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Legal Enligtenment for Communities Affected by Illegal Online Loans and Online Gambling In Meruyung Village, Depok City

Mulyadi[1], Kayus Leoleba K[2], Fasya Millatina Ediani[3], Adira Putri[4], Vedro Manuel[5]
[1,2,3,4,5]Fakultas Hukum UPN Veteran Jakarta
e-mail: mulyadi@upnvj.ac.id[1],kayusleoleba@upnvj.ac.id[2], Mailtofasyamillatina02@gmail.com[3], Adiraputri169@gmail.com[4], dromanuel1405@gmail.com[5]

Abstract
Community service activities in Meruyung Village, Depok City, focus on providing legal enlightenment to people affected by illegal online loans and online gambling. The main aim of this program is to increase public legal awareness regarding the negative impacts and legal consequences of engaging in illegal online lending and online gambling activities. The activity method is socialization and education through seminar activities. The community is provided with knowledge about the laws governing online loans and online gambling, including risks and how to identify legal and safe loan services. Before carrying out administrative activities, information is provided to residents about the material that will be delivered later. Education for increase public awareness regarding the dangers of illegal online loans and online gambling. The results achieved by these community services have made the public more aware of the dangers and legal consequences of illegal online loans and online gambling. As a result, the plan is to hold a collaboration between the Meruyung sub-district and UPNVJ, there are people who are victims of illegal online loans and online gambling to get the legal assistance needed to resolve their problems. After carrying out this outreach activity, it is hoped that in the future the Meruyung sub-district community will see a significant reduction in the number of online loan cases. illegal and online gambling
Keywords: Legal Enlightenment, Online Loans, online gambling

1. INTRODUCTION

Illegal online loans and online gambling are serious problems that can harm society. Many people get trapped in online loans with high interest rates and unethical collection practices. Apart from that, online gambling also adds to the economic and social burden on society. People need to gain a good understanding of the law in order to protect themselves and their families from these negative impacts.

In the increasingly advanced digital era, information and communication technology has had a significant impact on various aspects of people's lives. One of the phenomena that has emerged as a result of this development is the rise of illegal online loans and online gambling. While these two activities can offer people easy access and opportunities, they also have serious negative impacts, especially for those who lack understanding of the risks and consequences. Meruyung Village in Depok City is one of the areas affected by this problem.

Illegal online loans often attract people with offers of fast loans and without complicated conditions. However, this practice is often accompanied by exorbitant interest rates and inhumane observation practices. Many people are trapped in a cycle of debt that is difficult to avoid, resulting in heavy financial burdens and high psychological pressure. In addition, personal data provided by borrowers is often misused by illegal loan providers, threatening their privacy and security.

On the other hand, online gambling is also a significant problem. Easy access via digital devices has made many people, including people in Meruyung Village, fall into the practice of gambling. This not only drains personal finances but also triggers social problems such as family conflict, addiction and crime.

To overcome this problem, legal enlightenment for affected communities is very important. Legal enlightenment is an effort to provide comprehensive understanding and knowledge regarding legal rights, risks, and how to avoid and handle illegal online loans and online gambling. The Abdimas (Community Service) program aims to increase the legal awareness of the community in Meruyung Village, Depok City, so that they can protect themselves from being trapped by illegal online loans and the negative impacts of online gambling.

In this program, a series of educational activities will be carried out such as legal outreach, seminars and group discussions involving legal experts, law enforcement officers and financial practitioners. Through a participatory and inclusive approach, it is hoped that the public can gain a better understanding of their rights as well as effective ways to report and follow up on cases related to illegal online loans and online gambling.

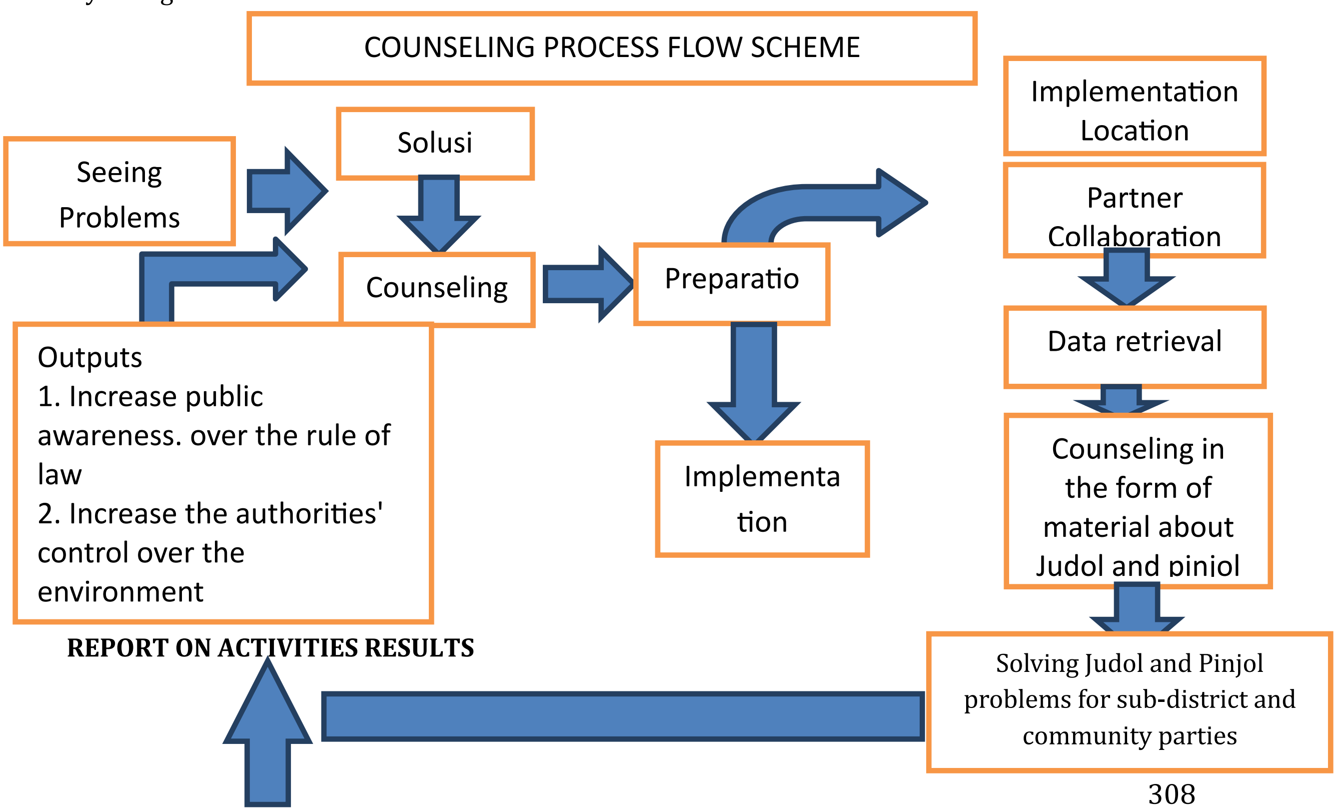
With this legal enlightenment, it is hoped that the people of Meruyung Village can increase their vigilance, avoid the traps of illegal online loans and online gambling, and take appropriate action if they face similar problems. Ultimately, this program aims to create a safer and more prosperous environment for all residents of Meruyung Village, Depok City.

2. METHOD

To achieve the objectives of the legal enlightenment program for communities affected by illegal online loans and online gambling in Meruyung Village, Depok City, a structured and sustainable implementation method is needed. The following is the proposed implementation Roadmap method:

1. Identification of Problems Implementation of Abdimas begins with identifying the problems faced by the people of Meruyung Village, especially related to illegal online loans and the impact of online gambling. Data was collected through direct observation and discussions with sub-district officials and affected residents. This identification aims to understand the scale and type of impacts experienced by residents, as well as finding appropriate targeted solutions.
2. Legal Socialization The socialization stages are carried out in the form of seminars and group discussions. This outreach involves legal experts as well as representatives from relevant authorities (for example the police or consumer protection agencies) to provide legal understanding regarding illegal online loans and online gambling. The material presented includes legal aspects, victims' rights, as well as dispute resolution mechanisms that can be adopted by the community.
3. Legal Counseling Legal counseling is provided directly to the community in the form of discussion forums and legal consultations. Here, residents are given the opportunity to convey cases or problems they are experiencing, and get direction regarding legal steps that can be taken. Counseling is carried out interactively with the hope of strengthening the public's legal understanding and increasing awareness of the risks and negative impacts of illegal online loans and online gambling.
4. Legal Assistance As a follow-up to counseling, the Abdimas team provides legal assistance to residents who need help in dealing with legal problems related to illegal online loans or online gambling. This assistance can take the form of assistance in reporting cases to the authorities or preparing the necessary legal documents.
5. Evaluation and Monitoring After carrying out the activity, an evaluation is carried out to assess the effectiveness of this Abdimas activity. Evaluation was carried out through surveys of participants and interviews with several residents regarding the benefits they felt after participating in the activities. Long-term monitoring is also attempted to ensure residents can access legal assistance and resolve their problems appropriately.

This method is expected to increase the legal understanding of the people of Meruyung Village and provide concrete solutions to the problems of illegal online loans and online gambling that they are currently facing.



On July 9 2024, the UPNV Jakarta Community Service (Abdimas) team carried out activities with the theme "Legal Enlightenment for Communities Affected by Illegal Online Loans and Online Gambling" in Meruyung Village, Depok City. This activity was attended by 28 people consisting of various elements of society, including community leaders, RT/RW representatives, housewives, teenagers, and several residents who have been affected by illegal online loans and online gambling.
The event started at 09.00 WIB with remarks from the Head of Meruyung Village, represented by Mrs. Rina as Head of Meruyung Village Packaging, followed by the Head of the local RW, who conveyed the importance of this activity in increasing legal awareness among the community. He emphasized that the problem of illegal online loans and online gambling had harmed many citizens and hoped that this legal enlightenment could provide the solutions and knowledge needed.

3. RESULT

Material and Discussion Sessions1.

1. Introduction to Illegal Online Loans

The first material was delivered by Mulyadi, SH, MH, a member of the Abdimas team from the law faculty from UPNV Jakarta. He explained the definition of illegal online loans, the characteristics of illegal loans, and the risks faced by borrowers. Data from the Financial Services Authority (OJK) regarding the rise of illegal online lending platforms in Indonesia was also presented to provide a clearer picture to participants.

2. Social and Economic Impact of Online Gambling

The second material was delivered by a practitioner, Mr. Supian Deri (LPM), chairman of the Meruyung Village Community Service Institute who has handled many cases of online gambling addiction. He outlined the negative impacts of online gambling, both from an economic and social perspective. Many participants were surprised to hear statistics about the number of people involved in online gambling in Indonesia. This discussion ended with a question and answer session, where several participants shared their personal experiences regarding the impact of online gambling.

3. How to Avoid and Overcome Illegal Online Loans and Online Gambling

The third material focuses on prevention and treatment strategies. Kayus Kayowuan L., SH, MH, a criminal expert, provides practical tips on how to avoid the traps of illegal online loans, such as checking the legality of loan platforms, understanding loan conditions, and avoiding providing personal data carelessly. He also provided guidance on how to report cases of illegal loans and online gambling to the authorities.

4. Simulation Session by watching Video

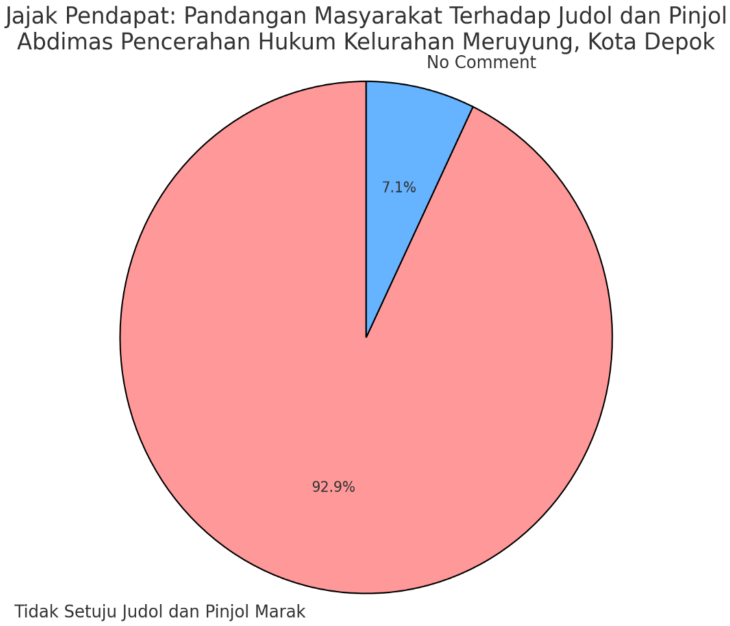
After the presentation of the material, participants were invited to watch videos of the Judol and Pinjol cases, then continued with a question and answer session. They are divided into small groups and given case scenarios to solve. Through this simulation, participants are invited to think critically and find solutions based on the knowledge they have been given.

5. Closing and Evaluation

The event ended with an evaluation and closing session. Participants directly provide input regarding the activities that have been carried out. Many participants expressed their appreciation for this program, because it provided new insights and helped them understand how to protect themselves from illegal online loans and online gambling.

I've already gotten caught up in this problem. It is hoped that this program can become a model for other sub-districts to carry out similar activities in efforts to prevent and deal with illegal online loans and online gambling.

1. Opinion Poll Results



The following is an opinion poll graph that illustrates the public's views regarding illegal online loans and online gambling in the Abdimas "Legal Enlightenment for Communities Affected by Illegal Online Loans and Online Gambling" in Meruyung Village, Depok City. A total of 26 people disagreed with the rise of online loans and online gambling in society, while 2 people did not provide comments.

A total of 26 people expressed their disagreement with the rise of illegal online loans (pinjol) and online gambling (judol) in society. The main reason behind this opinion is the negative impact felt directly by society, such as heavy financial pressure due to unreasonable interest from online loans, as well as social problems caused by online gambling, such as financial loss, addiction, and increased criminal activity.

People who take part in this legal enlightenment activity feel that firm action and stricter regulations need to be implemented by the government to eradicate these illegal practices. They also hope for a long-term solution, such as education and ongoing legal outreach, so that people will be more alert and not fall into the trap of illegal lending and judol.

Meanwhile, the 2 people who did not comment may feel that they are less directly affected by this issue or do not have sufficient understanding of the dangers. This indicates that legal enlightenment efforts need to continue to be encouraged so that more and more people understand and are aware of the risks and consequences of illegal online loans and online gambling.

Conclusion

This legal enlightenment program succeeded in achieving its main objective, namely increasing public awareness and legal knowledge regarding illegal online loans and online gambling. Active participation from 28 elements of society showed their enthusiasm and concern for this issue. It is hoped that after participating in this activity, the people of Meruyung Village will be more alert and skilled in facing and overcoming the threat of illegal online loans and online gambling, thereby creating a safer and more prosperous environment.

That the majority of participants, as many as 26 people, firmly rejected the rise of illegal online loans (pinjol) and online gambling (judol) in society. They consider these two practices to have significant negative impacts, both from an economic and social perspective, such as financial pressure, addiction, and increased risk of criminal activity.

The public supports firm action from the government and law enforcement in overcoming this problem, as well as encouraging ongoing increases in legal education so that the public better understands the risks and long-term impacts of illegal online loans and online gambling.

The two people who did not comment indicate that there is still a small portion of society who may not have been exposed to or directly affected by this problem, so outreach and education must be further optimized to reach all levels of society.

The education provided is able to provide a better understanding of the risks and impacts of these activities, as well as provide solutions and assistance for those who are already entangled in this problem. It is hoped that this program can become a model for other sub-districts to carry out similar activities in efforts to prevent and deal with illegal online loans and online gambling.

By achieving these targets, it is hoped that this program can have a significant impact in increasing legal awareness and protecting the people of Meruyung Village from the negative impacts of illegal online loans and online gambling.

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