactions (Harahap & Zulkarnain, 2020; Aspan et al., 2020), and financial literacy in preventing illegal fintech on business (Effendi et al., 2021). Thus, several studies have highlighted the problem of people's wasteful behavior and online lending and related it to the prominence of learning about the relevant laws. It calls for the urgency of increasing public legal awareness so that people will be aware and obedient to their responsibilities and constitutional protections by conforming to the applicable law in their country.

Research on public behavior and the study of normative legal education's social role have become more relevant as the development of online financial services has risen steadily. For example, the work conducted by Noor et al. (2021) has revealed that legally, there exist no regulations specifically regulating online business transactions, including fintech lending.

Thus, consumer protection is weak in the eyes of the law. The central factor for the increase in online loans is the community behavior and business people who have not yet obtained access to finance from banks. It could also be due to not getting capital from any sources. In December 2021 period, there were 103 fintech lending providers with total assets reaching IDR 4060.35, an increase from the January period, reaching IDR 3990.19 billion (OJK, 2021) (See Table 1).

**Table 1**  
*Company Overview*

Summary	Total of companies (units)		Total assets (IDR billion )	Total liabilities (IDR billion )	Total equities (IDR billion )
Conventional organizer	96		3.986.22	1.554,35	2.431.88
Sharia Operator	7		74.13	45,92	28.22
Total	103		4060.35	1600.26	2460.09
Period: December 2021					
Period: December 2021					
* Per 3 Jan 2022					
Okt-21			Nov-21		Dec-21
Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90	Number of active borrower accounts (entity)	Outstanding loans (IDR billion)	TWP 90
1.90%	19.949.798	27.905	2.13%	20.877.572	29.127
					2.24%
					17.287.241
					<b>29.880</b>

Source: (OJK, 2021)

From Table 1, it is evident that online loans substantially contribute to the sustainability of economic activity. Outstanding loans reached IDR 19,949,798 billion, dominated by millennials to hit IDR 15 trillion. It was recorded that throughout 2021, the Financial Services Authority (OJK) recorded online financing of IDR 29.88 trillion, with a realization that grew 95.05 percent compared to the 2020 period reaching IDR 15.32 percent (OJK, 2021). Previous findings elucidate that the public's inadequate understanding of financial products and services is not commensurate with the public's comprehension of the risks (Amidjono et al., 2016). Legal education and education, in general, are critical because they have a social impact on society, handily preventing violations of government regulations (Afhami, 2021; Abidin et al., 2020).

Based on previous studies of the last three years, researchers have not adequately studied the role of business law education in online loan cases. The studies usually center on analyzing the effect of online loan services on business continuity, particularly for MSMEs (Darma et al.,



2020), company performance analysis, risk prevention, and law enforcement against privacy and personal data breaches (Harahap & Zulkarnain, 2020; Aspan et al., 2020). The novelty of research reveals the importance of understanding public behavior and business law because it can provide social knowledge for self-evaluation, self-control, and consumer protection. This study also finds that with the social role of business law education, people have the legal knowledge to meet their standard of living well. Therefore, this study explores the social role of business law education in online loan cases related to public behavior. It is because not all people and business people take formal and non-formal education channels, specifically to use legal consulting services with advocacy. Communities need literacy, achievable through informal education from various sources that can be accessed anytime and anywhere. Therefore, the public as consumers and Pinjol companies comprehend their limitations on national legal rules, allied to online loan literacy. One of them comes from this research, where business law education, personal information protection, and online loans; are examined in depth through normative legal studies and relevant literature reviews.

### **Research Questions**

From the described context, this study is to answer the problem concerning the role public behavior and national legal education for online loan literacy in Indonesia. Two research questions are proposed.

1. What is the positive legal review about the social role of national legal education on people's behavior?
2. What are the public behavior and the social role of business legal education in literacy cases for online loans?

### **Literature Review**

#### **Public Behavior**

Consumptive behavior involves a behavior or lifestyle that likes shopping for goods and services without rational and not well-planned considerations, but for the encouragement of personal desires. Dependence on digital technology has no noticeable harmful effect on consumption behavior. However, addictive abuse and dependence drive unhealthy individual behaviors such as overspending and other addiction issues (Grover et al., 2011). The literature

articulates that a consumptive digital society tends to use online loans to have goods due to status considerations (Dapp, 2014). The exploitative public with low digital literacy often experience financial problems and are engaged in online loans. They cannot manage finances because they prioritize wants over basic needs (Nurjanah et al., 2018). Internal factors affecting consumptive behavior include motivation, self-esteem, learning process, and self-concept. The positive impacts arising from it; comprise providing satisfaction for the public, offering benefits for producers, and improving the economy. Consumer education, manifesting the learning and self-development process, is critical to protecting the community from the adverse effects of consumptive behavior, especially online loan services, such as social inequality and triggering inflation (Li et al., 2020).

### **Business Law Education**

Education can be obtainable through self-taught coming from experiences that occur in everyday life. The goal is, as a means, freeing someone from ignorance to make humans knowledgeable and have the skills to meet their needs and achieve a better standard of living or progress (Moore, 1991). Business law education implies a learning process of knowing, evaluate, and apply business law knowledge gained from classroom learning besides life experiences (Davidson & Forsythe, 2020). Studying global issues and business law can help a person conduct his life tasks related to business and be more independent and responsible (Zakieva et al., 2019; Martin & Manwaring, 2015). In social sciences, business education can offer many benefits in exercising self-control, generating a sensible business-minded personality, and having the business skills needed (Miller, 2018).

### **Online Loans**

An online loan is a loan sendable through an online application. This application is the fruit of technological innovation in the financial industry (Meyer et al., 2016). Online loans supply financing facilities to consumers through an application system. Consumers can borrow a limited amount of funds through an online loan application by attaching a personal identity, photo, and access to a phone book (contact list) without going through a bank as an intermediary (Balyuk & Davydenko, 2018). Previous studies have stated that online loans carry a mega risk, especially using long tenors where the daily interest expense makes the loan

amount much higher than the funds obtained from the borrower (Everett, 2015). Recent literature accentuates several meanings when borrowing online. In addition to the need to study the amount of interest offered, consumers need to know the rules and the entire lending process (Najaf et al., 2022).

### **Method**~~Methodology~~

#### **Design**

This study ~~explores~~ investigated ~~people's~~ public behavior and the social function of national education. The researcher ~~utilizes~~ adopted a legal research design to ~~reveal~~ attain research objectives related to online loan literacy ~~eases~~. ~~According to~~ Llewellyn (1940), ~~remarked that~~ the design of legal research must aims aim to answer legal issues ~~using through~~ a study ~~of based~~ on legal principles, laws, and ~~certain~~ pertinent doctrines. Therefore, ~~this the said~~ design; was ~~chosen~~ selected because it ~~fitted~~ aligned with the research objective, ~~namely that is~~, to investigate the two primary focuses of research in the scope of consumptive behavior in a digital society and business law education concerning the laws and regulations of the government in Indonesia. ~~The Researchers~~ researcher ~~refer~~ referred to legal research design using a content analysis developed by Hall & Steiner (2020) to investigate legal regulations regarding public behavior ~~towards~~ toward online loan services. According to Hall ~~& and~~ Steiner (2020), if a ~~study~~ researcher wants to investigate the regulation first and then ~~wants to~~ understand the content of the regulation, ~~find out~~ the relationship between the content of the regulation and the original purpose of making the regulation or the relationship between the content of the regulation and its impact must be established, ~~or the relationship between the content of the regulation and its impact~~. ~~So Thus~~, content analysis can be used in legal research: ~~Content analysis in legal research can be~~ in the form of statutory regulations, policy regulations, or ~~judges'~~ judges' decisions. That is, there is no question of what type of regulation will be analyzed; as long as the text of the regulation can be reduced to fundamental concepts. The analysis proposed by Krippendorff (2018) was used to guide ~~the this~~ research, with the first focus being a content analysis ~~on of~~ the identification of legal facts/national laws and legal issues regarding public behavior toward online loan services. The second focus was on the inventory of rules as a legal basis for analysis in terms of ~~from~~ business law laws, including Self

**Comment [SA2]:** Please double-check this term and see the available literature on this. This term is not prevalent in the literature. Double-check if you mean "digital financial literacy."

**Comment [SA3]:** As per APA, use "ampersand (&)" for parenthetical citation and "and" for running sentence in-text citation.

~~self-Evaluation~~—Evaluation and ~~Protection~~—protection of ~~Consumer~~—consumer ~~Information~~information.

### Data and ~~sources~~—Sources of ~~data~~Data

This study ~~uses~~—used secondary data, ~~types~~. ~~Secondary data which is~~—can be defined as data ~~taken-gathered~~ through intermediaries or parties who have previously collected the data. The secondary data source in this study is ~~the~~ data issued by the government in the form of laws and regulations. LLewellyn (1940) ~~explains~~—explained that statutory regulations are written regulations that contain legally binding norms in general and are formed or determined by state institutions or authorized officials through the procedures set out in the ~~Legislation~~legislation. Secondary data ~~comes-were derived~~ from 14 (~~fourteen~~)—statutory regulations containing legal provisions ~~on-of Self-Evaluation~~—self-evaluation and ~~Protection~~—protection of ~~Consumer~~—consumer ~~Information~~information to reveal important lessons about the social role of ~~Business~~—business ~~Law-law~~ ~~Education~~—education and the service behavior of online loan users. The secondary data in this study consisted of nine Indonesian laws and regulations, four government regulations through the ~~Minister~~—Ministry of Communication and Information, the Financial Services Authority (PJOK), and ~~1-one~~ Civil Code (KUHPerdata).

**Table 1**

~~The-Secondary~~ ~~Information~~Data

Theme	Data	Destination
Positive <del>Lawe-laws</del> on <del>Selfself-</del> <del>Evaluation</del> <del>evaluation &amp;-and</del> <del>information</del> <del>Protection</del> <u>protection</u>	<ol style="list-style-type: none"> <li>1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013)</li> <li>2. Implementing Law No. 23 of 2006 on Population Administration (Government Regulation No. 40 of 2019).</li> <li>3. Consumer Protection Law No. 8 was enacted in 1999. (UKP)</li> <li>4. The 2022 Indonesian National Police Act (Law No. 2)</li> <li>5. Minister of Communication &amp; Information Technology Regulation No. 20 of 2016 (Personal Data Protection in Electronic Systems)</li> <li>6. The Indonesian National Police is governed under Law No. 2 of 2022.</li> <li>7. Law No. 14 (<del>-the-The</del> Disclosure of Public Information);</li> <li>8. amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);</li> <li>9. Amendments to Information and Electronic Transactions Law No. 11 of 2008 (Law No. 19 of 2016)</li> </ol>	It is a review of primary legal documents that aims to provide learning about the self-evaluation that must be carried out <del>based</del> <u>on in accordance with</u> national regulations.
Business <del>Law-law</del> <del>Education</del> <del>education on Online</del> <del>online Loansloans</del>	<ol style="list-style-type: none"> <li>1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20).</li> <li>2. The Constitution of the RI was adopted in 1945.</li> <li>3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019.</li> </ol>	Providing <u>learning information</u> about online loans within the scope of business law education

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4. ~~Indonesia-Indonesian~~ Civil Code (KUHPerdata)
  5. The Consumer Protection Law No. 8 of 1999 is a law that protects consumers (UUKP)
  6. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services)
- 

### Data ~~collection~~-Collection techniquesTechniques

~~The-This~~ research study employs~~employed~~ documentation analysis organized into two key areas, responding to the two problem formulations. Document study, i.e., viewing and analyzing documents made by the subjects themselves or by other people about the research subjects, is a qualitative data collection method used by researchers ~~by viewing and analyzing documents made by the subjects themselves or by other people about the research subjects~~. In this study, ~~The-the~~ criteria for the selected documents ~~are-were~~ public documents related to the social role of business education, legal regulations on information protection, and legal regulations on online loans. First, ~~the~~ researcher collected data ~~in-from~~ primary legal ~~material materials~~ concerning ~~Independent-independent~~ Evaluation-evaluation and ~~Protection-protection~~ of ~~Consumer-consumer~~ Informationinformation. Second, the researcher ~~gathers-gathered~~ essential legal data on ~~Online-online~~ Loans-loans within the scope of public behavior and business law education. ~~The Researchers-researcher~~ identified problems by selecting articles ~~in-on~~ laws and regulations, government regulations, the Indonesian Criminal Code, and literature studies relevant to business law education, personal data protection, and online loans. The first question, ~~the researcher referred to as~~ RQ1, assesses the positive legal social ~~role-impact~~ of learning consumer self-evaluation and consumer protection ~~on-in~~ online loans ~~for-on~~ public behavior. The second question, ~~called~~ RQ2, explores the community consumptive behavior and the social ~~role-impact~~ of business legal education on ~~Online-online~~ Loan-loan services.

**Comment [SA4]:** Please note that any action completed in the past should be described using past tense. This work is already conducted and completed, and thus, past tense is more appropriate.

**Table 2**

*Collected ~~data~~Data*

Theme	National Law	Indication RQ	Code(s)
<del>Self-Self-</del> evaluation <del>&amp;-and</del> <u>Information</u> <u>information</u> protection	1. Amendments to the Population Administration Law No. 23 (Law No. 24 of 2013), Article 1 point 22 and Article 84 paragraph (1)	RQ 1	10
	2. Article 28D paragraph (1) of the 1945 Constitution and Government Regulation No. 40;		6
	3. Article 2 paragraphs (1) and (2), Article 21 paragraph (1), Article 36paragraph (2) (the Minister of Communication and Information Technology's Regulation); article 26 paragraph (2) of Law No. 19 of 2016;		2,3,4
	4. Amends Law No. 11 of 2008 (Law No. 19 of 2016, Information and Electronic Transactions);		1,9
	5. the Public Information Disclosure Law No. 14 of 2008;		7

Business law	1. The National Education System Act of 2003 is the first step in establishing a national education system (Law No. 20), Article 3;	RQ 2	8
<del>Education</del>	2. The Constitution of the RI; was adopted in 1945, Article 28G paragraph (1) and Article 28D paragraph (1);		6
<del>education &amp; and</del>	3. Application of Law No. 23 of 2006, Government Regulation No. 40 of 2019, Paragraph 58);		6
<del>Online-online</del>	4. Article 1365 of the Civil Code;		5
loans	5. PJOK Regulation No. 77 of 2016 (Information Technology-Based Lending and Borrowing Services), Articles 7, 20, 29, and 30.		11

## Data Analysis

The researcher ~~uses-used~~ Krippendorff's (2018) data analysis to study the content of visible communication in-depth to explain explicit things (latent). The first step ~~was-involved~~ determining the content to be analyzed ~~based-on~~ according to the research questions. From this research question, two contents were found, namely, ~~people's-public~~ behavior ~~towards-toward~~ online loans and the social role of business law education. The second step was determining the unit and category of analysis. In this study, the units and categories of analysis are legal facts about self-evaluation, information protection, business law education, and online loans. By simplifying the facts and considering the constructions of thought of specialists in the legal context, the second step ~~involves-involved~~ conceptualization and operationalization. The third step, ~~involved develop-developing~~ a set of rules for coding. The development of coding rules is ~~listed-summarized~~ in ~~table-Table~~ 2, where each data source has a code starting from codes 1 to 11. The first theme data source for coding positive law for self-evaluation and information protection ~~foeuses-focused~~ on reviewing legal documents and laws and regulations that provide learning about self-evaluation. The second theme data source for coding online loan business legal education ~~which provides learning about online loans in a business legal education environment~~. The third phase of research ~~includes-involved~~ developing data collection procedures based on the primary legal sources collected. The data sources ~~-are~~ divided into two ~~categories~~, with the first ~~type of~~ data for ~~Self-self-Evaluation-evaluation & and Information information Protection-protection~~ consisting of nine data sources, ~~whereas The-The~~ second data for the theme ~~of Business-business Law-law Education-education & and Online-online Loans-loans~~ contains six data sources. The fourth step ~~is-involved~~ coding according to the rules to ensure it meets the requirements of content analysis. Irrelevant data ~~can-bewere~~ minimized by conducting logical, objective, and systematic research studies depending on the evidence obtained from legal sources and relevant literature studies. In this study, ~~the-initial-initially~~, ~~there were 14~~ data ~~were-14 (fourteen)-entries~~, ~~which were~~ then reduced to 10 ~~most relevant~~

**Comment [SA5]:** Capitalize "T" when citing a table (e.g., Table 6 presents).

**Comment [SA6]:** Please check if a single word or multiple words are missing here. This segment appears to be incomplete and is thus unclear. Double-check and revise.

~~entries. (ten) relevant data presented.~~ The fifth step was grouping the data according to the originality criteria before drawing conclusions and providing recommendations to researchers. ~~The grouping of data is done by selecting and determining the main ideas based on the research theme whose truth value is known. Then, rewrite the main ideas in their own sentences briefly using the principles of logic so that a new statement is obtained in the form of conclusions derived from the existing truth values.~~

**Comment [SA7]:** Please note that this part is trivial and must be omitted.

## Results and Discussion

### ~~RQ1:~~ A Positive Legal Review About the Social Role of Business Law Education in the Behavior of ~~Public-Individuals~~ Who Use Online Loan Services

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**Comment [SA8]:** Please note that this is not a question. Please rewrite this as a question.

The ~~theme of this~~ research question was centered on self-evaluation and information protection. The positive legal review of the ~~Social-social Role-impact~~ of ~~Business-business Law-law Education-education~~ on the behavior of the public using ~~Online-online Loan-loan Services services~~ includes: consumer protection law and business law-. The social ~~role-impact~~ of business law education is presented in the study of ~~Consumer-consumer Selfself-Evaluation evaluation~~ and ~~Protection-protection of Personal-personal Informationinformation~~. The themes that the people with consumptive behavior tend to use online loan services based on laws and government regulations. The public, ~~or in this research, called~~ herein referred to as "business people" must protect their data by knowing and understanding the rights in the national law and understanding the defining alternatives in making decisions about their data. ~~Consider data (1).~~ The following are data (1).

**Comment [SA9]:** Please check if a single word or multiple words are missing here. This segment appears to be incomplete and is thus unclear. Double-check and revise.

**Comment [SA10]:** Please complete this sentence.

**Comment [SA11]:** Please clarify what is "data (1)"

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**Comment [SA12]:** Please note that acronyms and abbreviations should be used sparingly and fully explained when first used. When you give the abbreviation of a concept first time, please introduce the full form of the abbreviation, unless you are certain that readers will be familiar with the abbreviated form. This rule separately applies to the Abstract and main text. Please clarify what is "data (1)"

- (1) ~~Nationanl-National~~ laws are an ~~impoertant-important~~ part of self—evaluation and ~~eumsumer-consumer~~ protection. This is because, "National law emphasizes the importance of self-evaluation to control consumer behavior. Good self-evaluation in knowing their rights in the Electronic Transaction (ITE) Law (1), where the use of personal information and privacy data through electronic means requires the consent of the consumer involved in the transaction. Personal rights in the use of IT include the right to a life free from any interference; the right to relate to others; and the right to monitor access to information consumers need."

Based on data (1), the consumer self-evaluation diagnosis function involves ~~finding~~ out ~~identifying~~ the advantages and disadvantages of government regulations to protect consumer data. Noor et al. (2021) explained that no specific rules governing online business transactions,

including online loans, were legally present. Thus, consumer protection was weak and inadequate in the eyes of the law. ~~If you examine the previous~~ Previous findings, show that the rights of consumers in the ITE Law included in the category of online business transactions may be fragile in the eyes of the law. More specifically, the government has mentioned data privacy; consumer rights are as described in the ITE Law. Consider data (2). The following are data (2).

- (2) “According to the source of the national law on the Privacy Data in Electronic Systems, privacy information protection in electrical components includes protection against the acquisition, collection, processing, analysis, storage, display, announcement, transmission, dissemination, and ruination of privacy information.”

From data (2) in detail, the Ministerial ~~regulation~~ Regulation elucidates every principle of good privacy data. It is the “very” reason why the government regulations ~~to that~~ support the self-evaluation of ~~privacy~~ data privacy protection are critical. However, it should be noted that the government conducts the placement function to discover the position of exceptions and sanctions on the protection of private data. Consider data (3).

- (3) “According to the national law on the protection of privacy data in electronic systems, in certain situations, the public is prohibited from using other ~~people's~~ people's private data, and such violations are punishable. Efforts are being made by law enforcement to protect private data. Private data may be used: (a) with permission unless otherwise provided by laws and regulations; and (b) after verification of the accuracy and suitability of obtaining and collecting such ~~Privacy~~ privacy ~~Data~~ data.”

Based on data 3, consumer self-evaluation focuses on law enforcement needs. It means that there are exceptions and sanctions for personal data protection. Identifying exceptions and sanctions in the electronic system can provide an opportunity to improve the ~~community's~~ community's ability to assess evaluations as a reference in conducting business actions, including the decision to use online loans. Consider data (4). The following are data (4).

- (4) “The national law on the protection of privacy data in electronic systems is described in ~~article~~ Article 36. There are administrative sanctions that will be imposed on people who violate compliance with personal data without permission. Administrative sanctions are verbal warnings, written warnings, temporary suspension of operational activities, and/or (d) online site announcements. Article 26 paragraph (2) explains that the community as victims who experience loss or suffering because their data; are used without consent has the right to file a claim for compensation ~~to in~~ the competent court.”

Self-evaluation in understanding electronic media systems' use means understanding the sanctions obtained if ~~you one take~~ takes actions ~~harming that~~ harm others. Consider data (5).

**Comment [SA13]:** Please clarify what is "data (2)"

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**Comment [SA14]:** Please clarify what is "data (2)"

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- (5) “Implicitly, the national law in the Indonesian Civil Code explains that people not obeying the law in electronic transaction activities must compensate for their actions. Furthermore, the national law on Consumer Protection guarantees legal certainty to protect consumers from violating the ITE law.”

~~About-As per~~ data (5), data privacy is protected as a fundamental right with four necessary elements ~~needing fulfillment infor~~ its realization; ~~-(i)~~ the existence of protection from the government; ~~(ii)~~ a promise of legality; ~~(iii) citizens' citizens'~~ rights; and ~~(iv)~~ punishment for lawbreakers. ~~It is clear that~~ Clearly, self-evaluation creates an understanding of caution in using electronic media systems to protect personal data. ~~Consider data (6). The following are data (5).~~

- (6) “According to national law, all levels of society have the right to be recognized by law and are afforded equal legal protection. The general public can seek legal redress by reporting noncompliance to the police. According to the Police Law, the ~~Police~~police, as the authority in charge of protecting the Indonesian people, also plays a role in protecting and providing services to the community in ensuring domestic security.”

From data (6), it is evident that in legally ensuring consumers get protection, the role of the police involves providing ~~guarantees-assurance~~ for consumer protection concerning criminal acts. Accordingly, the privacy ~~data also relates-relate~~ to the disclosure of public information for specific purposes. ~~Consider data (7). The following are data (7).~~

- (7) “According to the national law on Public Information Disclosure, every public agency; is required to provide open access to public information. The only exception is when the applicant has access to public information that could reveal a private ~~secret~~detail. Personal secrets in question; include family ~~members'-members'~~ histories and conditions, a ~~person's-person's~~ history, conditions, treatment, including physical and psychological health-care, financial situation, assets, income, and bank accounts.”

~~Based-on~~From data (7) ~~the findings~~, it is ~~discernible-clear~~ that consumer self-evaluation regarding positive law is not only limited to consumer decision-making but also involves a diagnostic function and a placement function. Consumer self-evaluation implies the value assessment process ~~including-includes~~ determining each ~~area-aspect~~ of personal data protection and conducting an internal government regulation assessment. The public as consumers should be shrewder in using Pinjol even though it has a ~~mega-prestigious~~ name and good credibility. ~~These-Several~~ studies ~~elucidate-have remarked~~ that legal protection efforts against borrowing cases have involved several laws and policies (Aryana, 2022; Myranika, 2021; ~~Hidayat et al., 2020; Disemadi et al., 2020~~). A study by Kharisma (2021) illuminates that it is ~~very-extremely~~ crucial to intervene in the government and the House of Representatives (DPR) in ratifying the

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**Comment [SA15]:** The noun **DATA** generally is **not** treated as a **plural**; however, in academic writing (except in the field of artificial intelligence and computer vision) it is **mostly** considered **plural** and should, therefore, take a plural verb. Hence, we say "data are(were)," not "data is(was)."

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**Comment [SA16]:**  
Please note that acronyms and abbreviations should be used sparingly and fully explained when first used. When you give the abbreviation of a concept first time, please introduce the full form of the abbreviation, unless you are certain that readers will be familiar with the abbreviated form. This rule separately applies to the Abstract and main text.

Draft Law (RUU) on Personal Data Protection as an instrument to protect the public. Violations of consumer rights in the ITE Law can lead to sanctions. Meanwhile, the rule of law should not overlay as it hinders the justice process (Fischer et al., 2021). According to the theory of legal protection, national law regulates the protection and limitation of conflicting stakeholders in coordinating diverse interests in societal structure (Philipus, 1987).

The ~~behavior of the~~ digital community needs to understand well the online loan literacy they have on the decisions they make to meet their life needs. ~~de Waal & Maritz (2022)~~De Waal & Maritz (2022) reported that sustainable solutions for education in developed and developing markets require unique innovative design combinations that can offer potential opportunities to become the first movers in education contributing to the nation's progress. Studies ~~have reveal~~revealed that optimizing the excellence in education demands quality, social justice, and accountability, as the critical keys for states (Aithal & Aithal, 2020; Beerkens, 2018; Rossouw, 2015; Stewart, 2012; Bush, 1992). It is the reason for the social ~~role-impact~~ of business law education through self-evaluation learning and consumer protection as an alternative to minimizing the consumptive behavior of the digital community by using illegal online loan services. Thus, self-potential can support better life behavior.

#### **~~RQ2:~~ The Public Behavior and the Social ~~Role-Impact~~ of Consumer Education in Online Loan Services in Terms of Business Law**

~~The-This~~ ~~theme of this~~ research ~~question~~ was ~~explorations-centered on~~ public behavior and national law, focusing on business law education and online loans. ~~The-second-study's findings~~It ~~explore-explored~~ the digital community behavior and the social role of business law education in online loan services. The first finding of the ~~Consumer-consumer~~ ~~Selfself-Evaluation-evaluation~~ and ~~Personal-personal~~ ~~Information-information~~ ~~Protection-protection~~ dimensions revealed that the consumptive behavior of people using online loan services, especially illegal loans, should be tracked. The findings ~~diselose-revealed~~ that the social role of business law education can reinforce consumer self-evaluation through learning by providing an understanding of business law conceptually and by government regulations using sustainability principles. Likewise, when referring to the national law on the education system and data privacy; ~~then~~, business law does not only relate to the procedures for running a business; ~~—, but it is~~It also ~~is~~ identical to the legal rules regulating public behavior in making

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business decisions and financial matters related to meeting the needs of making business decisions. Certain risks for certain benefits. ~~Consider data (8). The following are data (8).~~

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- (8) “The National Education System is governed by national law to develop ~~students’~~ students’ potential. People can grow into human beings who believe in and fear the Almighty, have a noble character, are healthy, knowledgeable, and capable. ~~Citizens and citizens~~ who are innovative, self-sufficient, and democratic. As a result, it is hoped that by supporting teaching in the context of developing the potential of students, in this case, the community to understand the rules of business law, consumer evaluation in information protection, and online lending, the community will become more aware of the law and capable of reducing the negative impact of business law education. People with enough morals and knowledge about a subject that involves addressing their needs will be able to respond to economic and social challenges in a creative, competent, independent, and democratic manner.”

From data (8), it is ~~noticeable-obvious~~ that business law education means a learning process ~~to of knowing, know,~~ evaluating, ~~e,~~ and applying business law. Davidson ~~&-and~~ Forsythe (2020) explained that business law education; could be acquired from experiences. ~~-in life-~~ Thus, this study ~~shows-showed~~ that business law education should not be restricted to classroom education and should rather include informal education; ~~-~~ obtained from the family and social environment independently, as long as humans have the knowledge and morals to perform independent evaluations (Gordon & Howell, 1959). For the online credit incidence, the first conclusion demonstrates that one of the sources of knowledge for consumer self-evaluation in internet-related decision-making is government legislation governing the security of personal data. The public cannot learn about independent evaluation of all forms of citizen rights concerning privacy and personal data, besides the obligations of electronic system administrators, without government regulations and specific laws. ~~Pay attention to number nine. Consider data (9). The following are data (9).~~

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- (9) “According to the national law on Information and Electronic Transactions, every electronic system operator is required to delete irrelevant electronic information and; ~~/or~~ electronic documents at the request of the public who ~~may feels-feel~~ legally disadvantaged over data privacy due to court decisions. As a result, these business actors must provide a method for deleting electronic information and; ~~-/or~~ electronic documents.”

~~Based on~~ According to data (9), ~~The-the~~ law ~~delineates-affirms~~ that people have the right to file a lawsuit if they are harmed; by the misuse of private data ~~-based on data 9-~~. The misuse of private data is mostly by ~~Hegal-illegal Loans~~ loans, namely, online loans not officially registered with

Comment [SA18]: Redundant part omitted.

the OJK. Seventy percent or more are by illegal ~~Loans~~loans, and the ~~rest-remainder~~ by legal ones (OJK, 2021).— ~~For-In case of~~every online ~~loan~~loans, ~~for delinquent consumer consumers~~delinquent, ~~and-or~~who ~~has-have~~ not ~~paid-repaid~~ the ~~bill~~loans, ~~his~~personal information is made available to the entire contact list of the consumer concerned. ~~An announcement accompanies the personal information, stating that the consumer is unable or has not paid the online loan bill.~~

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From the ~~law~~perspective ~~of the law~~ on the education system and private data, ~~the personal identity~~information is confidential, not public; only online loan business actors and consumers should know the occurrence of debts between them. The function of business law education has accentuated the ~~prominence-importance~~ of preparing people to understand and practice the rules. ~~Consider data (10).~~ The following are data (10).

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- (10) “The public has privacy, according to Article 1 number 22 of the national law on population administration, namely, the privacy of their family, honor, dignity, and property under their control. As a result, the community has the right to a sense of security and protection from threats to exercise a universal right.”

~~From-According to~~ data (10), the law on population administration specifies privacy data as a fundamental right. The goal serves as a ~~vehicle-medium for~~ freeing someone from online loans not complying with government regulations in their implementation. Thus, the public needs to conduct an independent assessment concerning online loans. ~~Consider data (11).~~ The following are data (11).

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- (11) “The national law concerning Information Technology-Based Lending and Borrowing Services in ~~article-Article~~ 7 explains business ~~acters'-actors'~~ obligations for ~~Registration-registration~~ and ~~Licensing-licensing~~ to OJK. Suppliers who register officially are required to follow all online loan requirements. Article 20 governs the existence of electronic documents, as well as the ~~parties'-parties'~~ identities and respective rights and obligations. According to the article, access to information for loan recipients regarding the status of the loan received, as mentioned in paragraph (3), does not include information about the identity of the loan company.”

~~From-As per~~ data (11), the legal regulations emphasize the vitality of studying the online loans' implementation. Although it provides convenience, the billing method and the prescribed fines should meticulously be considered as they are not specified; in the law. Thus, a negative stigma forms from the self-evaluation of consumers having unpleasant experiences with online loans. Moore (1991) ~~explains-explained~~ that by conducting self-evaluation, humans ~~have~~ become knowledgeable and ~~have-developed~~ skills ~~in-required for~~ meeting their needs and attaining a better standard of living or progress.

Business law education derived from primary legal materials can benefit in conducting independent evaluations involving self-control and forming a shrewd business-minded personality. Miller (2018) stated that business law education through informal channels ~~was-is~~ also-necessary for ~~the-person-an individual~~ and the community-; ~~The findings disclose that~~ the higher ~~a-person's-an individual's~~ education, the ~~higher-greater his-is their~~ knowledge-is. ~~The higher-the~~ With better education-is, ~~an individual is the~~ more likely ~~it-is-to~~ make-have a better career, job, and position in the present and future (Hirst, 2013). ~~The-This~~ study investigated the role ~~of~~ government regulations ~~and-in~~ online loans, stressing the relevance of providing clear rules on online loans without violating the lending rules using the principle of fairness. Legal clarity and government policies are critical to supporting the economy (Brown-Hruska & Zwirb, 2007). This finding supported previous studies showing that efforts to protect the law against borrowing cases required several regulations and policies- (Aryana, 2022; Disemadi et al., 2020). The novelty of the present research is that ~~it shows thea~~ social role ~~for-of~~ business law education ~~concerning-in~~ online loans ~~exists~~ in Indonesia. Business law ~~does-not~~ only ~~cover~~ covers legal provisions for business people but is also relevant for the digital public as consumers. The ~~digital~~ society can obtain literacy; thus, ~~it~~ it becomes beneficial for their lives through relevant legal sources. ~~Based-on-the~~ The study findings, ~~it shows-reveal~~ the implications of the enactment of legislation on consumer protection and business law. The laws and regulations bring hope and legal certainty for the protection of the public in the financial services sector in Indonesia. The implications of laws and regulations that describe the social role of business law bring benefits that help people make decisions ~~to-on use-using~~ online loans more wisely, ~~namely-i.e.~~ according to their needs to avoid ~~negative-adverse~~ impacts ~~in-on~~ the future such as fraud and misuse of personal data.- Hopefully, by understanding the ~~rule-of-law~~ better, the community will avoid consumptive behavior and illegal loans, which may harm them and others. Therefore, the social role of business law education has high relevance in the ~~Consumer-consumer Selfself-Evaluation-evaluation~~ and ~~Protection-protection~~ of ~~Personal personal Informationinformation~~. The consumptive ~~people-public~~ using online loans should ~~practice-follow~~ the rules for the sustainability of economic life and social roles.

### Conclusion

**Comment [SA21]:** For clarity, please specify what "it" refers to here.

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This study concludes that consumer self-evaluation determines every detail of personal data protection to conduct an internal evaluation of rights, obligations, and sanctions based on government regulations. In this case, the social role of business law education sourced from primary legal materials can be useful in conducting independent evaluations, such as self-control, online loan ~~decision~~-~~decision~~-making, and the formation of intelligent business-minded people. Therefore, through legal review, humans can ~~have~~-~~acquire~~ knowledge and skills ~~in order~~-to meet their needs and achieve a better standard of living-~~or progress~~. The novelty of ~~the research shown in~~ this study is that ~~it demonstrates~~ the social role of business law education ~~has in encouraged~~-~~encouraging~~ people to ~~take~~-~~make~~ online loan decisions carefully. Thus, ~~in terms of~~~~with regard to~~ legal research methods, legislation on consumer protection and business law not only study business affairs but can also be used to study ~~people's-public social~~ behavior. This ~~research-study~~ theoretically provides new insights related to the development of consumer protection theory, corporate law theory, and social behavior theory. This study has limitations that can be taken into consideration for future researchers ~~in order~~-to obtain better findings. The limitation of this ~~research-study~~ is that ~~the scope used it~~ only covers the laws and regulations of the Republic of Indonesia regarding consumer protection and business law, ~~and thus, so that~~ the research results cannot be generalized to a wider ~~area~~~~region~~. In addition, this study only focuses on the social role of business law in online loan problems, ~~so therefore,~~ conclusions are drawn only based on these problems. Future studies can add other factors that can influence ~~people's public~~ behavior in online loan decision-making and explore international laws that play a role in solving consumer data protection legal issues.

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# **BUKTI KORESPONDENSI**

## **ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

### **8. BUKTI KONFIRMASI ACCEPT SUBMISSION**

**(28 MEI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



Zulham Zulham <zulhamuisu@gmail.com>

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## [JSSER] Editor Decision

---

**Bulent Tarman <btarman@gmail.com>**

Kepada: **Zulham Zulham <zulhamuisu@gmail.com>**

Sat, 28 May 8:44

Zulham Zulham:

We have reached a decision regarding your submission to Journal of Social Studies Education Research, "The Public Behavior and the Social Role of National Legal Business Education".

Our decision is to: "accept submission."

Thank you for taking the time to revise the manuscript and address the required revisions. Although it is accepted there is a couple notes on the attached file to address. Please expect to get further instructions to follow in the near future for the publication procedure.

Best regards,

Bulent Tarman, Ph. D  
Editor-in-Chief, JSSER

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Reviewers:

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Research

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acceptable

Findings:

good

Conclusion:

acceptable

smoothness:

flow is accepted, consider to have a native editing

Originality:

good

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**9. BUKTI KONFIRMASI**  
**ARTIKEL ACCEPTED/LETTER OF ACCEPTANCE**  
**(4 JUNI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



Zulham Zulham <[zulhamuisu@gmail.com](mailto:zulhamuisu@gmail.com)>

---

## [JSSER] Letter of Acceptance

---

**Bulent Tarman** <[btarman@gmail.com](mailto:btarman@gmail.com)>

Kepada: Zulham Zulham <[zulhamuisu@gmail.com](mailto:zulhamuisu@gmail.com)>

Sat, 4 Jun 3:35

Dear Zulham,  
Please find the Letter of Acceptance attached to this email.  
Best regards,

-----  
Prof. Dr. Bulent TARMAN, Ph.D  
Turan University, Almaty, Kazakhstan  
<https://turan.edu.kz/en/science-and-innovation/research-department/>  
CEO, OpenED Network, <https://www.openednetwork.com/>  
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Emails: [b.tarman@turan-edu.kz](mailto:b.tarman@turan-edu.kz) ; [btarman@gmail.com](mailto:btarman@gmail.com)  
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Letter of Acceptance\_  
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***Journal of Social Studies Education Research (JSSER)***

**[www.jsser.org](http://www.jsser.org)**

**Subject: Letter of Acceptance**

Dear Zulham:

I am pleased to write this letter of acceptance for the manuscript entitled " The Public Behavior and the Social Role of National Legal Business Education". Your paper is scheduled to be published on the next regular issue (Vol. 13, issue:2) of Journal of Social Studies Education Research (June, 2022). The paper will be open access and available online at the website of the journal in June, 2022.

Best regards,

04.06.2022

Assoc. Prof. Bulent Tarman

Editor-in-Chief,

Journal of Social Studies Education  
Research (JSSER)

btarman@gmail.com

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**Judul Artikel :** The public behavior and the social role of national legal business education

**Jurnal :** Journal of Social Studies Education Research, 2022, Volume 13(2), 83-102

**Penulis :** Zulham

**10. BUKTI KONFIRMASI COPYEDITING REVIEW**  
**DAN LAMPIRAN ARTIKEL PUBLISHED ONLINE**  
**(12 JUNI 2022)**



Journal of Social Studies Education Research

<https://www.jsser.org/index.php/jsser/author/submission/4120>



Zulham Zulham <[zulhamuisu@gmail.com](mailto:zulhamuisu@gmail.com)>

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## [JSSER] Copyediting Review Request

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**Bulent Tarman** <[btarman@gmail.com](mailto:btarman@gmail.com)>

Kepada: Zulham Zulham <[zulhamuisu@gmail.com](mailto:zulhamuisu@gmail.com)>

Sun, 12 Jun 5.56

Zulham Zulham:

Your submission "The Public Behavior and the Social Role of National Legal Business Education" for Journal of Social Studies Education Research has been through the first step of copyediting, and is available for you to review by following these steps.

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Username: zulham

This is the last opportunity to make substantial copyediting changes to the submission. The proofreading stage, that follows the preparation of the galleys, is restricted to correcting typographical and layout errors.

If you are unable to undertake this work at this time or have any questions, please contact me. Thank you for your contribution to this journal.

Dr. Bulent Tarman  
Editor-in-Chief,  
Journal of Social Studies Education Research  
[btarman@gmail.com](mailto:btarman@gmail.com)

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## The public behavior and the social role of national legal business education

Zulham Zulham

### Abstract

This study investigates the role between public behavior and the social function of the National Legal Education for the online loan literacy case. The scope of the research includes community behavior integrated with technology and consumer education concerning business law regarding Self Evaluation and Protection of Personal Information in the case of Online Loans. The normative legal study design assesses ten principal legal documents, including nine Rhode Island laws, four government regulations issued by the Minister of Communication and Information and the Financial Services Authority, and one civil code. The study focuses on positive law regarding Self Evaluation and Protection of Consumer Information and Business Law Education on Online Loans. The findings disclose that in national law, online loan literacy cases occur in digital societies. It is necessary to conduct an independent evaluation to control the exploitative attitude of people literate in online loans and determine each area of personal data protection related to rights, obligations, and sanctions based on government regulations. The second finding explains that the social role of business law education on the consumptive behavior of digital society; is shown in primary legal materials. It provides many benefits in self-evaluation and consumer protection, including self-control not to behave wastefully in using online loans, making online loan decisions, and forming a business-savvy personality. Legally, their role for digital society and business law education exists. It includes learning about making humans knowledgeable and having skills in meeting their needs and achieving a better standard of living or progress. The government needs to revise the law, encouraging healthy digital community behavior. Therefore, the rules of honesty, transparency, and justice become applicable.

### Keywords

Public Behavior, Social Role, National Legal Business Education

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