

BUKTI KORESPONDENSI
ARTIKEL JURNAL NASIONAL TERAKREDITASI

Judul Artikel	Human Security Identification in Maqasid Sharia Concept as Implementation in Debt Trap of Digital Finance
Jurnal	Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies Vol. 19 No. 1 (2023), ISSN 2599-0586 (online) 2599-0551
Akreditasi Jurnal	Sinta 2
Penulis	1. Dwi Ardiyanti 2. Surwandono 3. Puspa Devi Maharani 4. Novi Rizka Amalia

No	Perihal	Tanggal
1.	Submit Pertama	11 Desember 2022
2.	Revisi / hasil review dari reviewer	15 Februari 2023
3.	Bukti konfirmasi submit revisi	
4.	Bukti konfirmasi artikel accepted (LOA)	24 Juni 2023
5.	Artikel publish	30 June 2023

Submitted File:

Human Security Studies in Digital Finance Phenomenon Viewed from Maqoshid Sharia

By:

Dwi Ardiyanti¹, Surwandono², Puspa Devi Maharani³, Novi Rizka Amalia⁴
^{1, 3, 4} Universitas Darussalam Gontor (email: ardiyanti.1987@gmail.com;;)

². Universitas Muhammadiyah Yogyakarta (email: surwandono@umy.ac.id)

Abstract

The aim of the identify the relationship between the phenomenon of digital finance, with the study of human security in Islamic concepts. Today, cyber crime is one of the phenomena that is the impact of the era of globalization. One form of cyber crime is misusing personal data that can be accessed digitally, the focus of this research is cyber crime through online loan applications, digital shopping, and digital financial applications. Then, this phenomenon will be analyzed through the study of human security in the science of international relations. In the Human Security Study according to UNDP, there are 3 principles, namely Freedom from fear, Freedom from want, and Freedom to live in dignity. in public life). Meanwhile, in the concept of human security, there are 7 fields, including personal security, community security, economic security, health security, environmental security, political security, and food security.

All basic human needs to live are absolute. One of the abuses of these rights, then humans will experience obstacles in social life. This study focuses on the study of human security, namely personal security and economic security in analyzing the phenomenon of the large number of people involved in cases of misuse of personal data through digital financial applications. This study correlates how awareness of digital financial literacy will greatly help reduce economic inequality between communities which in Islam is studied in the Maqoshid Syariah law, namely Hifdz al Maal. One of the challenges faced by the community is the lack of socialization and important information about the dangers that threaten digital finance. The method used in this research is the mix method, namely the secondary and primary data obtained from this study will be processed and analyzed to determine the correlation between digital financial phenomena among the community and their relationship to improving the economy in the Islamic concept.

Keywords: Hifdz al Maal, maqashid Syariah, digital finance, human security, cyber crime

1. Background

The era of globalization is more widely known as the era without boundaries and time. Globalization also makes it easier for people to do transactions and interact virtually. As stated by Francis Fukuyama, shows in his work *The End of History and The Last Man* which tells how liberalism is. In his book, he talks about the liberal economy, namely the state economy which emphasizes more on market freedom. In this case, the researcher sees the existence of western Liberalism which emphasizes more on freedom, as it is today. Market freedom in this case greatly affects the pattern of production, distribution, the most important is the pattern of consumption.

The current era of disruption is the era of disruption 4.0. namely by using the Internet of Things (IoT) system to run the industry. In this era, there were many industrial shifts from the production, distribution, to consumption processes. In this advanced civilization, the advanced digital era has made people in general have to follow the digital era. So that this shift causes a shift in values and lifestyles among the people. However, problems then arise from the phenomenon of people who do not understand how to use personal data more wisely, so that the threat of misuse of personal data cannot be avoided.

Indonesian people at this stage are in a period of being able to enjoy the freedom of transactions without face-to-face so that they can buy goods from abroad, even without visiting abroad. This is supported by the development of the industry, namely the digital era. People are free to buy goods without the dimensions of space and time. Ease of shopping in the digital world has its challenges. One of them is the problem of misuse of personal data uploaded through the online system to conduct digital transactions.

Freedom of economic access in this case can no longer greatly minimize the government. Like the liberal economics concept stated by Adam Smith, namely government control exists but is very minimal in order to increase economic activity at the most basic level, namely society or what is more often called (*laissez faire*).¹

¹ Syamsul Ma'arif and others, 'Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi', *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi*, 10.2 (2015), 99–114 (pp. 99–114) <<https://doi.org/10.22146/jkap.8362>>.

Indonesia is one of the countries in the world that is involved in digitizing financial platforms, for example the circulation of online loans, digital wallets, and digital shopping. This is Indonesia's strategy to compete globally and one of the efforts to improve the economy of the Indonesian people.²

Challenges from the development of digital financial access include the lack of public knowledge about the potential dangers of misuse of personal data from digital financial access such as online loans, lack of governance that strictly regulates regulations and rules for using digital financial applications to prevent the recurrence of cases of misuse of personal data. Digitally, to an increase in cases of misuse of personal data digitally along with increasing access to digital finance in Indonesia.

Several cases that often occur in Indonesia, namely the misuse of personal data for certain purposes, for example, misuse of data through online loan applications, misuse of access to other people's social media accounts, to impersonating other people's accounts for personal gain. These three cases often occur in the digital world as it is today. This study will discuss the phenomenon of the increasing number of Indonesian people who are interested in using online loan applications, digital shopping applications, to digital wallet applications which then open up greater opportunities for misuse of personal data.³

In practice, people who want to use online financial services will be asked to upload their personal data online, to be able to make mobile transactions through digital shopping platforms and digital wallets. Then, the digital access provided will be sent to the relevant number in the form of an OTP code (sms) which is then re-entered into the financial application so that it can finally be used freely. Problems then arise when there is access to the OTP code which should only be accessed by the person concerned, as well as the password, but can be easily accessed by other people, thus allowing the opportunity to open up the opportunity to misuse that person's personal data (False Bills and Vulnerability to Misuse of Personal Data - Technology Bisnis.Com, nd).

Likewise with the registration mechanism in online loan applications, the mechanism is that the public is asked to upload personal data in the form of an identity card and a photo with

² OJK, 'Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025', *Ojk.Go.Id*, 2021, 1–130 <<https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025.aspx>>.

³ Sahat Maruli Tua Situmeang, 'Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber', *Sasi*, 27.1 (2021), 38 <<https://doi.org/10.47268/sasi.v27i1.394>>.

the position of holding an ID card. In fact, in the application it turns out that there are many similar illegal online loan applications that can then access the person's personal data.

It was reported in the BBC Indonesia newspaper that a 36-year-old man named Arief recounted an admission of selling personal data by an online loan application that had been used. This was when he realized that he had sent money with a nominal value of eight hundred thousand rupiah to his account, and continued to an email containing an order to return the money along with the interest from an unknown online loan company. This forced the victim to pay the debt with an interest of 1.2 million rupiah. Not only that, in March 2021 the victim also received a bill from the same email address with a different company name called Tunai Gesit. The victim admitted that he had borrowed money from one of the online loan applications but had completely paid it off. This can prove that there is a sale of victim data that has been registered in previous online loans so that it can be easily misused by related companies.⁴

The case of misuse of personal data through online loan applications is also experienced by the Indian community in the city of Mumbai.⁵ This case began to be investigated when a 27-year-old man named Deepak Dubey reported acts of terror by relatives on his contact list. The victim admitted that this started when he borrowed money from an online loan application. When it was close to the due date, the perpetrator contacted the victim with his relatives and began to launch an action to offer a money back loan. Perpetrators force victims to make transactions. It proves that there is a fraud on online loan applications that use the victim's personal data as well as hacking practices. The blooming access to online loans with just the internet networks has opens up the opportunities for new problems in people's personal security through data submitted by borrowers to online loan companies as the lenders. The victims explained that they had no idea in which their identity and photo in the cellphone which is used to registered to online loan application, will be misused and spread to threatened them.

2. Research Question

⁴ Pijar Anugerah, 'No Title Pinjaman Online: "Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi"', 2021. " <https://www.bbc.com/indonesia/majalah-57046585>

⁵ V Narayan, 'Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.).', *Indiatimes*, 2022
<http://timesofindia.indiatimes.com/articleshow/92791702.cms?utm_source=contentofinterest&utm_medium=te xt&utm_campaign=cppst>.

From the above background, the author would like to examine more deeply about:

"How is the identification of human security studies in the Maqoshid Syariah concept related to the threat of misuse of personal data through digital access?"

3. Methodology

This study discusses public anxiety about the many cases that occur among the public related to fraud and misuse of personal data through online loan sites.

This study combines primary and secondary data. Primary data was obtained from interviews and surveys and then analyzed using qualitative methods. The question data distributed through the questionnaire were then processed and analyzed using a dichotomous scale, namely a scale using two answers with a value of 1 and 0. The questionnaire was then distributed and the data analyzed through the concept of human security in the case study of financial literacy.

The secondary data obtained is then used as reference material to analyze the phenomenon of misuse of personal data that occurs in the community as a result of access to digital finance and online loans.

4. Discussion

4.1. Development of financial transaction models

In the past, the financial transaction model did not use digital access much. When the era of disruption 4.0 emerged, people inevitably had to keep up with the times with the availability of digital financial platforms around the world. Then many application companies offer application creation services for digital transactions, so that many people are helped through this digital access. Besides being faster, digital access is also considered to be more efficient and cheaper. With the development of communication modes like today, it also affects access to digital financial transactions, where people can make digital transactions anywhere with an Android phone and internet.

The development of industry to reach what it is today must be seen in terms of the history of the industrial revolution, namely where humans have moved significantly in the development of technology and computer science to meet market demands. Even long before the existence of industries with digital mechanization like today, humans have an important role from the stages of production, distribution, to consumption. Increasingly, the role of production and distribution reduces the role of humans in it. Thus, this has an impact

on the focus on achieving human intelligence and processing natural resources through artificial intelligence.

The following is the history of industrial development in the world ⁶ : The history and development of the era of disruption 1.0 to 4.0:

Flow Chart with diagrammatic Representation:-

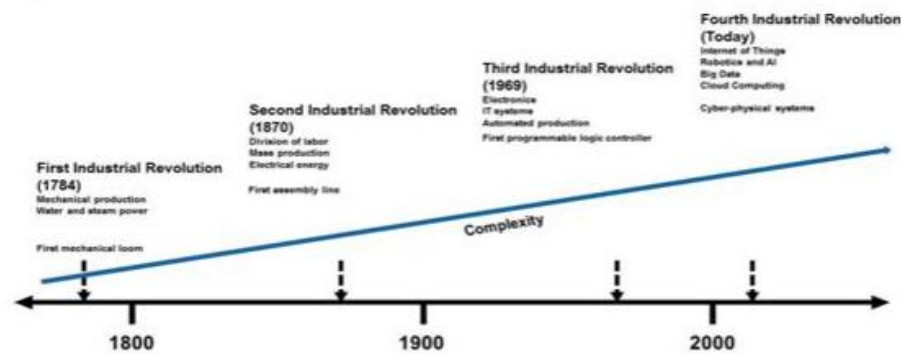


Fig: Time Line Chart Industrial Revolution Period [19]

- The Industrial Revolution 1.0 (1784) was the era of the first Industrial Revolution. In this era, people focus on water production and power system
- Industrial Revolution 2.0 (1870): namely the era of mass production of electric power sources through factories that employed many workers.
- Industrial revolution 3.0 (1969): the first era to use an electric production system (with electrical sophistication) and Information Systems and Technology
- Industrial Revolution 4.0: Internet of Thing (IoT) Big Data, Closed Computing, Cyberphysical systems, namely the era of industrial operation through the use of artificial intelligence and computing.⁷

4.2. Human security studies in the study of International Relations and its correlation with Maqoshid Syariah

The following is a table of security areas in the study of human security⁸ :

⁶ Ashwani Sharma and Bikram Jit Singh, 'Evolution of Industrial Revolutions : A Review', 9.11 (2020), 66–73 <<https://doi.org/10.35940/ijitee.I7144.0991120>>.

⁷ Human Security Unit (HSU), 'Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security', Un, 2009, 7–8.

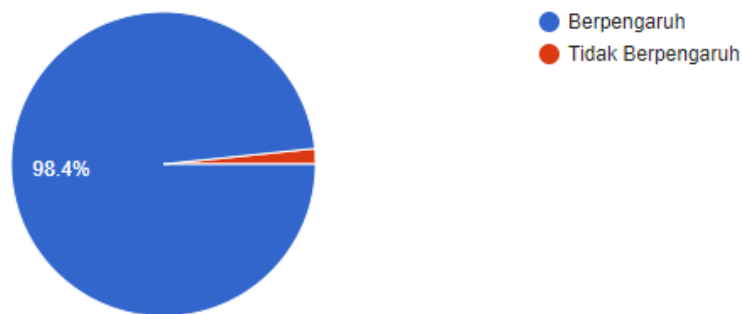
⁸ (HSU).

Type of Security	Examples of Main Threats
Economic security	Persistent poverty, unemployment
Food security	Hunger, famine
Health security	Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care
Environmental security	Environmental degradation, resource depletion, natural disasters, pollution
Personal security	Physical violence, crime, terrorism, domestic violence, child labor
Community security	Inter-ethnic, religious and other identity based tensions
Political security	Political repression, human rights abuses

The security studies discussed in this research are personal security and economic security. Personal security emphasizes more on cases of physical violence, crime, terrorism, violence from the environment, to child labor. In this research focus is personal security analyzed from cases of physical violence, threats, crime, and violence from around. Most of the people involved in data misuse cases feel threatened and many cases report acts of violence committed by debt collectors when they make physical bills.

7. Bagaimana menurut anda tentang pengaruh penyalahgunaan data diri dengan platform keuangan digital?

61 responses



How do you think about the influence of personal data and finance digital platform?

Source: results of a survey on the use of financial applications and digital shopping 2022

From the data above, it can be concluded that most of the respondents understand the impact of the digital era on the risk of misuse of personal data. The digital era, which is better known as disruption 4.0, is a form of the Internet of Things (IoT), where almost all

transactions use digital platforms. In it, the risk of misuse of personal data cannot be avoided.

The digital financial platform aims to make it easier for people to make transactions anywhere without cash, this platform is like a digital wallet. So, when people want to do digital transactions, people don't need to bother transferring via ATM machines, but just use a cellphone with an Android base as the processor. All these conveniences are an advancement in Indonesia, namely the progress of science and technology can be felt by any community as long as they have savings in a bank, android-based mobile phone, and digital financial applications.

The problem faced by many respondents is that knowledge about the use of shopping applications and digital finance can be obtained easily. However, many of them do not understand what the risks are afterwards, for example in terms of using digital financial applications. When registering for an online loan application, financial application or digital shopping, the public is asked to upload personal data in the form of an ID card and selfie. Although, in the application, the sign used to maintain data confidentiality (cookies) has been checked, but still, the risk of data leakage in the digital era is a serious risk. In the survey questions, they get data that the public understands the vulnerability of digital data uploaded through the digital application.

On the other hand, according to UNDP there are 3 principles of human security, namely Freedom from fear, Freedom from want, and Freedom to live in dignity.⁹ In these three basic principles, humans as individuals can live their lives as social beings when free from fear, desire, and live with dignity. If these three principles have been fulfilled, then humans as social beings will be able to carry out their activities properly without any pressure and fear from around. Meanwhile, with the practice of abusing personal data and spreading threats, the public is then faced with threats spread by perpetrators which then affect personal security. In this case, the victim whose data is misused then gets threats and terror. In addition, the number stored in the victim's contact will also be sent a similar threatening message. In some cases of misuse of personal data, data obtained online is then used to

⁹ Deborah Wheeler, 'Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?', *Journal of Human Security*, 7.1 (2011), 37–52 <<https://doi.org/10.3316/JHS0701037>>.

deceive on behalf of the victim's data. Violence in the form of threats and terror is common among the people and there have been many reports of actions to the police.

Throughout 2021, the Ministry of Communications and Informatics received 115,756 online transaction fraud reports. When compared with the number of online fraud reports from 2020 which amounted to 167,675 reports, there will be a decrease in the number of reports in 2021," said Kominfo Spokesperson, Dedy Permadi to CNNIndonesia.com via text message. they intentionally uploaded it when registering for financial and online shopping sites. In this case there is a gap between technological advances in the era of globalization and the people's unpreparedness to accept these advances. As a result, there is a role for the government that must be increased in increasing people's knowledge in the field of digital literacy. At the very least, with initial knowledge and socialization from the government, people can be more observant in choosing digital financial platforms and be careful in uploading personal data when registering on the platform. Cases of misuse of personal data caused by digital financial applications around the world have occurred a lot.¹⁰ In Indonesia, the illegal use of digital personal data is more and more common after the 2019 Covid-19 pandemic.

The public is also aware to be more careful in uploading personal data. This awareness can be seen from the survey results below.

Figure 2: solutions for digital personal data security in the midst of globalization era

¹⁰ Jo Ann Barefoot, 'Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech', *M-RCBG Associate Working Paper Series*, 151, 2020
<<https://www.hks.harvard.edu/centers/mrcbg/publications/awp/awp151>>.

8. Menurut anda bagaimana solusi untuk keamanan data diri di tengah era globalisasi?

61 responses



According to you, how is the solution form personal data security in the globalization era?

Source: results of a survey on the use of financial applications and digital shopping 2022

In the survey, it was concluded that prudence is an absolute thing for the community to do if they want to be safe in using financial applications to digital shopping. However, the problem that occurs is that the prudence of this community is not supported by the knowledge of how to be careful.

On the other hand, the public is also aware that the use of digital shopping and financial platforms is under the control of the people themselves. The problem that occurs is the increasing number of economic problems that befall the community, especially the Covid-19 pandemic (Deloitte, 2020). As a result, more and more people's jobs are being laid off or laid off, and the fulfillment of needs is still ongoing. One way is to seek financial assistance, for example through an online loan application, where people only need a matter of minutes to disburse assistance by simply uploading their personal data online and photos.

This self-control is very important, the people in the following survey results also understand that the most important control over their finances and digital data security is themselves. However, researchers need to analyze the reasons why there are still many people who are

involved and become victims of digital financial applications, one of which is self-fulfillment. The following are five types of needs analyzed according to Maslow¹¹ :



The diagram describes the existence of several human needs, including:

1. Self-actualization need: the desire to be the most prominent person
2. Self-esteem needs: the desire to be respected at the public level include respect, self-esteem, status, recognition, power, and freedom
3. The need for affection and belonging: for example friendship, closeness, family, a sense of connection with each other
4. Safety needs: personal security, work, resources, health, and ownership
5. Psychological needs: for example air, water, food, shelter, sleep, clothing, and reproduction

The need for self-actualization pushes a person to appear superior to others, even with economic deprivation. So, through online loans is one solution to be able to meet these self-actualization needs. Online loans are easy to apply, even accessible only from mobile phones. With an online loan application, a person can easily upload their personal data to fulfill their

¹¹ BAPPENAS, 'Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015', *Indeks Keamanan Manusia Indonesia*, 1.2 (2015), 112 <[http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian%20Ditpolkom/4%20Kajian%20Tahun%202015/Indeks%20Keamanan/Final%20Laporan%20IKMI.pdf)>.

self-actualization needs and buy goods that are not in accordance with their needs, but rather for goods that are used for prestige (luxury) purposes.

The need for self-esteem then becomes the second impetus for someone to be involved in cases of misuse of cyber data, both as a perpetrator and as a victim. This need for self-esteem requires recognition by the public in order to become someone who is influential in society. To achieve this instantly, online loans are one solution. Likewise with online shopping. The online shopping platform also makes it easier for people to pay later (debt) in installments which then requires personal data (KTP) to be uploaded on the shopping platform. Then the need for self-esteem is met through access to online shopping and access to online loans.

The need for affection and belonging. This need is invisible at first glance, namely through love. However, in the phenomenon of online loan applications and digital finance which are widely advertised on television, the need for affection for other humans can be demonstrated by giving goods as a form of affection. So, ordinary people then feel the need to use online loan applications, especially for those who are still having trouble meeting these needs.

Then, the need for safety. This need is an impact for victims who have used loan platforms or online shopping. Those who have uploaded their personal data online then become vulnerable to being able to misuse their data and receive threats to pay it off.

All of this will not happen if the community has good knowledge in the field of digital literacy. The impact of a lack of knowledge about digital financial literacy is one of the main driving factors so that people can become victims.

As perpetrators, they act to carry out criminal acts as a way to fulfill their needs for self-actualization and self-esteem. In society, the act of abusing online data through fraud cases can be a fast medium to improve the economy in the community. As victims, victims do not see the provision of digital access through uploading personal data online in order to get online loans, online shopping, or online financial access.

Lastly, psychological needs, in terms of needs such as lifestyle such as clothes, branded bags, to expensive vehicles, for some people are a form of need that must be met.

The Maqashid Sharia Overview

Islam mentions the importance of controlling finances in order to minimize the occurrence of economic and social inequality among the people. Because of its Syamil or comprehensive nature, so that matters relating to the rule of law, both individual and general, there is ijihad in it.¹² According to Imam Syathibi in the book *Al-Muwaffaqot*, the law or the Shari'a that Allah sent down solely for humans themselves to avoid harm or calamity/badness. In other words, the Shari'a that God sent down are in the form of these laws for the good of humans themselves.¹³

The level of law or sharia that is the goal (maqashid) in life is Dharuriyat (principal), Hajiyyat (secondary), and Tahsiniyyat (tertiary). The fulfillment of Dharuriyat needs includes five things, namely the fulfillment of hifdz ad-din (maintaining religion), hifdz an-nafs (maintaining the soul), hifdz al-aql (maintaining reason), hifdz al-mal (maintaining property) and hifdz al-irdl (maintaining property, honor).¹⁴ In its implementation there are activities that should include the fulfillment of these five things.

In this case, we can consider several things that need to be done or even formulate an activity, formulate several things by considering aspects of fulfilling one of the Dharuriyat needs. Islam has also regulated how humans should protect and maintain finances as well as possible, but often crimes occur from outside, for example, there are attempts by cybercriminals that allow them to threaten digital finance.

The majority of people currently use digital platforms in finance, and that is where the possibility of crime occurs. So here the effort to minimize the occurrence of digital crimes related to finance is one of the implementations of Hifdz al Maal.

¹² Novi Rizka Amalia, 'Untuk Realisasi Identitas Politik Islam Di Indonesia', *Dauliyah : Journal of Islamic and International Affairs*, 2.1 (2017), 31–50
<<https://ejournal.unida.gontor.ac.id/index.php/dauliyah/article/view/806/681>>.

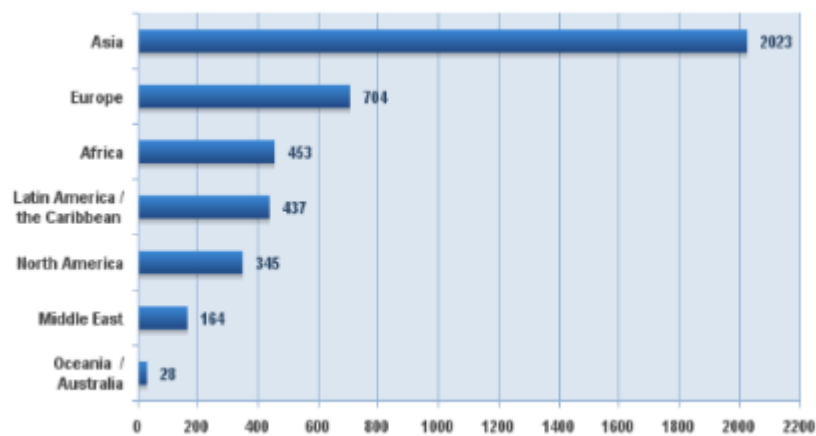
¹³ Abdurrahman Kasdi and Dosen Stain Kudus, 'Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab', *Yudisia*, 5.4 (2014), 63.

¹⁴ Konteks Kekinian and Ridwan Jamal, 'Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian', *Jurnal Ilmiah Al-Syir'ah*, 8.1 (2010), 1–12.

The concept of hifdz al-maal seeks to maintain property from threats that occur outside. The concept of Maqoshid sharia explains that in Islam also mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful and good way. So if humans do not use maal well and the way to get it is also not good, it can be said that the person does not have a good quality of life either.

4.3. Internet use and its correlation with the development of digital financial technology

The following is data about Internet data users worldwide 2017



Source : Miniwats Marketing Group, 31 December 2017

Data on the development of internet use in Indonesia. In the survey, it can be clearly seen that Asia is the region with the highest internet usage. Thus, the effects of the high number of digital transaction activities in Asia are unavoidable. Indonesia being one of the countries in Asia (Southeast Asia) is one of the countries with high access to digital shopping.



Sumber: APJII (Asosiasi Penyelenggara Jasa Internet Indonesia), *Penetrasi & Perilaku Pengguna Internet Indonesia, 2017*

As per a survey conducted by the Association of Indonesian Internet Service Providers, the level of internet use continues to increase until 2017. This opportunity is not wasted by the public to reap greater profits by using digital media. The most use of cyber is for lifestyle and entertainment purposes. For example, access to social media, download music, songs or movies. Looking for information about entertainment and hobbies, reading stories, sports news and playing games on various electronic devices. Cyber is also used as a search engine, social networks in smartphone and mobile internet connectivity as well as the development of the cloud computing industry or cloud computing as a data storage medium.

So much use of the internet, especially in Indonesia, which then increases the number of misuse of personal data which is also detrimental to the state. Every internet access that is done, contains advantages in every song download, online video upload, as well as digital financial transactions. However, the vulnerability of data misused in Indonesia is high, thus raising the risk of repeated cases of data misused in Indonesia.

In today's internet use, people are using the internet more to shop through online sites. The Islamic concept that talks about this, that there is nothing wrong with online shopping, as long as what is spent is a really necessary thing. But in fact, most of the people in Indonesia in the survey used a lot of online shopping sites for lifestyle. In the study of Maqoshid Sharia, this is more of a futile thing. Through digital wallets, people who use their wealth for vain things, God gives a stern warning when it comes to the use of wealth. Thus, the misuse of digital data in Maqoshid Sharia as a result of the

wasteful use of property is explained that the *Maslahat Hajiyat* is something that should exist so that in carrying it out freely and avoids difficulties. If this something does not exist, then it will not cause damage or death, but it will have implications for the existence of *masyaqqah* and narrowness.¹⁵

Data Estimated losses suffered by Indonesia and the World due to Cybercrime

	Global	Indonesia
GDP:*	USD 71, 620bn	USD 895bn
Per cent of global GDP*:		1,20%
Cost of:**		
Genuine cybercrime:	USD 3,457m	USD 43m
Transitional cybercrime:	USD 46,600m	USD 582m
Cybercriminal infrastructure:	USD 24,840m	USD 310m
Traditional crimes becoming cyber:	USD 150,200m	USD 2,748m

Sumber: Daka advisory, Meeting The Cyber Security Challenge in Indonesia, An Analysis of The Threats and Responses

From the data above, it can be seen that there was a fairly large loss of 2.748 million US dollars, which is equal to Rp. 10,744,272.00 IDR. This figure was obtained from a total of 150,200 million US dollars or Rp. 2,158,381,510,000.00 globally. This number will continue to grow if the handling of digital data is not immediately carried out properly.

From the data above, it is known that there is a big threat from data misuse on the internet that occurs in Indonesia. The data states that 582 million USD is a threat figure from transitional cybercrime, which uses transitional data that can then be misused online. In the concept of *Maqoshid Sharia*, it is explained that online spending carried out by the community is related to the existence of government governance that does not provide security to the guarantee of citizen economic transactions.¹⁶ This is conveyed *maslahat Daruriyyat* is something that must exist/be implemented to realize the benefits associated with the worldly and *ukhrawi* dimensions. If this does not exist, it will cause damage in life. In terms of *muamalat*, *Asy-Syathibi* exemplifies in the transfer of transactions.

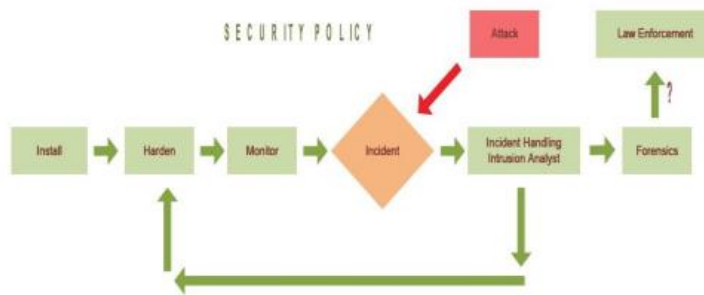
4.4 Challenges of Using Digital Financial Access in Indonesia

¹⁵ SULAEMAN SULAEMAN, 'Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam', *DIKTUM: Jurnal Syariah Dan Hukum*, 16.1 (2018), 98–117 <<https://doi.org/10.35905/diktum.v16i1.524>>.

¹⁶ SULAEMAN.

Indonesia is one of 165 countries that became one of the research targets conducted by the 2017 Global Cybersecurity Index (CGI). The five categories are legal, technical and procedure, organizational, capacity building, and international cooperation. At rank 70, Indonesia is considered a mature stage (preparatory stage), meaning that it does not yet have a high commitment to cyber security. Indonesia is far behind Singapore (ranked 0.925) and Malaysia (ranked 0.893) (Academic, n.d.).

This is due to the existence of Indonesia's cyber security cycle which is still considered inconsistent in protecting the use of cyber data.



Bagan Ruang Lingkup Keamanan Siber

From the schematic above, it can be seen that the attack (Attack) occurred on important customer data which was then forwarded to the analyst and then to forensics. The last part is the existence of the power of law in the realm of forensics. This means that, without forensic activities (from the police or the authorities) it is impossible for an individual to get legal action if there is misuse of data. This cycle then continues to repeat itself and causes more and more incidents of data misuse. In addition, there are regulations from the government that allow for the necessity to use cyber data in managing personal data, for example, promoting the use of e-ID cards, increasing access to online shopping, digital financial platforms with recommendations from Bank Indonesia, and many other policies that improve risk of customer data vulnerability in Indonesia.

In the Islamic concept, Maqashid Sharia explains the governance of the custody of property that should be carried out by the government. Then, each individual carries out his obligations as a citizen by making transactions in accordance with the provisions of Islamic rules. Governance regarding the regulation of the use of digital applications

(Fintech) in Indonesia, allows the practice of illegal misuse of digital data by irresponsible parties. The concept of Maqashid Sharia has regulated property governance properly, so that every community can enjoy halal property with use in accordance with Islamic rules. This in Maqashid Sharia is referred to as the maslahat criterion which consists of two parts: first, the maslahat is absolute, meaning that it is not relative or subjective that will make it subject to lust. Secondly; the maslahat is universal (kulliyah) and this universality does not contradict some of its (juziyyat). Related to this, then Asy-Syathibi then stated that in order for man to obtain benefits and prevent emergencies, he must carry out sharia, or in terms that he is amused as stated *Qashdubu fi Dukhul al-Mukallaf tahta Hukmiha* (Allah intention is why individuals should practice sharia). If the individual has performed sharia, then he will be freed from the bonds of lust and become a servant, which in Asy-Syathibi terms, endeavor and not-idhtiraran.

4.5 Hifdzul maal as the application of Maqashid Sharia

The concept of Maqashid sharia explains that Islam mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful and good way. The concept of maqashid sharia is primarily a concept that aims for legal purposes and the fulfillment of human needs, which mainly avoids problems or harms that exist in life. Financial institutions are an important aspect to overcome economic inequality among the community, if the community does not use wealth properly and the way to get it is also not good, then it can be said that the person also does not have a good quality of life.

In the concept of maqashid sharia there is one concept related to the protection of assets (hifdzul al maal). This concept also reflects the protection of assets, for the sake of financial balance in a country.

According to al-Syatibi, that maqashid sharia is seen from the point of view of its importance, and in terms of maintaining property it can be divided into three levels¹⁷ : First, maintaining property in the *dharuriyat* level, which is about the procedures for ownership of property and the prohibition of taking other people's property in an improper way. Which if the rule is violated, then the result is the existence of property

¹⁷ Moh Toriquddin, 'Teori Maqashid Syari'ah Perspektif Al-Syatibi', *Jurnal Syariah Dan Hukum*, 6.1 (2014), 33–47.

can be threatened. Second, maintaining property in the *Hajjiyyat* level, namely the Shari'ah regarding buying and selling in a good way. If this method is not used, it will not threaten the existence of property, but will make it difficult for people who need capital. At last, maintaining property in the *tahsiniyyat* level, namely the provisions on avoiding deception or fraud. This is closely related to business ethics.

The third stage is used by researchers in analyzing this digital financial phenomenon. In *tahsiniyyat*, we are required to avoid fraud or at least, we minimize it with vigilance. So, we can maximize profit.

Conclusion

In this study, it examines and analyzes how the elements of human security in International Relations intersect with case studies of misuse of personal data derived from online loan applications which are then analyzed using the concept of Maqoshid Sharia. The purpose of this study is to examine how many cases that occur in Indonesia stem from the lack of socialization from the relevant authorities, the lack of binding laws related to online loan governance in Indonesia and how elements of Maqoshid Sharia critically explain the phenomenon. In the Islamic concept, equal welfare is a suggestion from the time of the caliphate. Now, online loan applications are one of the solutions so that equal welfare can be realized in Indonesia. However, the element causing the misuse of personal data derived from illegal online loan application is an interesting object of analysis.

That, according to the results of research carried out, most people use online loan applications to meet basic needs and some are to meet tertiary needs, namely lifestyles because they are tempted by the *ikla* on social media. So it needs to be underlined that the main element in using an online loan application is contrary to Islamic rules. In other words, there is a negative risk that accompanies negative intentions, namely in the form of the impact of misuse of personal data. But on the other hand, with the existence of cases of misuse of personal data whose object is the lower level of the economic community and the application is used to meet the needs of life, the misuse of personal data through this online loan application is a violation of Islamic law, namely fraud.

Therefore, conventionally, there is a need for good governance in the dissemination of online loan applications as well as a clear subject who is eligible to be able to provide online loans and clear objects related to who is eligible to apply for online loans. In

addition, strict and binding sanctions are needed for individuals who misused the private data illegally.

(HSU), Human Security Unit, 'Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security', *Un*, 2009, 7–8

Amalia, Novi Rizka, 'Untuk Realisasi Identitas Politik Islam Di Indonesia', *Dauliyah : Journal of Islamic and International Affairs*, 2.1 (2017), 31–50

<<https://ejournal.unida.gontor.ac.id/index.php/dauliyah/article/view/806/681>>

Anugerah, Pijar, 'No Title Pinjaman Online: “Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi”', 2021

BAPPENAS, 'Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015', *Indeks Keamanan Manusia Indonesia*, 1.2 (2015), 112 <[http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4\)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf)>

Barefoot, Jo Ann, 'Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech', *M-RCBG Associate Working Paper Series*, 151, 2020
<<https://www.hks.harvard.edu/centers/mrcbg/publications/awp/awp151>>

Kasdi, Abdurrahman, and Dosen Stain Kudus, 'Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab', *Yudisia*, 5.4 (2014), 63

Kekinian, Konteks, and Ridwan Jamal, 'Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian', *Jurnal Ilmiah Al-Syir'ah*, 8.1 (2010), 1–12

Ma'arif, Syamsul, Diah Restu Ayu, Syamsul Maarif, and Anggraini Sukmawati, 'Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi', *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi*, 10.2 (2015), 99–114 <<https://doi.org/10.22146/jkap.8362>>

Narayan, V, 'Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.).', *Indiatimes*, 2022
<http://timesofindia.indiatimes.com/articleshow/92791702.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst>

- OJK. (2020). Cetak Biru Transformasi Digital Perbankan. *Ojk*, 13(April), 1–54.
- OJK Minta Bunga Pinjol Dipangkas, Berikut Tawaran Bunga 10 Fintech - *Keuangan Katadata.co.id*. (n.d.). Retrieved January 18, 2022, from <https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech>
- OJK, ‘Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025’, *Ojk.Go.Id*, 2021, 1–130
<<https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025.aspx>>
- Sharma, Ashwani, and Bikram Jit Singh, ‘Evolution of Industrial Revolutions : A Review’, 9.11 (2020), 66–73 <<https://doi.org/10.35940/ijitee.I7144.0991120>>
- Situmeang, Sahat Maruli Tua, ‘Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber’, *Sasi*, 27.1 (2021), 38
<<https://doi.org/10.47268/sasi.v27i1.394>>
- SULAEMAN, SULAEMAN, ‘Signifikansi Maqashid Asy-Syari’Ah Dalam Hukum Ekonomi Islam’, *DIKTUM: Jurnal Syariah Dan Hukum*, 16.1 (2018), 98–117
<<https://doi.org/10.35905/diktum.v16i1.524>>
- Toriquddin, Moh, ‘Teori Maqashid Syari’ah Perspektif Al-Syatibi’, *Jurnal Syariah Dan Hukum*, 6.1 (2014), 33–47
- Wheeler, Deborah, ‘Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?’, *Journal of Human Security*, 7.1 (2011), 37–52
<<https://doi.org/10.3316/JHS0701037>>

Website

- <https://nasional.tempo.co/read/1501790/6-kasus-kebocoran-data-pribadi-di-indonesia>
- <https://metro.tempo.co/read/1363704/denny-siregar-laporkan-kasus-pencurian-data-pribadi-ke-polisi>
- <https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>
- <https://fhukum.unpatti.ac.id/jurnal/sasi/article/view/394/285>
- <https://www.ircorner.com/keamanan-siber-sebagai-bagian-keamanan-manusia/>

<https://www.dpr.go.id/dokakd/dokumen/RJ1-20190617-025848-5506.pdf>

[https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20\(OJK\)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.](https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20(OJK)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.)

<https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>

<https://www.kompas.id/baca/metro/2021/10/22/iklan-digital-antar-korban-terperangkap-puluhan-aplikasi-pinjaman-daring>



Submissions

Issues

Announcements

Settings

Users & Roles

Tools

Statistics

Published 17136 / Ardiyanti et al. / Human Security Identification in Maqoshid Sharia Concept as Implementation in Debt Traj View Activity Log Library

Workflow Publication

Submission Review Copyediting Production

Help

Submission Files

Search Upload File

62760-1	adminafakaruna, Journal manager, Human Security	December	Article Text
	Studies in Digital Finance Phenomenon Viewed from Maqoshid	13, 2022	
	Sharia.docx		

Download All Files

Submission published.
[Change decision](#)

Participants Assign

Section editor

Mukhlis Rahmanto

Author

Mrs. Dwi - Ardiyanti

Pre-Review Discussions

Add discussion

Name	From	Last Reply	Replies	Closed
------	------	------------	---------	--------

No Items

[JA] Submission Acknowledgement



Jurnal Afkaruna



Reply



Reply all



Forward



To: Surwandono, S.Sos, M.Si.

Fri 2/3/2023 10:13 AM

Hello,

Dwi Ardiyanti has submitted the manuscript, "Human Security Studies in Digital Finance Phenomenon Viewed from Maqoshid Sharia " to Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies.

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

Mohammad Syifa Amin Widigdo

[Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies](#)



Reply



Forward

Human Security Studies in Digital Finance Phenomenon Viewed from Maqoshid Sharia

Abstract

The aim of the study is to identify the relationship between the phenomenon of digital finance, with the study of human security in Islamic concepts. Today, cyber crime is one of the phenomena that is the impact of the era of globalization. One form of cyber crime is misusing personal data that can be accessed digitally, the focus of this research is cyber crime through online loan applications, digital shopping, and digital financial applications. Then, this phenomenon will be analyzed through the study of human security in the science of international relations. In the Human Security Study according to UNDP, there are 3 principles, namely Freedom from fear, Freedom from want, and Freedom to live in dignity. in public life). Meanwhile, in the concept of human security, there are 7 fields, including personal security, community security, economic security, health security, environmental security, political security, and food security.

All basic human needs to live are absolute. One of the abuses of these rights, then humans will experience obstacles in social life. This study focuses on the study of human security, namely personal security and economic security in analyzing the phenomenon of the large number of people involved in cases of misuse of personal data through digital financial applications. This study correlates how awareness of digital financial literacy will greatly help reduce economic inequality between communities which in Islam is studied in the Maqoshid Syariah law, namely Hifdz al Maal. One of the challenges faced by the community is the lack of socialization and important information about the dangers that threaten digital finance. The method used in this research is the mix method, namely the secondary and primary data obtained from this study will be processed and analyzed to determine the correlation between digital financial phenomena among the community and their relationship to improving the economy in the Islamic concept.

Keywords: Hifdz al Maal, maqashid Syariah, digital finance, human security, cyber crime

1. Background

Commented [A1]: the article is formatted according to the journal template

Commented [A2]: Komentar umum:

1. Topiknya menarik
2. Pendauluan cukup kaya
3. Metodologi tidak jelas:
 - a. Respondennya siapa?
 - b. Mengatakan analisis dilakukan secara kualitatif, namun di display kuantitatif
 - c. Analisis kualitatif tanpa profil responden tidak mungkin dilakukan.
4. SEHINGGA: temuan tidak menawarkan kebaruan

Commented [A3]: Abstract Include

Introduction
Method
Finding
Conclusion
Limitation

Commented [A4]: Article?

Commented [A5]: The abstract is very long

Commented [A6R5]: Maximum 250 words

Commented [A7]: The background is very Long....cut your background

The era of globalization is more widely known as the era without boundaries and time. Globalization also makes it easier for people to do transactions and interact virtually. As stated by Francis Fukuyama, shows in his work *The End of History and The Last Man* which tells how liberalism is. In his book, he talks about the liberal economy, namely the state economy which emphasizes more on market freedom. In this case, the researcher sees the existence of western Liberalism which emphasizes more on freedom, as it is today. Market freedom in this case greatly affects the pattern of production, distribution, the most important is the pattern of consumption.

Commented [A8]: include references

Commented [A9R8]:

The current era of disruption is the era of disruption 4.0. namely by using the Internet of Things (IoT) system to run the industry. In this era, there were many industrial shifts from the production, distribution, to consumption processes. In this advanced civilization, the advanced digital era has made people in general have to follow the digital era. So that this shift causes a shift in values and lifestyles among the people. However, problems then arise from the phenomenon of people who do not understand how to use personal data more wisely, so that the threat of misuse of personal data cannot be avoided.

Commented [A10]: include references

Indonesian people at this stage are in a period of being able to enjoy the freedom of transactions without face-to-face so that they can buy goods from abroad, even without visiting abroad. This is supported by the development of the industry, namely the digital era. People are free to buy goods without the dimensions of space and time. Ease of shopping in the digital world has its challenges. One of them is the problem of misuse of personal data uploaded through the onpine system to conduct digital transactions.

Commented [A11]: include references

Freedom of economic access in this case can no longer greatly minimize the government. Like the liberal economics concept stated by Adam Smith, namely government control exists but is very minimal in order to increase economic activity at the most basic level, namely society or what is more often called (*laissez faire*).¹

Indonesia is one of the countries in the world that is involved in digitizing financial platforms, for example the circulation of online loans, digital wallets, and digital shopping.

¹ Syamsul Ma'arif and others, 'Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi', *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi*, 10.2 (2015), 99–114 (pp. 99–114) <<https://doi.org/10.22146/jkap.8362>>.

This is Indonesia's strategy to compete globally and one of the efforts to improve the economy of the Indonesian people.²

Challenges from the development of digital financial access include the lack of public knowledge about the potential dangers of misuse of personal data from digital financial access such as online loans, lack of governance that strictly regulates regulations and rules for using digital financial applications to prevent the recurrence of cases of misuse of personal data. Digitally, to an increase in cases of misuse of personal data digitally along with increasing access to digital finance in Indonesia.

Commented [A12]: include references

Several cases that often occur in Indonesia, namely the misuse of personal data for certain purposes, for example, misuse of data through online loan applications, misuse of access to other people's social media accounts, to impersonating other people's accounts for personal gain. These three cases often occur in the digital world as it is today. This study will discuss the phenomenon of the increasing number of Indonesian people who are interested in using online loan applications, digital shopping applications, to digital wallet applications which then open up greater opportunities for misuse of personal data.³

In practice, people who want to use online financial services will be asked to upload their personal data online, to be able to make mobile transactions through digital shopping platforms and digital wallets. Then, the digital access provided will be sent to the relevant number in the form of an OTP code (sms) which is then re-entered into the financial application so that it can finally be used freely. Problems then arise when there is access to the OTP code which should only be accessed by the person concerned, as well as the password, but can be easily accessed by other people, thus allowing the opportunity to open up the opportunity to misuse that person's personal data (False Bills and Vulnerability to Misuse of Personal Data - Technology Bisnis.Com, nd).

Likewise with the registration mechanism in online loan applications, the mechanism is that the public is asked to upload personal data in the form of an identity card and a photo with the position of holding an ID card. In fact, in the application it turns out that there are many similar illegal online loan applications that can then access the person's personal data.

² OJK, 'Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025', *Ojk.Go.Id*, 2021, 1-130 <<https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025.aspx>>.

³ Sahat Maruli Tua Situmeang, 'Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber', *Sasi*, 27.1 (2021), 38 <<https://doi.org/10.47268/sasi.v27i1.394>>.

It was reported in the BBC Indonesia newspaper that a 36-year-old man named Arief recounted an admission of selling personal data by an online loan application that had been used. This was when he realized that he had sent money with a nominal value of eight hundred thousand rupiah to his account, and continued to an email containing an order to return the money along with the interest from an unknown online loan company. This forced the victim to pay the debt with an interest of 1.2 million rupiah. Not only that, in March 2021 the victim also received a bill from the same email address with a different company name called Tunai Gesit. The victim admitted that he had borrowed money from one of the online loan applications but had completely paid it off. This can prove that there is a sale of victim data that has been registered in previous online loans so that it can be easily misused by related companies.⁴

The case of misuse of personal data through online loan applications is also experienced by the Indian community in the city of Mumbai.⁵ This case began to be investigated when a 27-year-old man named Deepak Dubey reported acts of terror by relatives on his contact list. The victim admitted that this started when he borrowed money from an online loan application. When it was close to the due date, the perpetrator contacted the victim with his relatives and began to launch an action to offer a money back loan. Perpetrators force victims to make transactions. It proves that there is a fraud on online loan applications that use the victim's personal data as well as hacking practices. The blooming access to online loans with just the internet networks has opens up the opportunities for new problems in people's personal security through data submitted by borrowers to online loan companies as the lenders. The victims explained that they had no idea in which their identity and photo in the cellphone which is used to registered to online loan application, will be misused and spread to threatened them.

2. Research Question

From the above background, the author would like to examine more deeply about:

Commented [A13]: mention the novelty of research

Commented [A14R13]:

Commented [A15]: What theory is used to analyze the problem.

include

⁴ Pijar Anugerah, 'No Title Pinjaman Online: "Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi"', 2021. " <https://www.bbc.com/indonesia/majalah-57046585>

⁵ V Narayan, 'Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.).', *Indiatimes*, 2022
<http://timesofindia.indiatimes.com/articleshow/92791702.cms?utm_source=contentofinterest&utm_medium=txt&utm_campaign=cppst>.

"How is the identification of human security studies in the Maqoshid Syariah concept related to the threat of misuse of personal data through digital access?"

3. Methodology

This study discusses public anxiety about the many cases that occur among the public related to fraud and misuse of personal data through online loan sites.

This study combines primary and secondary data. Primary data was obtained from interviews and surveys and then analyzed using qualitative methods. The question data distributed through the questionnaire were then processed and analyzed using a dichotomous scale, namely a scale using two answers with a value of 1 and 0. The questionnaire was then distributed and the data analyzed through the concept of human security in the case study of financial literacy.

The secondary data obtained is then used as reference material to analyze the phenomenon of misuse of personal data that occurs in the community as a result of access to digital finance and online loans.

4. Discussion

4.1. Development of financial transaction models

In the past, the financial transaction model did not use digital access much. When the era of disruption 4.0 emerged, people inevitably had to keep up with the times with the availability of digital financial platforms around the world. Then many application companies offer application creation services for digital transactions, so that many people are helped through this digital access. Besides being faster, digital access is also considered to be more efficient and cheaper. With the development of communication modes like today, it also affects access to digital financial transactions, where people can make digital transactions anywhere with an Android phone and internet.

The development of industry to reach what it is today must be seen in terms of the history of the industrial revolution, namely where humans have moved significantly in the development of technology and computer science to meet market demands. Even long before the existence of industries with digital mechanization like today, humans have an important role from the stages of production, distribution, to consumption. Increasingly, the role of production and distribution reduces the role of humans in it. Thus, this has an impact on the focus on achieving human intelligence and processing natural resources through artificial intelligence.

Commented [A16]: Berapa jumlah responden?

Commented [A17]: Tampilan data di table kuantitatif?

Commented [A18]: Include the number of interviewees
how can you use qualitative methods while you use kousener?

Commented [A19R18]: research type
Data Source
Data collection technique
Data Analysis

The following is the history of industrial development in the world ⁶ : The history and development of the era of disruption 1.0 to 4.0:

Flow Chart with diagrammatic Representation:-

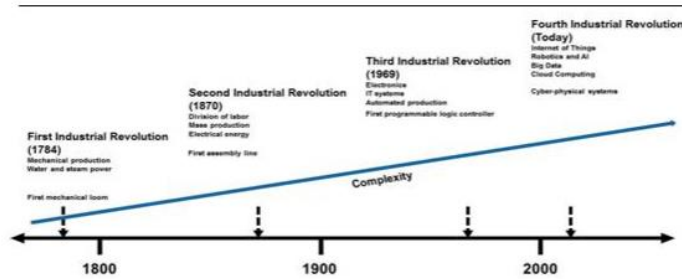


Fig: Time Line Chart Industrial Revolution Period [19]

- The Industrial Revolution 1.0 (1784) was the era of the first Industrial Revolution. In this era, people focus on water production and power system
- Industrial Revolution 2.0 (1870): namely the era of mass production of electric power sources through factories that employed many workers.
- Industrial revolution 3.0 (1969): the first era to use an electric production system (with electrical sophistication) and Information Systems and Technology
- Industrial Revolution 4.0: Internet of Thing (IoT) Big Data, Closed Computing, Cyberphysical systems, namely the era of industrial operation through the use of artificial intelligence and computing.⁷

4.2. Human security studies in the study of International Relations and its correlation with Maqoshid Syariah

The following is a table of security areas in the study of human security⁸ :

⁶ Ashwani Sharma and Bikram Jit Singh, 'Evolution of Industrial Revolutions : A Review', 9.11 (2020), 66–73 <<https://doi.org/10.35940/ijitee.I7144.0991120>>.

⁷ Human Security Unit (HSU), 'Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security', *Un*, 2009, 7–8.

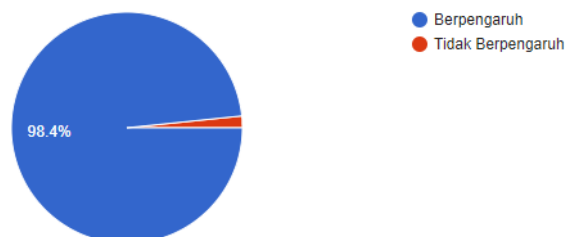
⁸ (HSU).

Type of Security	Examples of Main Threats
Economic security	Persistent poverty, unemployment
Food security	Hunger, famine
Health security	Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care
Environmental security	Environmental degradation, resource depletion, natural disasters, pollution
Personal security	Physical violence, crime, terrorism, domestic violence, child labor
Community security	Inter-ethnic, religious and other identity based tensions
Political security	Political repression, human rights abuses

The security studies discussed in this research are personal security and economic security. Personal security emphasizes more on cases of physical violence, crime, terrorism, violence from the environment, to child labor. In this research focus is personal security analyzed from cases of physical violence, threats, crime, and violence from around. Most of the people involved in data misuse cases feel threatened and many cases report acts of violence committed by debt collectors when they make physical bills.

7. Bagaimana menurut anda tentang pengaruh penyalahgunaan data diri dengan platform keuangan digital?

61 responses



How do you think about the influence of personal data and finance digital platform?

Source: results of a survey on the use of financial applications and digital shopping 2022

From the data above, it can be concluded that most of the respondents understand the impact of the digital era on the risk of misuse of personal data. The digital era, which is better known as disruption 4.0, is a form of the Internet of Things (IoT), where almost all

Commented [A20]: Ada pertanyaan no. 7 dan 8, sisanya ke mana? Total ada berapa?

transactions use digital platforms. In it, the risk of misuse of personal data cannot be avoided.

The digital financial platform aims to make it easier for people to make transactions anywhere without cash, this platform is like a digital wallet. So, when people want to do digital transactions, people don't need to bother transferring via ATM machines, but just use a cellphone with an Android base as the processor. All these conveniences are an advancement in Indonesia, namely the progress of science and technology can be felt by any community as long as they have savings in a bank, android-based mobile phone, and digital financial applications.

The problem faced by many respondents is that knowledge about the use of shopping applications and digital finance can be obtained easily. However, many of them do not understand what the risks are afterwards, for example in terms of using digital financial applications. When registering for an online loan application, financial application or digital shopping, the public is asked to upload personal data in the form of an ID card and selfie. Although, in the application, the sign used to maintain data confidentiality (cookies) has been checked, but still, the risk of data leakage in the digital era is a serious risk. In the survey questions, they get data that the public understands the vulnerability of digital data uploaded through the digital application.

On the other hand, according to UNDP there are 3 principles of human security, namely Freedom from fear, Freedom from want, and Freedom to live in dignity.⁹ In these three basic principles, humans as individuals can live their lives as social beings when free from fear, desire, and live with dignity. If these three principles have been fulfilled, then humans as social beings will be able to carry out their activities properly without any pressure and fear from around. Meanwhile, with the practice of abusing personal data and spreading threats, the public is then faced with threats spread by perpetrators which then affect personal security. In this case, the victim whose data is misused then gets threats and terror. In addition, the number stored in the victim's contact will also be sent a similar threatening message. In some cases of misuse of personal data, data obtained online is then used to

⁹ Deborah Wheeler, 'Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?', *Journal of Human Security*, 7.1 (2011), 37–52 <<https://doi.org/10.3316/JHS0701037>>.

deceive on behalf of the victim's data. Violence in the form of threats and terror is common among the people and there have been many reports of actions to the police.

Throughout 2021, the Ministry of Communications and Informatics received 115,756 online transaction fraud reports. When compared with the number of online fraud reports from 2020 which amounted to 167,675 reports, there will be a decrease in the number of reports in 2021," said Kominfo Spokesperson, Dedy Permadi to CNNIndonesia.com via text message. they intentionally uploaded it when registering for financial and online shopping sites. In this case there is a gap between technological advances in the era of globalization and the people's unpreparedness to accept these advances. As a result, there is a role for the government that must be increased in increasing people's knowledge in the field of digital literacy. At the very least, with initial knowledge and socialization from the government, people can be more observant in choosing digital financial platforms and be careful in uploading personal data when registering on the platform. Cases of misuse of personal data caused by digital financial applications around the world have occurred a lot.¹⁰ In Indonesia, the illegal use of digital personal data is more and more common after the 2019 Covid-19 pandemic.

The public is also aware to be more careful in uploading personal data. This awareness can be seen from the survey results below.

Figure 2: solutions for digital personal data security in the midst of globalization era

¹⁰ Jo Ann Barefoot, 'Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech', *M-RCBG Associate Working Paper Series*, 151, 2020
<<https://www.hks.harvard.edu/centers/mrcbg/publications/awp/awp151>>.

8. Menurut anda bagaimana solusi untuk keamanan data diri di tengah era globalisasi?

61 responses



According to you, how is the solution form personal data security in the globalization era?

Source: results of a survey on the use of financial applications and digital shopping 2022

In the survey, it was concluded that prudence is an absolute thing for the community to do if they want to be safe in using financial applications to digital shopping. However, the problem that occurs is that the prudence of this community is not supported by the knowledge of how to be careful.

On the other hand, the public is also aware that the use of digital shopping and financial platforms is under the control of the people themselves. The problem that occurs is the increasing number of economic problems that befall the community, especially the Covid-19 pandemic (Deloitte, 2020). As a result, more and more people's jobs are being laid off or laid off, and the fulfillment of needs is still ongoing. One way is to seek financial assistance, for example through an online loan application, where people only need a matter of minutes to disburse assistance by simply uploading their personal data online and photos.

This self-control is very important, the people in the following survey results also understand that the most important control over their finances and digital data security is themselves. However, researchers need to analyze the reasons why there are still many people who are

Commented [A21]: Ada pertanyaan no. 7 dan 8, sisanya ke mana? Total ada berapa?

involved and become victims of digital financial applications, one of which is self-fulfillment. The following are five types of needs analyzed according to Maslow¹¹ :



The diagram describes the existence of several human needs, including:

1. Self-actualization need: the desire to be the most prominent person
2. Self-esteem needs: the desire to be respected at the public level include respect, self-esteem, status, recognition, power, and freedom
3. The need for affection and belonging: for example friendship, closeness, family, a sense of connection with each other
4. Safety needs: personal security, work, resources, health, and ownership
5. Psychological needs: for example air, water, food, shelter, sleep, clothing, and reproduction

The need for self-actualization pushes a person to appear superior to others, even with economic deprivation. So, through online loans is one solution to be able to meet these self-actualization needs. Online loans are easy to apply, even accessible only from mobile phones. With an online loan application, a person can easily upload their personal data to fulfill their

¹¹ BAPPENAS, 'Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015', *Indeks Keamanan Manusia Indonesia*, 1.2 (2015), 112 <[http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian%20Ditpolkom/4%20Kajian%20Tahun%202015/Indeks%20Keamanan/Final%20Laporan%20IKMI.pdf)>.

self-actualization needs and buy goods that are not in accordance with their needs, but rather for goods that are used for prestige (luxury) purposes.

The need for self-esteem then becomes the second impetus for someone to be involved in cases of misuse of cyber data, both as a perpetrator and as a victim. This need for self-esteem requires recognition by the public in order to become someone who is influential in society. To achieve this instantly, online loans are one solution. Likewise with online shopping. The online shopping platform also makes it easier for people to pay later (debt) in installments which then requires personal data (KTP) to be uploaded on the shopping platform. Then the need for self-esteem is met through access to online shopping and access to online loans.

The need for affection and belonging. This need is invisible at first glance, namely through love. However, in the phenomenon of online loan applications and digital finance which are widely advertised on television, the need for affection for other humans can be demonstrated by giving goods as a form of affection. So, ordinary people then feel the need to use online loan applications, especially for those who are still having trouble meeting these needs.

Then, the need for safety. This need is an impact for victims who have used loan platforms or online shopping. Those who have uploaded their personal data online then become vulnerable to being able to misuse their data and receive threats to pay it off.

All of this will not happen if the community has good knowledge in the field of digital literacy. The impact of a lack of knowledge about digital financial literacy is one of the main driving factors so that people can become victims.

As perpetrators, they act to carry out criminal acts as a way to fulfill their needs for self-actualization and self-esteem. In society, the act of abusing online data through fraud cases can be a fast medium to improve the economy in the community. As victims, victims do not see the provision of digital access through uploading personal data online in order to get online loans, online shopping, or online financial access.

Lastly, psychological needs, in terms of needs such as lifestyle such as clothes, branded bags, to expensive vehicles, for some people are a form of need that must be met.

The Maqashid Sharia Overview

Commented [A22]: This is place before discussion

Islam mentions the importance of controlling finances in order to minimize the occurrence of economic and social inequality among the people. Because of its Syamil or comprehensive nature, so that matters relating to the rule of law, both individual and general, there is *ijtihad* in it.¹² According to Imam Syathibi in the book *Al-Muwaffaqot*, the law or the Shari'a that Allah sent down solely for humans themselves to avoid harm or calamity/badness. In other words, the Shari'a that God sent down are in the form of these laws for the good of humans themselves.¹³

The level of law or sharia that is the goal (*maqashid*) in life is *Dharuriyat* (principal), *Hajiyyat* (secondary), and *Tahsiniyyat* (tertiary). The fulfillment of *Dharuriyat* needs includes five things, namely the fulfillment of *hifdz ad-din* (maintaining religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining reason), *hifdz al-mal* (maintaining property) and *hifdz al-irdl* (maintaining property, honor).¹⁴ In its implementation there are activities that should include the fulfillment of these five things.

In this case, we can consider several things that need to be done or even formulate an activity, formulate several things by considering aspects of fulfilling one of the *Dharuriyat* needs. Islam has also regulated how humans should protect and maintain finances as well as possible, but often crimes occur from outside, for example, there are attempts by cybercriminals that allow them to threaten digital finance.

The majority of people currently use digital platforms in finance, and that is where the possibility of crime occurs. So here the effort to minimize the occurrence of digital crimes related to finance is one of the implementations of *Hifdz al Maal*.

¹² Novi Rizka Amalia, 'Untuk Realisasi Identitas Politik Islam Di Indonesia', *Dauliyah : Journal of Islamic and International Affairs*, 2.1 (2017), 31–50
<<https://ejournal.unida.gontor.ac.id/index.php/dauliyah/article/view/806/681>>.

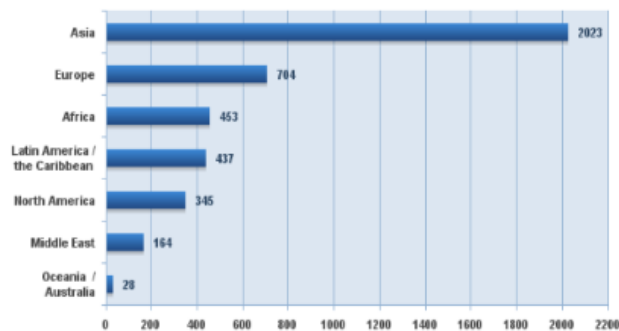
¹³ Abdurrahman Kasdi and Dosen Stain Kudus, 'Maqasyid Syari' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab', *Yudisia*, 5.4 (2014), 63.

¹⁴ Konteks Kekinian and Ridwan Jamal, 'Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian', *Jurnal Ilmiah Al-Syir'ah*, 8.1 (2010), 1–12.

The concept of hifdz al-maal seeks to maintain property from threats that occur outside. The concept of Maqoshid sharia explains that in Islam also mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful and good way. So if humans do not use maal well and the way to get it is also not good, it can be said that the person does not have a good quality of life either.

4.3. Internet use and its correlation with the development of digital financial technology

The following is data about Internet data users worldwide 2017



Source : Miniwats Marketing Group, 31 December 2017

Data on the development of internet use in Indonesia. In the survey, it can be clearly seen that Asia is the region with the highest internet usage. Thus, the effects of the high number of digital transaction activities in Asia are unavoidable. Indonesia being one of the countries in Asia (Southeast Asia) is one of the countries with high access to digital shopping.



Sumber: APJII (Asosiasi Penyelenggara Jasa Internet Indonesia), Penetrasi & Perilaku Pengguna Internet Indonesia, 2017

As per a survey conducted by the Association of Indonesian Internet Service Providers, the level of internet use continues to increase until 2017. This opportunity is not wasted by the public to reap greater profits by using digital media. The most use of cyber is for lifestyle and entertainment purposes. For example, access to social media, download music, songs or movies. Looking for information about entertainment and hobbies, reading stories, sports news and playing games on various electronic devices. Cyber is also used as a search engine, social networks in smartphone and mobile internet connectivity as well as the development of the cloud computing industry or cloud computing as a data storage medium.

So much use of the internet, especially in Indonesia, which then increases the number of misuse of personal data which is also detrimental to the state. Every internet access that is done, contains advantages in every song download, online video upload, as well as digital financial transactions. However, the vulnerability of data misused in Indonesia is high, thus raising the risk of repeated cases of data misused in Indonesia.

In today's internet use, people are using the internet more to shop through online sites. The Islamic concept that talks about this, that there is nothing wrong with online shopping, as long as what is spent is a really necessary thing. But in fact, most of the people in Indonesia in the survey used a lot of online shopping sites for lifestyle. In the study of Maqoshid Sharia, this is more of a futile thing. Through digital wallets, people who use their wealth for vain things, God gives a stern warning when it comes to the use of wealth. Thus, the misuse of digital data in Maqoshid Sharia as a result of the

wasteful use of property is explained that the Maslahat *Hajiyat* is something that should exist so that in carrying it out freely and avoids difficulties. If this something does not exist, then it will not cause damage or death, but it will have implications for the existence of *masyaqqah* and narrowness.¹⁵

Data Estimated losses suffered by Indonesia and the World due to Cybercrime

	Global	Indonesia
GDP:*	USD 71, 620bn	USD 895bn
Per cent of global GDP*:		1,20%
Cost of:**		
Genuine cybercrime:	USD 3,457m	USD 43m
Transitional cybercrime:	USD 46,600m	USD 582m
Cybercriminal infrastructure:	USD 24,840m	USD 310m
Traditional crimes becoming cyber:	USD 150,200m	USD 2,748m

Sumber: Daka advisory, Meeting The Cyber Security Challenge in Indonesia, An Analysis of The Threats and Responses

From the data above, it can be seen that there was a fairly large loss of 2.748 million US dollars, which is equal to Rp. 10,744,272.00 IDR. This figure was obtained from a total of 150,200 million US dollars or Rp. 2,158,381,510,000.00 globally. This number will continue to grow if the handling of digital data is not immediately carried out properly.

From the data above, it is known that there is a big threat from data misuse on the internet that occurs in Indonesia. The data states that 582 million USD is a threat figure from transitional cybercrime, which uses transitional data that can then be misused online. In the concept of Maqashid Sharia, it is explained that online spending carried out by the community is related to the existence of government governance that does not provide security to the guarantee of citizen economic transactions.¹⁶ This is conveyed *maslahat Daruriyyat* is something that must exist/be implemented to realize the benefits associated with the worldly and *ukhrawi* dimensions. If this does not exist, it will cause damage in life. In terms of *muamalat*, *Asy-Syathibi* exemplifies in the transfer of transactions.

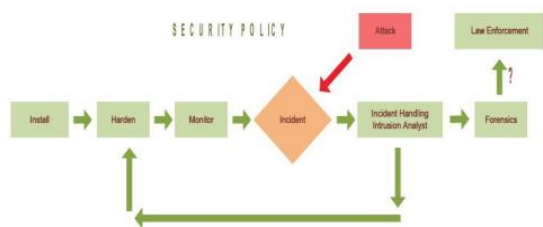
4.4 Challenges of Using Digital Financial Access in Indonesia

¹⁵ SULAEMAN SULAEMAN, 'Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam', *DIKTUM: Jurnal Syariah Dan Hukum*, 16.1 (2018), 98–117 <<https://doi.org/10.35905/diktum.v16i1.524>>.

¹⁶ SULAEMAN.

Indonesia is one of 165 countries that became one of the research targets conducted by the 2017 Global Cybersecurity Index (CGI). The five categories are legal, technical and procedure, organizational, capacity building, and international cooperation. At rank 70, Indonesia is considered a mature stage (preparatory stage), meaning that it does not yet have a high commitment to cyber security. Indonesia is far behind Singapore (ranked 0.925) and Malaysia (ranked 0.893) (Academic, n.d.).

This is due to the existence of Indonesia's cyber security cycle which is still considered inconsistent in protecting the use of cyber data.



Bagan Ruang Lingkup Keamanan Siber

From the schematic above, it can be seen that the attack (Attack) occurred on important customer data which was then forwarded to the analyst and then to forensics. The last part is the existence of the power of law in the realm of forensics. This means that, without forensic activities (from the police or the authorities) it is impossible for an individual to get legal action if there is misuse of data. This cycle then continues to repeat itself and causes more and more incidents of data misuse. In addition, there are regulations from the government that allow for the necessity to use cyber data in managing personal data, for example, promoting the use of e-ID cards, increasing access to online shopping, digital financial platforms with recommendations from Bank Indonesia, and many other policies that improve risk of customer data vulnerability in Indonesia.

In the Islamic concept, Maqashid Sharia explains the governance of the custody of property that should be carried out by the government. Then, each individual carries out his obligations as a citizen by making transactions in accordance with the provisions of Islamic rules. Governance regarding the regulation of the use of digital applications

(Fintech) in Indonesia, allows the practice of illegal misuse of digital data by irresponsible parties. The concept of Maqashid Sharia has regulated property governance properly, so that every community can enjoy halal property with use in accordance with Islamic rules. This in Maqashid Sharia is referred to as the *maslahat* criterion which consists of two parts: first, the *maslahat* is absolute, meaning that it is not relative or subjective that will make it subject to lust. Secondly; the *maslahat* is universal (*kulliyah*) and this universality does not contradict some of its (*juziyyat*). Related Related to this, then Asy-Syathibi then stated that in order for man to obtain benefits and prevent emergencies, he must carry out sharia, or in terms that he is amused as stated *Qashduhu fi Dukhul al-Mukallaf tabta Hukmiha* (Allah intention is why individuals should practice sharia). If the individual has performed sharia, then he will be freed from the bonds of lust and become a servant, which in Asy-Syathibi terms, endeavor and not-idhtiraran.

4.5 Hifdzul maal as the application of Maqashid Sharia

The concept of Maqashid sharia explains that Islam mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful and good way. The concept of maqashid sharia is primarily a concept that aims for legal purposes and the fulfillment of human needs, which mainly avoids problems or harms that exist in life. Financial institutions are an important aspect to overcome economic inequality among the community, if the community does not use wealth properly and the way to get it is also not good, then it can be said that the person also does not have a good quality of life.

In the concept of maqashid sharia there is one concept related to the protection of assets (*hifdzul al maal*). This concept also reflects the protection of assets, for the sake of financial balance in a country.

According to al-Syatibi, that maqashid sharia is seen from the point of view of its importance, and in terms of maintaining property it can be divided into three levels¹⁷ : First, maintaining property in the *dharniriyat* level, which is about the procedures for ownership of property and the prohibition of taking other people's property in an improper way. Which if the rule is violated, then the result is the existence of property

Commented [A23]: This is place before discussion, please your placed after maqasidu syariah conceptualization

¹⁷ Moh Toriquddin, 'Teori Maqashid Syari'ah Perspektif Al-Syatibi', *Jurnal Syariah Dan Hukum*, 6.1 (2014), 33–47.

can be threatened. Second, maintaining property in the *Hajiyat* level, namely the Shari'ah regarding buying and selling in a good way. If this method is not used, it will not threaten the existence of property, but will make it difficult for people who need capital. At last, maintaining property in the *tahsiniyyat* level, namely the provisions on avoiding deception or fraud. This is closely related to business ethics.

The third stage is used by researchers in analyzing this digital financial phenomenon. In *tahsiniyyat*, we are required to avoid fraud or at least, we minimize it with vigilance. So, we can maximize profit.

Conclusion

In this study, it examines and analyzes how the elements of human security in International Relations intersect with case studies of misuse of personal data derived from online loan applications which are then analyzed using the concept of Maqoshid Sharia. The purpose of this study is to examine how many cases that occur in Indonesia stem from the lack of socialization from the relevant authorities, the lack of binding laws related to online loan governance in Indonesia and how elements of Maqoshid Sharia critically explain the phenomenon. In the Islamic concept, equal welfare is a suggestion from the time of the caliphate. Now, online loan applications are one of the solutions so that equal welfare can be realized in Indonesia. However, the element causing the misuse of personal data derived from illegal online loan application is an interesting object of analysis.

That, according to the results of research carried out, most people use online loan applications to meet basic needs and some are to meet tertiary needs, namely lifestyles because they are tempted by the *ikla* on social media. So it needs to be underlined that the main element in using an online loan application is contrary to Islamic rules. In other words, there is a negative risk that accompanies negative intentions, namely in the form of the impact of misuse of personal data. But on the other hand, with the existence of cases of misuse of personal data whose object is the lower level of the economic community and the application is used to meet the needs of life, the misuse of personal data through this online loan application is a violation of Islamic law, namely fraud.

Therefore, conventionally, there is a need for good governance in the dissemination of online loan applications as well as a clear subject who is eligible to be able to provide online loans and clear objects related to who is eligible to apply for online loans. In

Commented [A24]: Theoretical contribution in this manuscript for knowledge?

addition, strict and binding sanctions are needed for individuals who misused the private data illegally.

(HSU), Human Security Unit, 'Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security', *Un*, 2009, 7–8

Amalia, Novi Rizka, 'Untuk Realisasi Identitas Politik Islam Di Indonesia', *Dauliyah : Journal of Islamic and International Affairs*, 2.1 (2017), 31–50
<<https://ejournal.unida.gontor.ac.id/index.php/dauliyah/article/view/806/681>>

Anugerah, Pijar, 'No Title Pinjaman Online: "Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi"', 2021

BAPPENAS, 'Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015', *Indeks Keamanan Manusia Indonesia*, 1.2 (2015), 112 <[http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4\)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf)>

Barefoot, Jo Ann, 'Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech', *M-RCBG Associate Working Paper Series*, 151, 2020
<<https://www.hks.harvard.edu/centers/mrcbg/publications/awp/awp151>>

Kasdi, Abdurrahman, and Dosen Stain Kudus, 'Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab', *Yudisia*, 5.4 (2014), 63

Kekinian, Konteks, and Ridwan Jamal, 'Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian', *Jurnal Ilmiah Al-Syir'ah*, 8.1 (2010), 1–12

Ma'arif, Syamsul, Diah Restu Ayu, Syamsul Maarif, and Anggraini Sukmawati, 'Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi', *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi*, 10.2 (2015), 99–114 <<https://doi.org/10.22146/jkap.8362>>

Narayan, V, 'Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.):', *Indiatimes*, 2022
<http://timesofindia.indiatimes.com/articleshow/92791702.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst>

OJK. (2020). Cetak Biru Transformasi Digital Perbankan. *Ojk*, 13(April), 1–54.

OJK Minta Bunga Pinjol Dipangkas, Berikut Tawaran Bunga 10 Fintech - *Keuangan Katadata.co.id*. (n.d.). Retrieved January 18, 2022, from <https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech>

OJK, 'Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025', *Ojk.Go.Id*, 2021, 1–130 <<https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025.aspx>>

Sharma, Ashwani, and Bikram Jit Singh, 'Evolution of Industrial Revolutions : A Review', 9.11 (2020), 66–73 <<https://doi.org/10.35940/ijitee.I7144.0991120>>

Situmeang, Sahat Maruli Tua, 'Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber', *Sasi*, 27.1 (2021), 38 <<https://doi.org/10.47268/sasi.v27i1.394>>

SULAEMAN, SULAEMAN, 'Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam', *DIKTUM: Jurnal Syariah Dan Hukum*, 16.1 (2018), 98–117 <<https://doi.org/10.35905/diktum.v16i1.524>>

Toriquddin, Moh, 'Teori Maqashid Syari'ah Perspektif Al-Syatibi', *Jurnal Syariah Dan Hukum*, 6.1 (2014), 33–47

Wheeler, Deborah, 'Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?', *Journal of Human Security*, 7.1 (2011), 37–52 <<https://doi.org/10.3316/JHS0701037>>

Website

<https://nasional.tempo.co/read/1501790/6-kasus-kebocoran-data-pribadi-di-indonesia>

<https://metro.tempo.co/read/1363704/denny-siregar-laporkan-kasus-pencurian-data-pribadi-ke-polisi>

<https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>

<https://fhukum.unpatti.ac.id/jurnal/sasi/article/view/394/285>

<https://www.ircorner.com/keamanan-siber-sebagai-bagian-keamanan-manusia/>

<https://www.dpr.go.id/dokakd/dokumen/RJ1-20190617-025848-5506.pdf>

[https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20\(OJK\)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.](https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20(OJK)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.)

<https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>

<https://www.kompas.id/baca/metro/2021/10/22/iklan-digital-antar-korban-terperangkap-puluhan-aplikasi-pinjaman-daring>

- Afkaruna
- Submissions
- Issues
- Announcements
- Settings
- Users & Roles
- Tools
- Statistics

Published 17136 / Ardiyanti et al. / Human Security Identification in Maqoshid Sharia Concept as Implementation in Debt Trap

View

Activity Log

Library

Workflow

Publication

Submission

Review

Copyediting

Production

Round 1

Review Files

Q Search

Upload/Select Files

62761-1

Journal manager, 17136-62760-1-SM.docx

December 13, 2022

Article Text

Reviewers

Add Reviewer

Good Zuly Qodir Qodir

Overdue

Review due: 2023-02-11

Double-blind

Send Reminder

Ahmad-Norma Permata

Reviewer Thanked

Recommendation: Decline Submission

Double-blind

Revert Decision

Revisions

Q Search

Upload File

65899-1

Journal manager, PKPT.docx

February 15, 2023

Article Text

Submission published.

Change decision

Participants

Assign

Section editor

Mukhlis Rahmanto

Author

Mrs. Dwi - Ardiyanti



Jurnal Afkaruna



Reply



Reply all



Forward



To: Surwandono, S.Sos, M.Si.

Sat 2/4/2023 9:57 AM



17136-64743-1-RV.docx

708 KB



Assalamu'alaikum wr. wb

Yth. Surwandono

Mohon maaf pak berikut kami lampirkan artikel yang sudah di review oleh reviewer untuk author revisi segera. Revisi artikel sudah kami kirimkan ke penulis pertama tetapi gagal melalui email ini. Mohon untuk dapat disampaikan kepada penulis utama agar dapat merevisi segera. Silakan artikel dapat disesuaikan dengan template jurnal Afkaruna. Mohon mengirim hasil revisi sebelum tanggal 1 Maret 2023.

Terima kasih 🙏

Hormat Kami

Tim Redaksi Afkaruna

Human Security Identification in Maqoshid Sharia Concept as Implementation in Debt Trap of Digital Finance

Dwi Ardiyanti¹, Surwandono², Puspa Devi Maharani³, Novi Rizka Amalia⁴

^{1, 3, 4} Universitas Darussalam Gontor (email:

ardiyanti.1987@gmail.com; puspadevimaharani@unida.gontor.ac.id ;
novirizka@unida.gontor.ac.id)

². Universitas Muhammadiyah Yogyakarta (email: surwandono@umy.ac.id)

Abstract

The aim of the research is to identify the relationship between phenomenon of digital finance on debt trap, with the study of human security in Islamic concept. Cyber crime is doing harm by the means of misusing personal data that can be accessed online illegally, such as loan applications, digital shopping, or digital wallet. The debt trap resulted in the application then best analyzed will by study of human security of international relations. The limitation of study focuses on the study of human security, such as personal security and economic security. The study concluded that the awareness of digital financial literacy will greatly help people to save them from debt trap by the means of loan application. Islamic studies which then become very relevant with the phenomenon, in the Maqoshid Syariah law, such as Hifdz al Maal, which also discussed the economy security in Islamic view. The correlation on the phenomenon would be best analyzed with both concepts to reduce harm on economy security, structurally and religiously. On the other hand, the lack of socialization on digital economy transaction threatens the security of people nowadays. The research used mix method approach with secondary and primary data. The primary data from questionnaire from 61 samples from 17 years old Indonesian, then delivered in statistic descriptive to see the fact for real, while the secondary data obtained from journals, books, and articles. The analyses is used to determine the correlation between digital financial phenomena in the Maqosid Sharia Concept and human security.

Keywords: cyber crime, digital finance, hifdz al maal, human security, Maqoshid Syariah

Abstrak

Tujuan dari penelitian ini adalah untuk mengidentifikasi hubungan antara fenomena keuangan digital pada debt trap, dengan studi tentang keamanan manusia dalam konsep Islam. Kejahatan siber adalah melakukan kerugian dengan cara menyalahgunakan data pribadi yang dapat diakses secara online secara ilegal, seperti aplikasi pinjaman, belanja digital, atau dompet digital. Jebakan utang menghasilkan aplikasi yang kemudian dianalisis dengan baik dengan studi keamanan manusia hubungan internasional. Keterbatasan studi berfokus pada studi keamanan manusia, seperti keamanan pribadi dan keamanan ekonomi. Studi tersebut menyimpulkan bahwa kesadaran literasi keuangan digital akan sangat membantu masyarakat untuk menyelamatkan mereka dari jebakan utang melalui pengajuan pinjaman. Kajian Islam yang kemudian menjadi sangat relevan dengan fenomena tersebut, dalam hukum Syariah Maqoshid, seperti Hifdz al Maal, yang juga membahas keamanan ekonomi dalam pandangan Islam. Korelasi pada fenomena tersebut akan paling baik dianalisis dengan kedua konsep untuk mengurangi bahaya pada ekonomi secara struktural dan agama. Di sisi lain, kurangnya sosialisasi transaksi ekonomi digital mengancam keamanan masyarakat saat ini. Penelitian menggunakan pendekatan mix method dengan data sekunder dan primer. Data primer dari kuesioner dari 61 sampel dari 17 tahun Indonesia, kemudian

disampaikan secara deskriptif statistik untuk melihat fakta secara nyata, sedangkan data sekunder diperoleh dari jurnal, buku, dan artikel. Analisis tersebut digunakan untuk mengetahui korelasi antara fenomena keuangan digital dalam Konsep Syariah Maqosid dengan keamanan manusia.

Kata Kunci: hifdz al-maal, human security, *kejahatan siber*, keuangan digital, Maqoshid Syariah

1. Background

The era of globalization is identified by era of transactions without boundaries. Currently, we are in the era of disruption of 4.0, identified by the use of the Internet of Things (IoT) system to run the industry. In this era, the existence of industrial shifts from production, distribution, to consumption processes occurs with more technological device. In this advanced civilization, people forced to be more familiar with technological device. Then, the shift also creates some paradigm shift in values and lifestyles among the people¹. However, problems then arise from people who are forced too fast with the technology acceleration but they do not know the impact after the exposure of this technology and internet use. It also does happen in Indonesia, in which being in a period of being able to enjoy the freedom transactions without face-to-face, but by online transaction. The ease of shopping in the digital transaction has its own challenges. One of them is the problem of misused of personal data uploaded through the online system to conduct digital transactions².

The freedom of economy access in this case can no longer be minimized by the government. Adam Smith, the liberalization in economy exists by the means of no government control to increase economic activity at the most basic level, namely society or what is more often called (*laissez faire*).³ Indonesia is one of the countries in the world which involved in digitalizing financial platforms, for example the circulation of online

¹ Jon Frost, "The Economic Forces Driving Fintech Adoption across Countries," *The Technological Revolution in Financial Services: How Banks, FinTechs, and Customers Win Together*, no. 838 (2020): 70–89, <https://doi.org/10.2139/ssrn.3515326>.

² Jo Ann Barefoot, "Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech," *M-RCBG Associate Working Paper Series*, no. 151 (2020).

³ Syamsul Ma'arif et al., "Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi," *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi* 10, no. 2 (2015): 99–114, <https://doi.org/10.22146/jkap.8362>.

loans, digital wallets, and digital shopping. It is the Indonesia's strategy to compete globally and one of the efforts to improve the economy of the Indonesian people.⁴

On the same time, challenges comes from development of digital financial access include the lack of public knowledge about the potential dangers of misused personal data from digital financial access such as online loans, lack of governance that strictly regulates regulations and rules for using digital financial applications to prevent the recurrence of cases of misuse of personal data in all aspects, all over the world⁵. Several cases also occur in Indonesia, for example, the misused of personal data for certain purposes. This accident happened to Indonesian since the lack of knowledge about financial transaction. Then, they are trapped to what so called as debt trap in online application.

This research discusses the phenomenon of the increasing number of Indonesian people who are interested in using online loan applications, digital shopping applications, to digital wallet applications which then open up greater opportunities for misuse of personal data.⁶ Practically, people who are about to use online financial services will be asked to upload their personal data online, such as digital shopping platforms or digital wallets. Then, challenge actually can be managed very well, if those who are have interested in online shopping are clear about the consequences before uploading the data online. Problems arise after there is access to the OTP code which should only be accessed by the person concerned, as well as the password, which can be easily accessed by other people, thus allowing the opportunity to do harm by misusing the personal data (False Bills and Vulnerability to Misuse of Personal Data - Technology Bisnis.Com, nd).

In online loan applications, the mechanism is by asking to upload personal data in the form of an identity card and a photo with the position of holding an ID card. In fact, in the application it turns out to expose the personal data then forwarded to other loan applications.

The case of misused personal data through online loan applications was also experienced by the Indian community in the city of Mumbai.⁷ This case began to be investigated when

⁴ OJK, "Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025," *Ojk.Go.Id*, 2021, 1–130.

⁵ Barefoot, "Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech."

⁶ Sahat Maruli Tua Situmeang, "Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber," *Sasi* 27, no. 1 (2021): 38, <https://doi.org/10.47268/sasi.v27i1.394>.

⁷ V Narayan, "Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.).," *indiatimes*, 2022.

a 27-year-old man named Deepak Dubey reported acts of terror to relatives on his contact list. The victim admitted that this started when he borrowed money from an online loan application. Then, the fraudster forced victims to make transactions. The online fraud loan applications use the victim's personal data to hack it. The victims explained that they never think about the consequences to be the victims based on the online application, by the means of misused on uploaded data to register on loan application.

Just like reported in BBC Indonesia newspapers, a 36-year-old man named Arief, who realized that to send money with a nominal value of eight hundred thousand rupiahs to his account, and continued to an email containing an order to return the money along with the interest from an unknown online loan company. In Indonesia, the victim of debt trap from loan application had achieved number of 1.2 million rupiahs. In March, 2021 the victim also received a bill from the same email address from different companies name called *Tunai Gesit*, showed that that they had borrowed money from one of the online loan applications but they were sure that had completely paid it off. Unfortunately, the date recorded that they had another loan from other illegal loan applications. The fact that fraud had been sold online data which has been registered in previous online loans, which then can be easily misused by related companies, it is called a debt trap as well.⁸ It is then called as debt trap in Digital Finance.

The previous researches already stated the risk of misused personal data in the digital finance. The abused on primary data by doing some interviews from Indonesia are important in the research.

2. Methodology

The research is the qualitative by the use of mix method approach. The data were primary and secondary data. Primary data was obtained from interview from 61 citizens over 17 years old. While, the secondary data obtained from journals, articles, and books. Then, data was analyzed and categorized to identify the factors on how people are easily attracted to the digital financial applications. The mix method approach is effectively sees the correlation of reality and value of digital phenomenon. Citizens are mostly have

⁸ Pijar Anugerah, "No Title Pinjaman Online: 'Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi,'" 2021, <https://www.bbc.com/indonesia/majalah-57046585>. " <https://www.bbc.com/indonesia/majalah-57046585>

understood the digital phenomenon, in examples of application of digital wallet, loan application, or digital shopping. The elements of Human Security in Islamic view is Hifz Maal, theory of human security in International relations study ease researcher to identify the data obtained.

3. The Maqashid Sharia Overview

In fact, the procedures to run the life properly, have been told in Islamic view. However, people sometime neglect what Islam mentions about the importance of controlling finances to minimize the occurrence of economic and social inequality among them. As been told by Syamil or comprehensive nature, that matters relating to the rule of law, both individual and general, there is ijthihad in it.⁹ According to Imam Syathibi in the book *Al-Muwaffaqot*, the law or the Shari'a that Allah sent down solely for humans themselves to avoid harm or calamity/badness. In other words, the Shari'a that God sent down in the form of these laws for the good of humans themselves.¹⁰

The level of law or sharia that is the goal (maqashid) in life is Dharuriyat (principal), Hajiyyat (secondary), and Tahsiniyyat (tertiary). The fulfillment of Dharuriyat needs includes five things, namely the fulfillment of hifdz ad-din (maintaining religion), hifdz an-nafs (maintaining the soul), hifdz al-aql (maintaining reason), hifdz al-mal (maintaining property) and hifdz al-irdl (maintaining property, honor).¹¹ In its implementation there are activities that should include the fulfillment of these five things.

In this case, we can consider several things that need to be done to formulate by considering aspects of fulfilling one of the Dharuriyat needs. Islam has also regulated how humans should protect and maintain financial need, but often crimes occur from outside, for example, there are attempts by cybercriminals that expose them to trap on digital finance. The majority of people currently use digital platforms in finance, and that is where the possibility of crime occurs. So here the effort to minimize the occurrence of digital crimes related to finance is one of the implementations of Hifdz al Maal. The

⁹ Novi Rizka Amalia, "Untuk Realisasi Identitas Politik Islam Di Indonesia," *Dauliyah Journal of Islamic and International Affairs* 2, no. 1 (2017): 31–50.

¹⁰ Abdurrahman Kasdi and Dosen Stain Kudus, "Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab," *Yudisia*, 2014, 63.

¹¹ Konteks Kekinian and Ridwan Jamal, "Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian," *Jurnal Ilmiah Al-Syir'ah*, 8, no. 1 (2010): 1–12.

concept of hifdz al-maal seeks to maintain property from threats that occur outside. The concept of Maqashid sharia explains that in Islam also mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful properly. So, if humans do not implement the Hifz maal well, they may get harm or do harm in vise versa. In result, the life will be surrounded by illicit treasure that may impact on bad quality of life, since the illicit treasure which flowing in the blood will be resulted in bad habit, bad attitude or some bad luck in life. The misconception of good and bad treasure will be greatly impact on human life. The more they do not realize the bad impact on debt trap, the more bad lack will be achieved in life.

3.1 Hifdzul Maal as the application of Maqashid Sharia

In the concept of maqashid sharia there is one concept related to the protection of assets (hifdzul al maal). This concept also reflects the protection of assets, for the sake of financial balance in a country.

As also can be heard from Al- Syatibi, that maqashid sharia is seen from the point of view of its importance, and in terms of maintaining property it can be divided into three levels¹² : First, maintaining property in the dharuiriyyat level, which is about the procedures for ownership of property and the prohibition of taking other people's property in an improper way. Which if the rule is violated, then the result is the existence of property can be threatened. Second, maintaining property in the Hajiyyat level, namely the Shari'ah regarding buying and selling in a good way. If this method is not used, it will not threaten the existence of property, but will make it difficult for people who need capital. At last, maintaining property in the tahsiniyyat level, namely the provisions on avoiding deception or fraud. This is closely related to business ethics.

The third stage is used by researchers in analyzing this digital financial phenomenon. In tahsiniyyat, we are required to avoid fraud or at least, we minimize it with vigilance. So, we can maximize profit. For instance, in internet usage, people are using the internet

¹² Moh Toriquddin, "Teori Maqashid Syari'ah Perspektif Al-Syatibi," *Jurnal Syariah Dan Hukum* 6, no. 1 (2014): 33–47.

more to shop through online sites. The Islamic concept also have talked about this, that there is nothing wrong with online shopping, as long as what is spent is a really necessary thing. But in fact, most of the people in Indonesia in the survey used a lot of online shopping sites for lifestyle.

In the study of Maqoshid Sharia, this is more of a futile thing. Through digital wallets, people who use their wealth for vain things, God gives a stern warning when it comes to the use of wealth. Thus, the misuse of digital data in Maqoshid Sharia as a result of the wasteful use of property is explained that the Maslahat *Hajiyat* is something that should exist so that in carrying it out freely and avoids difficulties. If this something does not exist, then it will not cause damage or death, but it will have implications for the existence of masyaqqah and narrowness.¹³ In the concept of Maqoshid Sharia, it is explained that online spending carried out by the community is related to the existence of government governance that does not provide security to the guarantee of citizen economic transactions.¹⁴ This is conveyed maslahat *Daruriyyat* is something that must exist/be implemented to realize the benefits associated with the worldly and ukhrawi dimensions. If this does not exist, it will cause damage in life. In terms of muamalat, Asy-Syathibi exemplifies in the transfer of transactions.

3.2 The Development of Revolution Industry Impacted to Financial Transaction

The development of industry today must be seen from the history of the industrial revolution, where humans have moved significantly in the development to technology and computer science to meet market demands. Long before the existence of industries with digital mechanization like today, humans have an important role from the stages of production, distribution, to consumption. Increasingly, the role of production and distribution reduces the role of humans in it. Thus, this has an impact on the focus on achieving human intelligence and processing natural resources

¹³ SULAEMAN SULAEMAN, "Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam," *DIKTUM: Jurnal Syariah Dan Hukum* 16, no. 1 (2018): 98–117, <https://doi.org/10.35905/diktum.v16i1.524>.

¹⁴ SULAEMAN.

through artificial intelligence. The following is the history of industrial development in the world ¹⁵. The history and development of the era of disruption 1.0 to 4.0:

Flow Chart with diagrammatic Representation:-

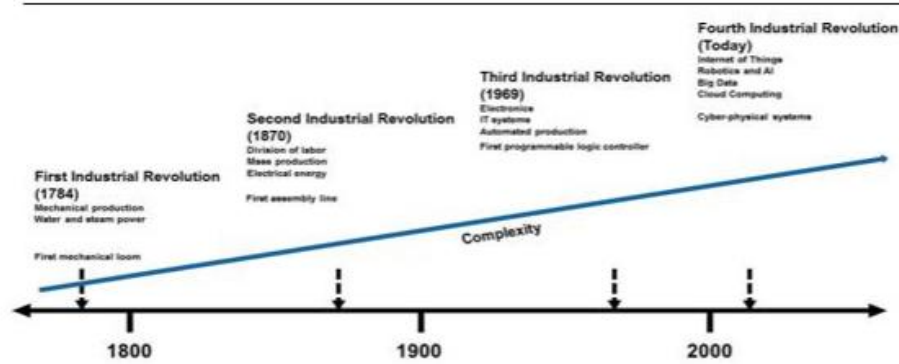


Fig: Time Line Chart Industrial Revolution Period [19]

- a. The Industrial Revolution 1.0 (1784) was the era of the first Industrial Revolution. In this era, people focus on water production and power system
- b. Industrial Revolution 2.0 (1870): namely the era of mass production of electric power sources through factories that employed many workers.
- c. Industrial revolution 3.0 (1969): the first era to use an electric production system (with electrical sophistication) and Information Systems and Technology
- d. Industrial Revolution 4.0: Internet of Thing (IoT) Big Data, Closed Computing, Cyber physical systems, namely the era of industrial operation through the use of artificial intelligence and computing.¹⁶

Recently, we are in the era of disruption 4.0, where people are more expose to online transaction; some industry use more technology than man resource; or some internet has done more people's job by the means of applications. The acceleration on technology means a lot for economy interest. On the other hand, the less man resource job on industry then creates more criminals. The speed of technology should be balance by the Islamic view; it may help people to not be attracted to do some harm or be safe from the fraud by the means of technology.

¹⁵ Ashwani Sharma and Bikram Jit Singh, "Evolution of Industrial Revolutions: A Review," *International Journal of Innovative Technology and Exploring Engineering* 9, no. 11 (2020): 66–73, <https://doi.org/10.35940/ijitee.i7144.0991120>.

¹⁶ Human Security Unit (HSU), "Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security," *Un*, 2009, 7–8.

Maqashid Sharia, in the Islamic view, has already spoken about the important of using property very well, how to get the property in the good way; and how to use the property for good purpose only; and how to see the property we demand so much, will be no longer use to afterlife. So, they need to considerate the means of sufficient property for life, not just for fun or only to fulfill the social needs.

3.3 Human Security Studies and Its correlation to Maqoshid Syariah

The following is a table of security areas in the study of human security¹⁷ :

Type of Security	Examples of Main Threats
Economic security	Persistent poverty, unemployment
Food security	Hunger, famine
Health security	Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care
Environmental security	Environmental degradation, resource depletion, natural disasters, pollution
Personal security	Physical violence, crime, terrorism, domestic violence, child labor
Community security	Inter-ethnic, religious and other identity based tensions
Political security	Political repression, human rights abuses

In Human Security Studies, personal security and economic security are main factors to influence social behavior of people to full their needs. Personal security emphasizes more on cases of physical violence, crime, terrorism, violence from the environment, to child labor. The focus in this research is personal security analyzed from cases of physical violence, threats, crime, or violence from fraud.

The digital era, which is better known as disruption 4.0, put more risk of misused personal data which cannot be avoided. The digital financial transaction can be easily detected by system and manipulated at the same time. The problems are raised when people do not know the impact after uploading data online. For instance, the risk of data leakage in the digital era is a serious risk.

¹⁷ (HSU).

On the other hand, according to UNDP there are 3 principles of human security, namely Freedom from fear, Freedom from want, and Freedom to live in dignity.¹⁸ The freedom to live in dignity then become the legalization for people in this era consume too much, or to fulfill the needs of social life, such as for entertainment more than basic needs. The debt on online application then becomes a threat to some people who are fragile, whose data is being manipulated to do the fraud.

In Indonesia, 2021, the Ministry of Communications and Informatics received 115,756 online transaction fraud reports. When compared with the number of online fraud reports from 2020 which amounted to 167,675 reports, there will be a decrease in the number of reports in 2021," said Kominfo Spokesperson, Dedy Permadi to CNNIndonesia.com via text message. They intentionally uploaded it when registering for financial and online shopping sites. Cases of misuse of personal data caused by digital financial applications around the world have occurred a lot.¹⁹ In Indonesia, the illegal use of digital personal data is more and more common after the 2019 Covid-19 pandemic.

On the other hand, the public is also aware that the use of digital shopping and financial platforms should be under government control. The problem that occurs is the increasing number of economic problems that befall the community, especially the Covid-19 pandemic (Deloitte, 2020). As a result, more and more people's jobs are being laid off but the fulfillment of needs must be still ongoing. One way is to seek financial assistance, for example, through online loan application, where people only need a matter of minutes to disburse assistance by simply uploading their personal data online and photos.

The gap between technological advances in the era of globalization and the people's unpreparedness to accept these advances, become the challenge in this disruption ear of 4.0. There should be a role on the government to increase people's awareness online, or

¹⁸ Deborah Wheeler, "Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?," *Journal of Human Security* 7, no. 1 (2011): 37–52, <https://doi.org/10.3316/JHS0701037>.

¹⁹ Barefoot, "Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech."

even the debt trap contained the application. The needs of human is very subjective field which then best analyzed by using diagram of Maslow²⁰ :



Picture 2: The Diagram of Maslow

The diagram describes how the people in the globalization era need fulfilled the need of self-actualization more than elder people. Then, it pushes a person to appear superior to others, even with economic deprivation. Meanwhile, the advertisement by online social media targeted people with more money and lot of activities to do extra fast transaction by online shopping more and more. They want simplicity in life, however it then become the trap from financial digital transaction in digital era. The ads on online media also point to attract people to spend their money more on for entertainment (pleasure), rather than primary needs, in example for *flexing* in social media.

In other case, the pay later (debt or loan) application then requires personal data to be uploaded on the shopping platform also put people on more risk, intentionally, to people with lack of understanding of online crime. Actually, it is become dilemma, when the government want to increase transaction by using online transaction, which means lack of paper money, while the lack of quick digital finance transformation then become a trap for fragile people, those who do not have knowledge on digital transaction impact.

²⁰ BAPPENAS, "Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015," *Indeks Keamanan Manusia Indonesia* 1, no. 2 (2015): 112, [http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf).

Next is the need for affection and belonging, such as love, the affection. In online loan applications and digital finance which are widely advertised on television, the need for affection for other humans can be demonstrated by giving goods as a form of affection. In result, the ordinary people who are have trouble in fulfilling the basic needs, they will be easily trapped on debt by the means of loan application.

Then, the need for safety. This need for safety is an impact for victims who have used loan platforms or online shopping. Some people feel that online shopping will be safe than physical transaction. In fact, the result is the vice versa, there are more trap on online shopping application, which result in people to be hack, to be harmed, or being fraud. All of this will not happen if the community has good knowledge in the field of digital literacy. The impact of a lack of knowledge about digital financial literacy is one of the main driving factors so that people can become victims.

For the perpetrators or victims, the needs for self-actualization and self-esteem are fulfilled by the means of debt trap and fraud. The act of abusing online data for both victims and perpetrators, can increase the economy level. The more property they have, whether in bad or good way, the more self- esteem will be achieved. In reality, the actualization of fraud increases the economy online transaction, which is good for economy purposes, but then impacts on trap on human security on citizens. At last, the psychological needs, in terms of needs such as lifestyle such as clothes, branded bags, to expensive vehicles, for some people are a form of need that must be met. Those social needs sometimes become the trap for themselves. The bigger social need, the least financial capability meets, resulted in bigger risk on fraud or debt trap by loan or digital shopping.

3.4 How Maqashid Shariah Views on Cyber Crime

As seen on survey conducted by the Association of Indonesian Internet Service Providers, the level of internet use continues to increase until 2017. This opportunity is good to reap greater profits by using digital media. The most use of cyber is intention of lifestyle and entertainment.

In Indonesia, the risk of vulnerability of data misused is high, thus raising the risk of repeated cases on technology trap (hack cases). Indonesia is one of 165 countries that became one of the research targets conducted by the 2017 Global Cybersecurity Index (CGI). The five categories are legal, technical and procedure, organizational, capacity building, and international cooperation. At rank 70, Indonesia is considered a mature stage (preparatory stage), meaning that it does not yet have a high commitment to cyber security. Indonesia is far behind Singapore (ranked 0.925) and Malaysia (ranked 0.893) (Academic, n.d.). It was due to the existence of Indonesia's cyber security cycle which is still considered inconsistent in protecting the use of cyber data.

In Indonesia, (Attack) occurred on important customer data which was then forwarded to the analyst and then to forensics. The last part is the existence of the power of law in the realm of forensics. This means that, without forensic activities (from the police or the authorities) it is impossible for an individual to get legal action if there is misuse of data. This cycle then continues to repeat itself and causes more and more incidents of data misuse. In addition, there are regulations from the government that allow for the necessity to use cyber data in managing personal data, for example, promoting the use of e-ID cards, increasing access to online shopping, digital financial platforms with recommendations from Bank Indonesia, and many other policies that improve risk of customer data vulnerability in Indonesia.

In the Islamic concept, Maqashid Sharia explains that the governance have custody of property that should be carried out by the government. Then, each individual carries out his obligations as a citizen by making transactions in accordance with the provisions of Islamic rules.

Governance creating the regulation of the use of digital applications (Fintech) in Indonesia. But, the cycle of public record still allows the practice of illegal misuse of digital data by irresponsible parties. The concept of Maqashid Sharia has regulated property management properly, so every community can enjoy halal property properly in accordance in Islamic rules. This in Maqashid Sharia is referred to as the maslahat criterion which consists of two parts: first, the maslahat is absolute, meaning that it is not relative or subjective that will make it subject to lust. Secondly; the maslahat is universal

(kulliyah) and this universality does not contradict some of its (juziyyat). Related to this, then Asy-Syathibi then stated that in order for man to obtain benefits and prevent emergencies, he must carry out sharia, or in terms that he is amused as stated *Qashduhu fi Dukhul al-Mukallaf tahta Hukmiha* (Allah intention is why individuals should practice sharia). If the individual has performed sharia, then he will be freed from the bonds of lust and become a servant, which in Asy-Syathibi terms, endeavor and not-idhtiraran.

4. Conclusion

In this study, the analyzes focused on how the elements of human security in International Relations intersect with case studies of misuse of personal data derived from online loan applications which are then analyzed using the concept of Maqoshid Sharia. Theory of Human Security which focused on personal security and economy security identify the all human need in life. Then, based on those needs, people will manage and identify the basic needs in life based on Islamic view to reach the proper property in life. So, the use of digital loan can be controlled by them not the vice versa. Then, the risk of misused of personal data through online application can be minimalized as well. On the other hand, by analyzing the phenomenon using Maqosid Syariah, people still can choose whether or not to use of digital wallet, loan application. Based on Hifs Maal, the basic needs should be the prioty in life, not the social need or luxury need. The entertainment needs shouldn't be met at the first place. People will see that all property should be get and use in a good way.

The fact that people fulfilled the needs to be underlined that the main element in using an online loan application is mostly, be contrary to Islamic rules. However, the misuse of personal data whose persons only want to meet the basic needs is in proper way, but the misuse of personal data through this online loan application is a violation of Islamic law, called fraud. Online loan applications should be one of the solutions to achieve the equality economy welfare Indonesia. However, the element causing the misuse of personal data derived from illegal online loan application is an challenge in Indonesia.

Last but not least, this study may reflect on today's phenomenon where people are easily get trapped by debt on online application, such as digital wallet, digital loan, or digital market. So, good governance and management in fraud record are needed for

individuals who misused the private data illegally online by the means of clear strict and binding sanctions.

REFERENCES

1. (HSU), Human Security Unit. "Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security." *Un*, 2009, 7–8.
2. Amalia, Novi Rizka. "Untuk Realisasi Identitas Politik Islam Di Indonesia." *Dauliyah Journal of Islamic and International Affairs* 2, no. 1 (2017): 31–50.
3. Anugerah, Pijar. "No Title Pinjaman Online: 'Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi,'" 2021. <https://www.bbc.com/indonesia/majalah-57046585>.
4. BAPPENAS. "Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015." *Indeks Keamanan Manusia Indonesia* 1, no. 2 (2015): 112.
[http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian%20Ditpolkom/4%20Kajian%20Tahun%202015/Indeks%20Keamanan/Final%20Laporan%20IKMI.pdf).
5. Barefoot, Jo Ann. "Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech." *M-RCBG Associate Working Paper Series*, no. 151 (2020).
6. Frost, Jon. "The Economic Forces Driving Fintech Adoption across Countries." *The Technological Revolution in Financial Services: How Banks, FinTechs, and Customers Win Together*, no. 838 (2020): 70–89. <https://doi.org/10.2139/ssrn.3515326>.
7. Jabpar, Abdul. "The End of History and The Last Man (Sebuah Studi Deskriptif Atas Pemikiran Francis Fukuyama) 2." *An-Nûr Jurnal Studi Islam* VII, no. 2 (2015): 121–45.
8. Kasdi, Abdurrahman, and Dosen Stain Kudus. "Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab." *Yudisia*, 2014, 63.
9. Kekinian, Konteks, and Ridwan Jamal. "Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian." *Jurnal Ilmiah Al-Syir'ah*, 8, no. 1 (2010): 1–12.
10. Ma'arif, Syamsul, Diah Restu Ayu, Syamsul Maarif, and Anggraini Sukmawati. "Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi." *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi* 10, no. 2 (2015): 99–114.
<https://doi.org/10.22146/jkap.8362>.
11. Narayan, V. "Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.)." *indiatimes*, 2022.
12. OJK. "Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025." *Ojk.Go.Id*,

2021, 1–130.

13. Sharma, Ashwani, and Bikram Jit Singh. “Evolution of Industrial Revolutions: A Review.” *International Journal of Innovative Technology and Exploring Engineering* 9, no. 11 (2020): 66–73. <https://doi.org/10.35940/ijitee.i7144.0991120>.
14. Situmeang, Sahat Maruli Tua. “Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber.” *Sasi* 27, no. 1 (2021): 38. <https://doi.org/10.47268/sasi.v27i1.394>.
15. SULAEMAN, SULAEMAN. “Signifikansi Maqashid Asy-Syari’ah Dalam Hukum Ekonomi Islam.” *DIKTUM: Jurnal Syariah Dan Hukum* 16, no. 1 (2018): 98–117. <https://doi.org/10.35905/diktum.v16i1.524>.
16. Toriquddin, Moh. “Teori Maqashid Syari’ah Perspektif Al-Syatibi.” *Jurnal Syariah Dan Hukum* 6, no. 1 (2014): 33–47.
17. Wheeler, Deborah. “Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?” *Journal of Human Security* 7, no. 1 (2011): 37–52. <https://doi.org/10.3316/JHS0701037>.

Website :

18. <https://nasional.tempo.co/read/1501790/6-kasus-kebocoran-data-pribadi-di-indonesia>
19. <https://metro.tempo.co/read/1363704/denny-siregar-laporkan-kasus-pencurian-data-pribadi-ke-polisi>
20. <https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>
21. <https://fhukum.unpatti.ac.id/jurnal/sasi/article/view/394/285>
22. <https://www.ircorner.com/keamanan-siber-sebagai-bagian-keamanan-manusia/>
23. <https://www.dpr.go.id/dokakd/dokumen/RJ1-20190617-025848-5506.pdf>
24. [https://katadata.co.id/agustiyaniti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20\(OJK\)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal](https://katadata.co.id/agustiyaniti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20(OJK)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal).
25. <https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>
26. <https://www.kompas.id/baca/metro/2021/10/22/iklan-digital-antar-korban-terperangkap-puluhan-aplikasi-pinjaman-daring>

APPENDIX:

The list of interview question list:

List of Questions for Interview:

1. Are you 17 to 40 years old? 100% Yes
2. Do you know that Indonesia's political system is a democracy? 100% yes
3. How does globalization and democracy influence? 98.4 % impact, 1,6 % doesn't impact
4. In Globalization, do you agree that there will be unlimited access to goods, services and information? 42,6 %Yes 57,4 % No,
5. What do you think about the influence of digital platforms with globalization? 98.4 % impact, 1,6 % doesn't impact
6. Are you the type of person who prefers to use digital platforms for shopping? 24,6 % yes; 75,4 % No
7. What do you think about the effect of misuse of personal data with digital financial platforms? 98.4 % impact, 1,6 % doesn't impact
8. What do you think is the solution for personal data security in the midst of the globalization era? 93,4 % Not apply; 6,6 % % apply using another data
9. Who do you think is most authoritative in overseeing access to digital use of personal data? 27,9% Government; 72,1% Self-control
10. How do you think the existence of the OJK is with the increasing use of digital financial platforms? 14,8% doesn't impact; 85,2% impact
11. If any of your data is misused in digital financial platforms, how would you feel? 90,2% afraid, 9,8 react normal
12. If your data on digital financial platforms is misused, what will you do? 96,7% make report ; 3,3% change identity online
13. How do you feel if any of your relatives go into debt through digital financial platforms, then you become one of the victims of sms/wa terror threats? 34,4% doesn't afraid; 65,6% feel afraid
14. In the digital era that increasingly allows many people to have more than 1 social account, what do you think of being able to social media safely? 37,7% apply with real one; 62,3 % apply with fake account
15. How do you think the use of personal data on social media relates to threat on digital financial platforms? 6,6 % doesn't related ; 93,4% relate
16. What is your response if one of your friends gets a threat from a foreign number because of the spread of his personal data online? 9,8 % feel normal; 90,2 % feel afraid as we are in the situation
17. Do you think the threat of an unknown number is annoying? 24,6% feel normal; 75,4% feel scared and annoyed

18. What do you think should be the government's attitude in dealing with the increasing number of cases of misuse of personal data online in Indonesia? 36,1% actively supervised; 63,9% Create Act the be spread to raise citizen awareness
19. How should society act in a social setting with regard to the use of digital financial platforms? 14,8% not using digital platform; 85,2% reduce the unnecessary shopping
20. As one of the residents in Indonesia, how do you respond to the misuse of personal data in digital media now? 29,5 very scare of % ; 70,5% feel normal, just take the risk
21. Do you know what are the forms of digital financial platforms? 23% NO I don't really know; 77% Yes, I know
22. Do you understand how to use a digital financial platform? 19,7% Yes; 80,3% NO
23. Do you understand how to use digital shopping platforms? 6,6% No; 93,4% Yes
24. Do you use a lot of digital financial platforms ? 42,9% Yes ; 50,8% NO
25. Do you use digital shopping platforms a lot? 54,1% Yes; 45,9% No

Human Security Studies in Digital Finance Phenomenon Viewed from Maqoshid Sharia

By:

Dwi Ardiyanti¹, Surwandono², Puspa Devi Maharani³, Novi Rizka Amalia⁴
^{1, 3, 4} Universitas Darussalam Gontor (email: ardiyanti.1987@gmail.com;;)

². Universitas Muhammadiyah Yogyakarta (email: surwandono@umy.ac.id)

Abstract

The aim of the identify the relationship between the phenomenon of digital finance, with the study of human security in Islamic concepts. Today, cyber crime is one of the phenomena that is the impact of the era of globalization. One form of cyber crime is misusing personal data that can be accessed digitally, the focus of this research is cyber crime through online loan applications, digital shopping, and digital financial applications. Then, this phenomenon will be analyzed through the study of human security in the science of international relations. In the Human Security Study according to UNDP, there are 3 principles, namely Freedom from fear, Freedom from want, and Freedom to live in dignity. in public life). Meanwhile, in the concept of human security, there are 7 fields, including personal security, community security, economic security, health security, environmental security, political security, and food security.

All basic human needs to live are absolute. One of the abuses of these rights, then humans will experience obstacles in social life. This study focuses on the study of human security, namely personal security and economic security in analyzing the phenomenon of the large number of people involved in cases of misuse of personal data through digital financial applications. This study correlates how awareness of digital financial literacy will greatly help reduce economic inequality between communities which in Islam is studied in the Maqoshid Syariah law, namely Hifdz al Maal. One of the challenges faced by the community is the lack of socialization and important information about the dangers that threaten digital finance. The method used in this research is the mix method, namely the secondary and primary data obtained from this study will be processed and analyzed to determine the correlation between digital financial phenomena among the community and their relationship to improving the economy in the Islamic concept.

Keywords: Hifdz al Maal, maqashid Syariah, digital finance, human security, cyber crime

1. Introduction

The era of globalization is more widely known as the era without boundaries and time. Globalization also makes it easier for people to do transactions and interact virtually. As stated by Francis Fukuyama, shows in his work *The End of History and The Last Man* which tells how liberalism is. In his book, he talks about the liberal economy, namely the state economy which emphasizes more on market freedom. In this case, the researcher sees the existence of western Liberalism which emphasizes more on freedom, as it is today. Market freedom in this case greatly affects the pattern of production, distribution, the most important is the pattern of consumption.

The current era of disruption is the era of disruption 4.0. by the use of the Internet of Things (IoT, for instance, system to run the industry. In this era, there were many industrial shifts from the production, distribution, to consumption processes. In this advanced civilization, the advanced digital era has made people in general have to follow the digital era. So that this shift causes a shift in values and lifestyles among the people. However, problems then arise from the phenomenon of people who do not understand how to use personal data more wisely, so that the threat of misuse of personal data cannot be avoided.

Indonesian people at this stage are in a period of being able to enjoy the freedom of transactions without face-to-face so that they can buy goods from abroad, even without visiting abroad. This is supported by the development of the industry, namely the digital era. People are free to buy goods without the dimensions of space and time. Ease of shopping in the digital world has its challenges. One of them is the problem of misuse of personal data uploaded through the on-pine system to conduct digital transactions.

Freedom of economic access in this case can no longer greatly minimize the government. Like the liberal economics concept stated by Adam Smith, namely government control exists but is very minimal in order to increase economic activity at the most basic level, namely society or what is more often called (*laissez faire*) (Ma'arif, 2015).

Indonesia is one of the countries in the world that is involved in digitizing financial platforms, for example the circulation of online loans, digital wallets, and digital shopping.

This is Indonesia's strategy to compete globally and one of the efforts to improve the economy of the Indonesian people (OJK, 2021).

Challenges from the development of digital financial access include the lack of public knowledge about the potential dangers of misuse of personal data from digital financial access such as online loans, lack of governance that strictly regulates regulations and rules for using digital financial applications to prevent the recurrence of cases of misuse of personal data. Digitally, to an increase in cases of misuse of personal data digitally along with increasing access to digital finance in Indonesia.

Several cases that often occur in Indonesia, namely the misuse of personal data for certain purposes, for example, misuse of data through online loan applications, misuse of access to other people's social media accounts, to impersonating other people's accounts for personal gain. These three cases often occur in the digital world as it is today. This study will discuss the phenomenon of the increasing number of Indonesian people who are interested in using online loan applications, digital shopping applications, to digital wallet applications which then open up greater opportunities for misuse of personal data (Situmeang, 2021).

In practice, people who want to use online financial services will be asked to upload their personal data online, to be able to make mobile transactions through digital shopping platforms and digital wallets. Then, the digital access provided will be sent to the relevant number in the form of an OTP code (sms) which is then re-entered into the financial application so that it can finally be used freely. Problems then arise when there is access to the OTP code which should only be accessed by the person concerned, as well as the password, but can be easily accessed by other people, thus allowing the opportunity to open up the opportunity to misuse that person's personal data (False Bills and Vulnerability to Misuse of Personal Data - Technology Bisnis.Com, nd).

Likewise with the registration mechanism in online loan applications, the mechanism is that the public is asked to upload personal data in the form of an identity card and a photo with the position of holding an ID card. In fact, in the application it turns out that there are many similar illegal online loan applications that can then access the person's personal data. Another reason for the abundance of cash

2. Research Question

From the above background, the author would like to examine more deeply about:

"How is the identification of human security studies in the Maqoshid Syariah concept related to the threat of misuse of personal data through digital access?"

3. Methodology

This study discusses public anxiety about the many cases that occur among the public related to fraud and misuse of personal data through online loan sites.

This study combines primary and secondary data. Primary data was obtained from interviews and surveys and then analyzed using qualitative methods. The question data distributed through the questionnaire were then processed and analyzed using a dichotomous scale, namely a scale using two answers with a value of 1 and 0. The questionnaire was then distributed and the data analyzed through the concept of human security in the case study of financial literacy.

The secondary data obtained is then used as reference material to analyze the phenomenon of misuse of personal data that occurs in the community as a result of access to digital finance and online loans.

4. Discussion

4.1. Development of financial transaction models

In the past, the financial transaction model did not use digital access much. When the era of disruption 4.0 emerged, people inevitably had to keep up with the times with the availability of digital financial platforms around the world. Then many application companies offer application creation services for digital transactions, so that many people are helped through this digital access. Besides being faster, digital access is also considered to be more efficient and cheaper. With the development of communication modes like today, it also affects access to digital financial transactions, where people can make digital transactions anywhere with an Android phone and internet.

The development of industry to reach what it is today must be seen in terms of the history of the industrial revolution, namely where humans have moved significantly in the development of technology and computer science to meet market demands. Even long before the existence of industries with digital mechanization like today, humans have an important role from the stages of production, distribution, to consumption. Increasingly, the role of production and distribution reduces the role of humans in it. Thus, this has an impact on the focus on achieving human intelligence and processing natural resources through artificial intelligence.

The following is the history of industrial development in the world (Sharma & Singh, 2020):
The history and development of the era of disruption 1.0 to 4.0:

Flow Chart with diagrammatic Representation:-

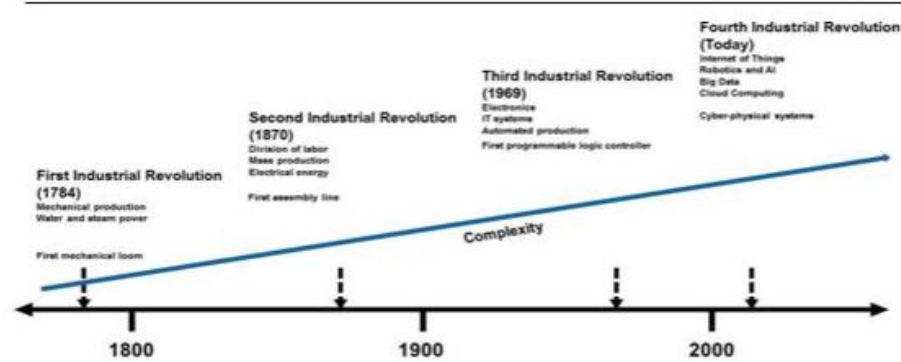


Fig: Time Line Chart Industrial Revolution Period [19]

- The Industrial Revolution 1.0 (1784) was the era of the first Industrial Revolution. In this era, people focus on water production and power system
- Industrial Revolution 2.0 (1870): namely the era of mass production of electric power sources through factories that employed many workers.
- Industrial revolution 3.0 (1969): the first era to use an electric production system (with electrical sophistication) and Information Systems and Technology
- Industrial Revolution 4.0: Internet of Thing (IoT) Big Data, Closed Computing, Cyberphysical systems, namely the era of industrial operation through the use of artificial intelligence and computing.

((HSU), 2009)

4.2. Human security studies in the study of International Relations and its correlation with Maqoshid Syariah

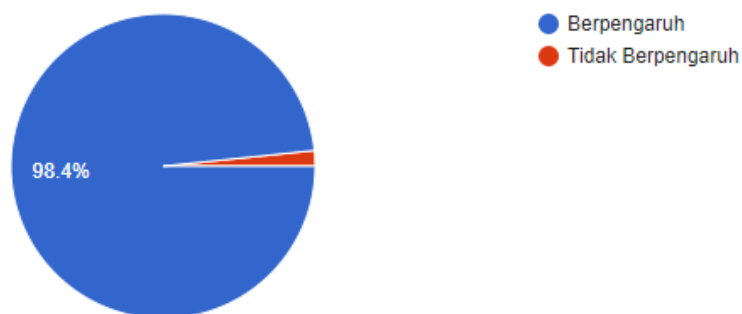
The following is a table of security areas in the study of human security ((HSU), 2009):

Type of Security	Examples of Main Threats
Economic security	Persistent poverty, unemployment
Food security	Hunger, famine
Health security	Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care
Environmental security	Environmental degradation, resource depletion, natural disasters, pollution
Personal security	Physical violence, crime, terrorism, domestic violence, child labor
Community security	Inter-ethnic, religious and other identity based tensions
Political security	Political repression, human rights abuses

The security studies discussed in this research are personal security and economic security. Personal security emphasizes more on cases of physical violence, crime, terrorism, violence from the environment, to child labor. In this research focus is personal security analyzed from cases of physical violence, threats, crime, and violence from around. Most of the people involved in data misuse cases feel threatened and many cases report acts of violence committed by debt collectors when they make physical bills.

7. Bagaimana menurut anda tentang pengaruh penyalahgunaan data diri dengan platform keuangan digital?

61 responses



How do you think about the influence of personal data and finance digital platform?

Source: results of a survey on the use of financial applications and digital shopping 2022

From the data above, it can be concluded that most of the respondents understand the impact of the digital era on the risk of misuse of personal data. The digital era, which is better known as disruption 4.0, is a form of the Internet of Things (IoT), where almost all

transactions use digital platforms. In it, the risk of misuse of personal data cannot be avoided.

The digital financial platform aims to make it easier for people to make transactions anywhere without cash, this platform is like a digital wallet. So, when people want to do digital transactions, people don't need to bother transferring via ATM machines, but just use a cellphone with an Android base as the processor. All these conveniences are an advancement in Indonesia, namely the progress of science and technology can be felt by any community as long as they have savings in a bank, android-based mobile phone, and digital financial applications.

The problem faced by many respondents is that knowledge about the use of shopping applications and digital finance can be obtained easily. However, many of them do not understand what the risks are afterwards, for example in terms of using digital financial applications. When registering for an online loan application, financial application or digital shopping, the public is asked to upload personal data in the form of an ID card and selfie. Although, in the application, the sign used to maintain data confidentiality (cookies) has been checked, but still, the risk of data leakage in the digital era is a serious risk. In the survey questions, they get data that the public understands the vulnerability of digital data uploaded through the digital application.

On the other hand, according to UNDP there are 3 principles of human security, namely Freedom from fear, Freedom from want, and Freedom to live in dignity (Wheeler, 2011). In these three basic principles, humans as individuals can live their lives as social beings when free from fear, desire, and live with dignity. If these three principles have been fulfilled, then humans as social beings will be able to carry out their activities properly without any pressure and fear from around. Meanwhile, with the practice of abusing personal data and spreading threats, the public is then faced with threats spread by perpetrators which then affect personal security. In this case, the victim whose data is misused then gets threats and terror. In addition, the number stored in the victim's contact will also be sent a similar threatening message. In some cases of misuse of personal data, data obtained online is then used to deceive on behalf of the victim's data. Violence in the form of threats and terror is common among the people and there have been many reports of actions to the police.

Throughout 2021, the Ministry of Communications and Informatics received 115,756 online transaction fraud reports. When compared with the number of online fraud reports from 2020 which amounted to 167,675 reports, there will be a decrease in the number of reports in 2021," said Kominfo Spokesperson, Dedy Permadi to CNNIndonesia.com via text message. they intentionally uploaded it when registering for financial and online shopping sites. In this case there is a gap between technological advances in the era of globalization and the people's unpreparedness to accept these advances. As a result, there is a role for the government that must be increased in increasing people's knowledge in the field of digital literacy. At the very least, with initial knowledge and socialization from the government, people can be more observant in choosing digital financial platforms and be careful in uploading personal data when registering on the platform. Cases of misuse of personal data caused by digital financial applications around the world have occurred a lot (Barefoot, 2020). In Indonesia, the illegal use of digital personal data is more and more common after the 2019 Covid-19 pandemic.

The public is also aware to be more careful in uploading personal data. This awareness can be seen from the survey results below.

Figure 2: solutions for digital personal data security in the midst of globalization era

8. Menurut anda bagaimana solusi untuk keamanan data diri di tengah era globalisasi?

61 responses



According to you, how is the solution form personal data security in the globalization era?

Source: results of a survey on the use of financial applications and digital shopping 2022

In the survey, it was concluded that prudence is an absolute thing for the community to do if they want to be safe in using financial applications to digital shopping. However, the problem that occurs is that the prudence of this community is not supported by the knowledge of how to be careful.

On the other hand, the public is also aware that the use of digital shopping and financial platforms is under the control of the people themselves. The problem that occurs is the increasing number of economic problems that befall the community, especially the Covid-19 pandemic (Deloitte, 2020). As a result, more and more people's jobs are being laid off or laid off, and the fulfillment of needs is still ongoing. One way is to seek financial assistance, for example through an online loan application, where people only need a matter of minutes to disburse assistance by simply uploading their personal data online and photos.

This self-control is very important, the people in the following survey results also understand that the most important control over their finances and digital data security is themselves. However, researchers need to analyze the reasons why there are still many people who are involved and become victims of digital financial applications, one of which is self-fulfillment. The following are five types of needs analyzed according to Maslow (BAPPENAS, 2015):



The diagram describes the existence of several human needs, including:

1. Self-actualization need: the desire to be the most prominent person

2. Self-esteem needs: the desire to be respected at the public level include respect, self-esteem, status, recognition, power, and freedom
3. The need for affection and belonging: for example friendship, closeness, family, a sense of connection with each other
4. Safety needs: personal security, work, resources, health, and ownership
5. Psychological needs: for example air, water, food, shelter, sleep, clothing, and reproduction

The need for self-actualization pushes a person to appear superior to others, even with economic deprivation. So, through online loans is one solution to be able to meet these self-actualization needs. Online loans are easy to apply, even accessible only from mobile phones. With an online loan application, a person can easily upload their personal data to fulfill their self-actualization needs and buy goods that are not in accordance with their needs, but rather for goods that are used for prestige (luxury) purposes.

The need for self-esteem then becomes the second impetus for someone to be involved in cases of misuse of cyber data, both as a perpetrator and as a victim. This need for self-esteem requires recognition by the public in order to become someone who is influential in society. To achieve this instantly, online loans are one solution. Likewise with online shopping. The online shopping platform also makes it easier for people to pay later (debt) in installments which then requires personal data (KTP) to be uploaded on the shopping platform. Then the need for self-esteem is met through access to online shopping and access to online loans.

The need for affection and belonging. This need is invisible at first glance, namely through love. However, in the phenomenon of online loan applications and digital finance which are widely advertised on television, the need for affection for other humans can be demonstrated by giving goods as a form of affection. So, ordinary people then feel the need to use online loan applications, especially for those who are still having trouble meeting these needs.

Then, the need for safety. This need is an impact for victims who have used loan platforms or online shopping. Those who have uploaded their personal data online then become vulnerable to being able to misuse their data and receive threats to pay it off.

All of this will not happen if the community has good knowledge in the field of digital literacy. The impact of a lack of knowledge about digital financial literacy is one of the main driving factors so that people can become victims.

As perpetrators, they act to carry out criminal acts as a way to fulfill their needs for self-actualization and self-esteem. In society, the act of abusing online data through fraud cases can be a fast medium to improve the economy in the community. As victims, victims do not see the provision of digital access through uploading personal data online in order to get online loans, online shopping, or online financial access.

Lastly, psychological needs, in terms of needs such as lifestyle such as clothes, branded bags, to expensive vehicles, for some people are a form of need that must be met.

The Maqashid Sharia Overview

Islam mentions the importance of controlling finances in order to minimize the occurrence of economic and social inequality among the people. Because of its Syamil or comprehensive nature, so that matters relating to the rule of law, both individual and general, there is *ijtihad* in it (Amalia, 2017). According to Imam Syathibi in the book *Al-Muwaffaqot*, the law or the Shari'a that Allah sent down solely for humans themselves to avoid harm or calamity/badness. In other words, the Shari'a that God sent down are in the form of these laws for the good of humans themselves (Kasdi & Kudus, 2014).

The level of law or sharia that is the goal (*maqashid*) in life is *Dharuriyat* (principal), *Hajiyyat* (secondary), and *Tahsiniyyat* (tertiary). The fulfillment of *Dharuriyat* needs includes five things, namely the fulfillment of *hifdz ad-din* (maintaining religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining reason), *hifdz al-mal* (maintaining property) and *hifdz al-irdl* (maintaining property honor) (Jamal, 2010). In its implementation there are activities that should include the fulfillment of these five things.

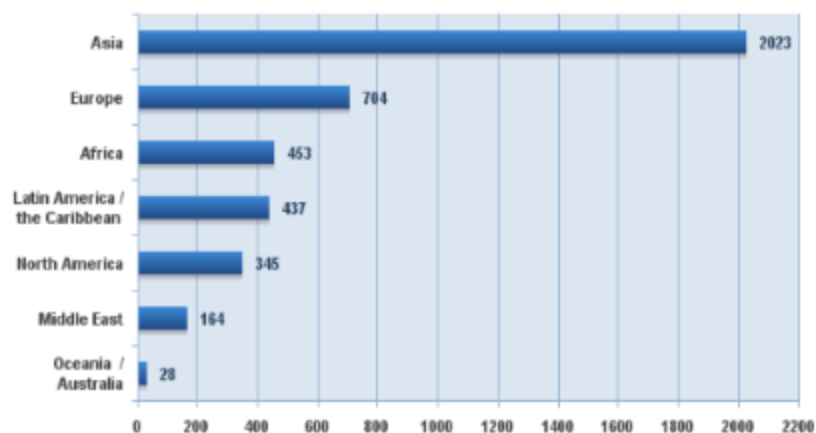
In this case, we can consider several things that need to be done or even formulate an activity, formulate several things by considering aspects of fulfilling one of the Dharuriyat needs. Islam has also regulated how humans should protect and maintain finances as well as possible, but often crimes occur from outside, for example, there are attempts by cybercriminals that allow them to threaten digital finance.

The majority of people currently use digital platforms in finance, and that is where the possibility of crime occurs. So here the effort to minimize the occurrence of digital crimes related to finance is one of the implementations of Hifdz al Maal.

The concept of hifdz al-maal seeks to maintain property from threats that occur outside. The concept of Maqoshid sharia explains that in Islam also mentions the importance of financial institutions to overcome economic inequality among the community. This can also be interpreted by how humans get something in a lawful and good way. So if humans do not use maal well and the way to get it is also not good, it can be said that the person does not have a good quality of life either.

4.3. Internet use and its correlation with the development of digital financial technology

The following is data about Internet data users worldwide 2017



Source : Miniwats Marketing Group, 31 December 2017

Data on the development of internet use in Indonesia. In the survey, it can be clearly seen that Asia is the region with the highest internet usage. Thus, the effects of the high number of digital transaction activities in Asia are unavoidable. Indonesia being one of

the countries in Asia (Southeast Asia) is one of the countries with high access to digital shopping.



Sumber: APJII (Asosiasi Penyelenggara Jasa Internet Indonesia), Penetrasi & Perilaku Pengguna Internet Indonesia, 2017

As per a survey conducted by the Association of Indonesian Internet Service Providers, the level of internet use continues to increase until 2017. This opportunity is not wasted by the public to reap greater profits by using digital media. The most use of cyber is for lifestyle and entertainment purposes. For example, access to social media, download music, songs or movies. Looking for information about entertainment and hobbies, reading stories, sports news and playing games on various electronic devices. Cyber is also used as a search engine, social networks in smartphone and mobile internet connectivity as well as the development of the cloud computing industry or cloud computing as a data storage medium.

So much use of the internet, especially in Indonesia, which then increases the number of misuse of personal data which is also detrimental to the state. Every internet access that is done, contains advantages in every song download, online video upload, as well as digital financial transactions. However, the vulnerability of data misuse in Indonesia is high, thus raising the risk of repeated cases of data misuse in Indonesia.

Data Estimated losses suffered by Indonesia and the World due to Cybercrime

	Global	Indonesia
GDP:*	USD 71, 620bn	USD 895bn
Per cent of global GDP*:		1,20%
Cost of:**		
Genuine cybercrime:	USD 3,457m	USD 43m
Transitional cybercrime:	USD 46,600m	USD 582m
Cybercriminal infrastructure:	USD 24,840m	USD 310m
Traditional crimes becoming cyber:	USD 150,200m	USD 2,748m

Sumber: Daka advisory, Meeting The Cyber Security Challenge in Indonesia, An Analysis of The Threats and Responses

From the data above, it can be seen that there was a fairly large loss of 2.748 million US dollars, which is equal to Rp. 10,744,272.00 IDR. This figure was obtained from a total of 150,200 million US dollars or Rp. 2,158,381,510,000.00 globally. This number will continue to grow if the handling of digital data is not immediately carried out properly.

The second problem is, with the increasingly sophisticated use of digital tools in transactions, Indonesia cannot avoid the tendency of people to prefer using digital transactions rather than cash. This is supported by the increasing number of scientific discoveries about the use of digital applications, more and more young people who easily access knowledge through digital sources and they easily apply it, even to become inventors of digital applications with the aim of making it easier for humans in the global era.

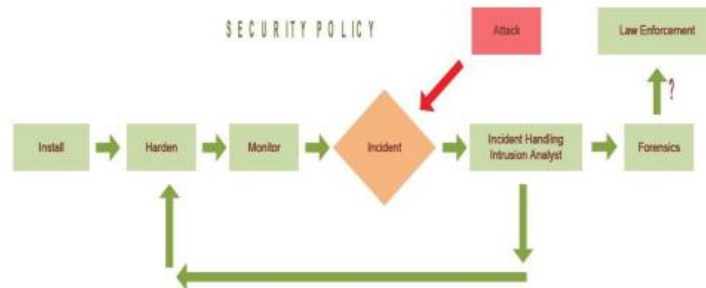
The support from the government with the existence of various research and research centers is undeniable. However, what must be realized is the high challenges in digitally stuttering communities in various remote villages and also not many people understand the dangers of digital transactions without caution. This challenge must be answered in conjunction with the government's homework to provide digital access in remote areas of the village.

4.4 Challenges of Using Digital Financial Access in Indonesia

Indonesia is one of 165 countries that became one of the research targets conducted by the 2017 Global Cybersecurity Index (CGI). The five categories are legal, technical and procedure, organizational, capacity building, and international cooperation. At rank 70, Indonesia is considered a mature stage (preparatory stage), meaning that it does not yet

have a high commitment to cyber security. Indonesia is far behind Singapore (ranked 0.925) and Malaysia (ranked 0.893) (Academic, n.d.).

This is due to the existence of Indonesia's cyber security cycle which is still considered inconsistent in protecting the use of cyber data.



Bagan Ruang Lingkup Keamanan Siber

From the schematic above, it can be seen that the attack (Attack) occurred on important customer data which was then forwarded to the analyst and then to forensics. The last part is the existence of the power of law in the realm of forensics. This means that, without forensic activities (from the police or the authorities) it is impossible for an individual to get legal action if there is misuse of data. This cycle then continues to repeat itself and causes more and more incidents of data misuse. In addition, there are regulations from the government that allow for the necessity to use cyber data in managing personal data, for example, promoting the use of e-ID cards, increasing access to online shopping, digital financial platforms with recommendations from Bank Indonesia, and many other policies that improve risk of customer data vulnerability in Indonesia.

a. The Rise of Digital Finance Advertising through Social Media in Indonesia

In Indonesia, the Financial Services Authority (OJK) is the one authorized to authorize the financial sector other than Bank Indonesia. One of the concrete steps taken by OJK is to create a blueprint for digital financial transformation in Indonesia (OJK, 2020). However, the emergence of digital financial technology in the world has actually started since 2004, which then re-emerged in 2011 (Demirguc-Kunt et al., 2018). Digital financial applications or better known as fintech around the world give rise to various problems, including cyber crime, fraud, and data misuse (Barefoot, 2020).

One of the most effective and efficient ways to prevent various attempts to illegally misuse personal data is to conduct official socialization. In this case, OJK has the authority to protect the public from fake accounts that provide illegal loans. In this study, many people are still deceived by the OJK logo in providing online loan services, which is actually illegal. The OJK has repeatedly reminded the public not to be deceived by online loan services on behalf of the OJK, because OJK does not have any derivative accounts for online lender services. The number of people who are lured and deceived by the services of these online lenders provides a loophole for the misuse of personal data digitally.

The mechanism is to use the personal data of the people who registered them in the online loan application, then illegally the data is misused digitally by illegal online loan accounts. Then, the money is sent directly to the victim's bank account and the victim automatically gets a bill from the two loans with a multiplied interest percentage. This is of course very detrimental to people who do not understand the potential dangers of online loan applications.

One of the factors supporting the high number of cases of misuse of personal data through cybercrime is the lack of socialization about online lender service platforms, when compared to the number of online loan application advertisements on social media. Thus, the public is more open to advertising on social media, in accordance with the data and the fact that a lot of internet users in Indonesia are used for social media. This information gap then becomes a gap for misuse of personal data through access to illegal online loan applications whose advertisements are widely circulated on social media, as published in [kompas.id](https://www.kompas.id) October 22, 2021 edition.

b. Law on Misuse of Digital Personal Data Illegally in Indonesia

The focus in this research is the study of human security studies when viewed from the side of violations of personal security, namely personal security. One of the characteristics of a violation of personal security is the threat of physical violence, criminal acts, terrorism, domestic violence, to child labor. In the case of misuse of personal data, the author analyzes the existence of criminal acts and domestic violence, and not infrequently there is physical violence from cases of misuse of personal data.

In the case of online loans, the transaction mechanism fills data online, but in the case of late payments it is not uncommon to use debt collectors to intimidate customers,

customers' families, leaders where customers work and can even access data from customers' cellphones (Situmeang, 2021). Threats made by debt collectors can be categorized as violating personal security. The borrower then felt uneasy about the threat, as well as the contact number in the phone stored on the borrower's cellphone who also became a victim of the threat.

The following is the definition of personal data in the legislation (Situmeang, 2021):

Article 1 number 1 and 2 Regulation of the Minister of Communication and Information Technology no. 20 of 2016 concerning Protection of Personal Data in Electronic Systems states that personal data is intended as a clear and clear identity of a person which is the determination of personal evidence against him which is maintained, kept true and kept confidential. While Article 2 number 1 regulates the acquisition, collection, processing, analysis, storage, appearance, announcement, delivery, dissemination and destruction of personal data is the protection of personal data in an electronic system that respects personal data as privacy.

b) Article 1 number 27 Government Regulation no. 82 of 2012 concerning the Implementation of Electronic Systems and Transactions, defines personal data as certain personal data that is stored and kept true and kept confidential.

At the international level, article 12 of the Universal Declaration of Human Rights (UDHR) provides a legal basis for member states to fulfill their obligations to protect and respect the rights of their respective citizens. In addition, in the International Covenant on Civil and Political Rights (ICCPR) this Convention was born on December 16, 1966 through Resolution 2200 A and entered into force on March 23, 1976. This international legal instrument provides more express protection against human rights.

Article 17 paragraph (1) of the ICCPR protects the rights of individuals that no one will be subjected to arbitrary or unlawful interference with his privacy, family, home or correspondence or any unauthorized attack on his honor and reputation, everyone has the right to the protection of the law against interference or attack such in the country. This Convention emphasizes that no one can be treated arbitrarily or unlawfully, interfering with his personal, family, home or correspondence matters. This convention then gives the authority to the Covenant States to make legal instruments to protect their citizens. Thus, it is the obligation of countries that have ratified the Convention to implement it.

Violations with misuse of personal data can then be reported to the authorities whose countries have ratified the ICCPR Convention.

In the UK, the protection of a person's identity was regulated in 2000 through the Data Protection Act 1998, the implementing agency is called The Data Protection Commissioner which has the task of paying attention to all people who use data who manage personal data. Article 14 of the Data Protection Act 1998 provides that if the court finds that the personal data processed by the data controller is inaccurate, the court may order the correction, obstruction, deletion or corruption of that data. Those who are directly affected by the processing of personal data can ask the Board of Commissioners to evaluate the process to determine if it meets the provisions of the Data Protection Act 1998.⁷

In Malaysia the setting is regulated in the Personal Data Protection Act (PDPA) 2010.

This rule aims to regulate the processing of personal data by users of commercial transaction data, to protect the interests of the owner of the data. While in Singapore, it is regulated through the Personal Data Protection Act (PDPA) 2012 and has a Do Not Call (DNC) Registry. Meanwhile, the protection of privacy data and personal data in the European Union distinguishes between “sensitive” and “non-sensitive” data based on the level of danger that will be felt by individuals if it is accessed by irresponsible parties. One of the data that is included in sensitive data is health data. Council Of Europe (CoE) European Convention For The Protection Of Human Rights (ECHR) 1950.⁸ is the governing body.

In Indonesia, until now, there is no policy or provision that specifically regulates the protection of personal data, so far it is still contained separately in several laws and regulations, so it is necessary to have a law that regulates comprehensively, clearly and firmly regarding the protection of personal data. for misuse of personal data. Currently, the protection of personal data is contained in several laws and regulations, including:

- a) Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions;
- b) Government Regulation Number 82 of 2012 concerning Electronic System and Transaction Operators;

Article 28 G of the 1945 Constitution stipulates that everyone has the right to personal protection, family, honor, dignity and property under his control and has the right to a

sense of security and protection from the threat of fear. The ITE Law has been regulated in Articles 26, 30, 31, 32, 33, 35 of the ITE Law. Article 26 of the ITE Law states that the use of personal data through electronic media must be based on the consent of the person concerned, and losses arising from misuse of personal data can take non-litigation routes through deliberation, take litigation either through lawsuits in court as an effort to apply for compensation. . From the provisions of Article 26 paragraph 2 of the Law on Information and Electronic Transactions as mentioned above, criminal provisions have not yet emerged or have not been regulated, therefore reformulation of the norms is needed by adding criminal sanctions, this is to create a deterrent effect even though the criminal sanctions are a last resort (ultimate remedy). Article 26 of the Law on Electronic Information and Transactions in its explanation states that one of the rights possessed by a person is the protection of his personal data, while in the Government Regulation concerning Electronic System and Transaction Operators Number 82 of 2012 it is stated that certain individual data stored , is cared for and the truth is protected and its confidentiality is protected (Situmeang, 2021).

Conclusion

Access to finance through digital platforms, such as online loans, digital wallets, and digital shopping is a worldwide phenomenon that is unavoidable in the current era of globalization. The existence of this access makes it easier for the public to be faster and more efficient and transact, although there are several things that must be considered in the use of personal data as initial capital in registering in the application.

In the maqashid sharia concept, the existence of this digital application helps people reduce economic inequality between rich and poor people. In Islam this is called Hifdz al Maal or maintaining property. Digital applications can minimize public concerns and also become one of the implementations of maintaining these assets to protect and maintain assets to avoid crime in order to maintain the benefit and avoid harm.

However, in practice, in Indonesia, the phenomenon of the widespread use of digital access in the financial sector still faces many challenges, including the lack of socialization and important information regarding the need to use personal data more carefully. In this case, OJK has made a blueprint on changing financial access in Indonesian society, but the proliferation of advertisements on social media about online

loan applications, which are mostly illegal, has made people interested in registering without acting wisely, especially those affected by Covid 19.

This study identifies several important factors for the rise of people who are victims of digital financial applications with low digital literacy in the community. In addition, the existing regulations in Indonesia have not been able to prevent acts of illegally abusing digital personal data, so what happens is to punish if there are complaints to the authorities.

Daftar Pustaka

- (HSU), H. S. U. (2009). Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security. *Un*, 7–8.
- Akademik, N. (n.d.). *RANcANGAN UNDANG.UNDANG*.
- Amalia, N. R. (2017). Untuk Realisasi Identitas Politik Islam Di Indonesia. *Dauliyah Journal of Islamic and International Affairs*, 2(1), 31–50.
- BAPPENAS. (2015). Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015. *Indeks Keamanan Manusia Indonesia*, 1(2), 112. [http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4\)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/KajianDitpolkom/4)KajianTahun2015/IndeksKeamanan/FinalLaporanIKMI.pdf)
- Barefoot, J. A. (2020). Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech M-RCBG Associate Working Paper Series. *Fifth in a Series of Six Papers on Regulation Innovation*, 151, 1–26.
- Deloitte. (2020). Fintech on the brink of further disruption. *Deloitte, December*, 1–30. <https://www2.deloitte.com/content/dam/Deloitte/nl/Documents/financial-services/deloitte-nl-fsi-fintech-report-1.pdf>
- Demirguc-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. In *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. <https://doi.org/10.1596/978-1-4648-1259-0>
- Jadi Kontroversi, Berapa Bunga Pinjaman Online? Halaman all - Kompas.com*. (n.d.). Retrieved January 18, 2022, from <https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>
- Jamal, R. (2010). Maqashid Al-Syariah dan Relevansinya dalam Konteks Kekinian. *Jurnal Ilmiah Al-Syir'ah*, 8(1).
- Kasdi, A., & Kudus, D. S. (2014). Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab. *Yudisia*, 63.
- Ma'arif, S. (2015). Dinamika Peran Negara dalam Proses Liberalisasi dan Privatisasi. In *Dinamika Peran Negara dalam Proses Liberalisasi dan Privatisasi* (Vol. 10, Issue 2, pp. 99–114). <https://doi.org/10.22146/jkap.8362>
- OJK. (2020). Cetak Biru Transformasi Digital Perbankan. *Ojk*, 13(April), 1–54.
- OJK Minta Bunga Pinjol Dipangkas, Berikut Tawaran Bunga 10 Fintech - Keuangan Katadata.co.id*. (n.d.). Retrieved January 18, 2022, from <https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech>
- Otoritas Jasa Keuangan. (2021). Strategi Nasional Literasi Keuangan Indonesia. *Otoritas Jasa Keuangan*, 378.

Sharma, A., & Singh, B. J. (2020). Evolution of Industrial Revolutions: A Review. *International Journal of Innovative Technology and Exploring Engineering*, 9(11), 66–73.
<https://doi.org/10.35940/ijitee.i7144.0991120>

Situmeang, S. M. T. (2021). Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber. *Sasi*, 27(1), 38. <https://doi.org/10.47268/sasi.v27i1.394>

Tagihan Palsu dan Rentannya Penyalahgunaan Data Pribadi - Teknologi Bisnis.com. (n.d.). Retrieved January 10, 2022, from <https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>

Wheeler, D. (2011). Freedom from want, and freedom from fear a human security approach to a New Middle East? *Journal of Human Security*, 7(1), 37–52. <https://doi.org/10.3316/JHS0701037>

Website

<https://nasional.tempo.co/read/1501790/6-kasus-kebocoran-data-pribadi-di-indonesia>

<https://metro.tempo.co/read/1363704/denny-siregar-laporkan-kasus-pencurian-data-pribadi-ke-polisi>

<https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>

<https://fhukum.unpatti.ac.id/jurnal/sasi/article/view/394/285>

<https://www.ircorner.com/keamanan-siber-sebagai-bagian-keamanan-manusia/>

<https://www.dpr.go.id/dokakd/dokumen/RJ1-20190617-025848-5506.pdf>

[https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20\(OJK\)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.](https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20(OJK)%20meminta,pinjaman%20online%20atau%20pinjol%20ilegal.)

<https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>

<https://www.kompas.id/baca/metro/2021/10/22/iklan-digital-antar-korban-terperangkap-puluhan-aplikasi-pinjaman-daring>

Reviewers				Add Reviewer
▶	Good Zuly Qodir Qodir	Overdue Review due: 2023-02-11	Double-blind	Send Reminder
▶	Ahmad-Norma Permata	Reviewer Thanked Recommendation: Decline Submission	Double-blind	Revert Decision

Revisions			Search	Upload File
▶	 65899-1	Journal manager, PKPT.docx	February 15, 2023	Article Text

Review Discussions					Add discussion
Name		From	Last Reply	Replies	Closed
▶	Editor Decision	dwl_11 2023-07-01 12:24 PM	-	0	<input type="checkbox"/>

Section editor	
▶	Mukhlis Rahmanto
Author	
▶	Mrs. Dwi - Ardiyanti

LETTER OF AGREEMENT
No. 007/VI/AFKARUNA/2023

Kepada Yth,

Nama : Dwi Ardiyanti, Surwandono, Puspa Devi Maharani, Novi Rizka Amalia
e-mail : dwi.ardiyanti@unida.gontor.ac.id, surwandono@umy.ac.id,
puspadevimaharani@unida.gontor.ac.id, novirizka@unida.gontor.ac.id
Afiliasi : Universitas Darussalam Gontor
Universitas Muhammadiyah Yogyakarta
Universitas Darussalam Gontor
Universitas Darussalam Gontor

Terimakasih telah mengirimkan artikel ilmiah untuk diterbitkan pada Afkaruna Indonesian Interdisciplinary Journal of Islamic Studies E-ISSN: 2599-0586/P-ISSN 2599-0551 yang berjudul:

“HUMAN SECURITY IDENTIFICATION IN MAQOSHID SHARIA CONCEPT AS IMPLEMENTATION IN DEBT TRAP OF DIGITAL FINANCE”

Berdasarkan hasil review, artikel tersebut dinyatakan **DITERIMA** untuk dipublikasikan di jurnal kami untuk **Volume 19, Nomor 1, Juni 2023**. Secara berkala, artikel yang sudah diterima akan muncul pada laman archive. Artikel tersebut akan tersedia secara online di laman website OJS Afkaruna <https://journal.umy.ac.id/index.php/afkaruna/index>.

Demikian informasi ini disampaikan. Atas perhatiannya, diucapkan terimakasih.

Hormat kami,

Editor in Chief

Afkârûnâ
Indonesian Interdisciplinary Journal of Islamic Studies

M. Syifa-Amin Widigdo
NIK.: 197806 03201705 113072

Human Security Identification in Maqasid Sharia Concept as Implementation in Debt Trap of Digital Finance

DOI: <https://doi.org/10.18196/afkaruna.v19i1.17136>

Dwi Ardiyanti*

Universitas Darussalam Gontor, Indonesia
Corresponding Author: ardiyanti.1987@gmail.com

Surwandono

Universitas Muhammadiyah Yogyakarta, Indonesia
surwandono@umy.ac.id

Puspa Devi Maharani

Universitas Darussalam Gontor, Indonesia
puspadevimaharani@unida.gontor.ac.id

Novi Rizka Amalia

Universitas Darussalam Gontor, Indonesia
novirizka@unida.gontor.ac.id

ARTICLE HISTORY

Received: 13 December 2022, Revised: 15 February 2023, Accepted: 24 June 2023, Published: 30 June 2023

ABSTRACT

The research aims to identify the relationship between the phenomenon of digital finance on the debt trap with the study of human security in the Islamic concept. Cybercrime harms many people by misusing personal data that can be accessed online illegally, such as loan applications, digital shopping, or digital wallet. The debt trap resulted in the application then best analyzed through human security of international relations. The study focused on human security, such as personal and economic security. The study concluded that the awareness of digital financial literacy would greatly help from debt traps by means of the loan application. Accordingly, Islamic studies became very relevant to the phenomenon in the Maqasid Sharia law, such as Hifdz al Maal, which also discussed economic security from an Islamic view. The correlation between the phenomenon would be best analyzed with both concepts to reduce harm to economic security, structurally and religiously. On the other hand, the lack of socialization in digital economy transactions threatens the security of people nowadays. The research used mix method approach with secondary and primary data. The primary data were obtained from the questionnaire from 61 samples from 17 years old Indonesian, then delivered in descriptive statistics to see the fact for real, while the secondary data was obtained from journals, books, and articles. The analysis determined the correlation between digital financial phenomena in the Maqasid Sharia Concept and human security.

Keywords: cybercrime, digital finance, hifdz al maal, human security, Maqasid Sharia

INTRODUCTION

The era of globalization is identified as the era of transactions without boundaries. Currently, we are in the era of disruption of 4.0, identified by the use of the Internet of Things (IoT) system to run the industry. In this era, industrial shifts from production, distribution, and consumption processes occur

with more technological devices. In this advanced civilization, people are forced to be more familiar with technological devices. Then, the shift also creates some paradigm shifts in values and lifestyles among the people.¹ However, problems arise from people exposed too fast to the technology acceleration but do not know the impact after exposure to this technology. It also does happen in Indonesia, which is in a period of being able to enjoy the freedom of transactions without face-to-face, but by online transaction. The ease of shopping in digital transactions has its own challenges. One is the problem of misusing personal data uploaded through the on-line system to conduct digital transactions.²

In this case, the freedom of economic access can no longer be minimized by the government. Adam Smith, the liberalization in economy exists by means of no government control to increase economic activity at the most basic level, namely society or what is more often called (*laissez faire*).³ Indonesia is one of the countries in the world involved in digitalizing financial platforms, for example, the circulation of online loans, digital wallets, and digital shopping. It is Indonesia's strategy to compete globally and one of the efforts to improve the economy of the Indonesian people.⁴

At the same time, challenges come from the development of digital financial access, including the lack of public knowledge about the potential dangers of misused personal data from digital financial access such as online loans, lack of governance that strictly regulates regulations and rules for using digital financial applications to prevent the recurrence of cases of misuse of personal data in all aspects, all over the world.⁵ Several cases also occur in Indonesia, such as misusing personal data for certain purposes. This accident happened to Indonesian since the lack of knowledge about financial transactions. Then, they are trapped in what so-called a debt trap in the online applications.

This research discusses the phenomenon of the increasing number of Indonesian people interested in using online loan applications, digital shopping applications, to digital wallet applications which open up greater opportunities for misuse of personal data.⁶ Practically, people about to use online financial services will be asked to upload their personal data online, such as digital shopping platforms or wallets. Then, the challenge can actually be managed very well if those who are interested in online shopping are clear about the consequences before uploading the data online. Problems arise after there is access to the OTP code, which should only be accessed by the person concerned, as well as the password, which can be easily accessed by other people, thus allowing the opportunity to do harm by misusing the personal data (False Bills and Vulnerability to Misuse of Personal Data - Technology Bisnis.Com, nd).

In online loan applications, the mechanism is by asking to upload personal data in the form of an identity card and a photo with the position of holding an ID card. In fact, in the application, it turns out to expose the personal data then forwarded to other loan applications.

The case of misused personal data through online loan applications was also experienced by the Indian community in the city of Mumbai.⁷ This case began to be investigated when a 27-year-old man named Deepak Dubey reported acts of terror to relatives on his contact list. The victim admitted that this started when he borrowed money from an online loan application. Then, the fraudster forced victims to make transactions. Online fraud loan applications use the victim's personal data to hack it. The victims explained that they never thought about the consequences of being the victims based on the online application by misusing uploaded data to register for loan applications.

Just like reported in BBC Indonesia newspapers, a 36-year-old man named Arief realized that to send money with a nominal value of eight hundred thousand rupiahs to his account, and continued to an email containing an order to return the money along with interest from an unknown online loan company. In Indonesia, the victim of a debt trap from loan applications reached 1.2 million. In March 2021, the victim also received a bill from the same email address from different companies called Tunai

Gesit, showing that they had borrowed money from one of the online loan applications but were sure they had completely paid it off. Unfortunately, the data recorded that they had another loan from other illegal loan applications. Fraud by selling online data registered in previous online loans, which can be easily misused by related companies, also is called a debt trap⁸ in Digital Finance. The previous research already stated the risk of misusing personal data in digital finance. The abuse of primary data by doing some interviews from Indonesia is important in the research.

METHODOLOGY

This qualitative study applied a mixed method approach and used primary and secondary data. Primary data was obtained from interviews with 61 citizens over 17 years old. At the same time, the secondary data was obtained from journals, articles, and books. Then, data was analyzed and categorized to identify the factors on how people are easily attracted to digital financial applications. The mixed method approach effectively sees the correlation between reality and the value of digital phenomena. Citizens have mostly understood the digital phenomenon, such as digital wallets, loan applications, and digital shopping. The elements of Human Security in the Islamic view is *Hifz Maal*. This human security theory in international relations study eased researcher to identify the obtained data.

The *Maqasid* Sharia Overview

In fact, the procedures to run life properly have been told in the Islamic view. However, people sometimes neglect what Islam mentions about the importance of controlling finances to minimize the occurrence of economic and social inequality among them, as been told by Syamil in comprehensive nature, matters relating to the rule of law, both individual and general, and there is *ijtihad* in it.⁹ According to Imam Syathibi in the book *Al-Muwaffaqot*, the law or the Shari'a that Allah sent down solely for humans themselves to avoid harm or calamity/badness. In other words, the Shari'a that God sent down in the form of these laws for the good of humans.¹⁰

The level of law or Sharia that is the goal (*maqasid*) in life is *Dharuriyat* (principal), *Hajiyyat* (secondary), and *Tahsiniyyat* (tertiary). The fulfillment of *Dharuriyat* includes five things: the fulfillment of *hifdz ad-din* (maintaining religion), *hifdz an-nafs* (maintaining the soul), *hifdz al-aql* (maintaining reason), *hifdz al-mal* (maintaining property) and *hifdz al-irdl* (maintaining property, honor).¹¹ In its implementation, some activities should include fulfilling these five things.

In this case, we can consider several things that need to be done by considering aspects of fulfilling one of the *Dharuriyat* needs. Islam has also regulated how humans should protect and maintain financial needs, but often crimes occur from outside. For example, there are attempts by cybercriminals that expose them to traps in digital finance. The majority of people currently use digital platforms in finance, and that is where the possibility of crime occurs. So here, the effort to minimize the occurrence of digital finance-related crimes is one of the implementations of *Hifdz al Maal*. The concept of *hifdz al-maal* seeks to maintain property from threats that occur outside. The concept of *Maqasid* Sharia explains that Islam also mentions the importance of financial institutions to overcome economic inequality in the community. This can also be interpreted by how humans get something in proper law. So, if humans do not implement the *Hifz maal* well, they may bring harm or do harm in vice versa. As a result, the life will be surrounded by illicit treasure that may impact bad quality of life, since the illicit treasure flowing in the blood will result in bad habits, bad attitudes, or bad luck. The misconception of good and bad treasure will greatly impact human life. The more they do not realize the bad impact of the debt trap, the more they are threatened by it.

1. *Hifdzul Maal* as the application of *Maqasid Sharia*

In the concept of *maqasid* Sharia, one concept is related to the protection of assets (*hifdzul al maal*). This concept also reflects the protection of assets, for the sake of financial balance in a country. As also can be heard from Al- Syatibi, that *maqasid* Sharia is seen from the point of view of its importance, and in terms of maintaining property, it can be divided into three levels:¹² First, maintaining the property in the *dharuriyyat* level, which is about the procedures for ownership of property and the prohibition of taking other people's property in an improper way. If the rule is violated, then the result is the existence of property can be threatened. Second, maintaining the property at the *Hajiyyat* level, namely the Sharia of buying and selling in a good way. If this method is ignored, it will not threaten the existence of property but will make it difficult for people who need capital. At last, maintaining the property at the *tahsiniyyat* level, namely the provisions on avoiding deception or fraud. This is closely related to business ethics.

The third stage is used by researchers in analyzing this digital financial phenomenon. In *tahsiniyyat*, we are required to avoid fraud, or at least minimize it with vigilance, to maximize profit. For instance, in internet usage, people use the internet more to shop online. The Islamic concept also has talked about this: online shopping has nothing wrong, as long as what is spent is necessary. But in fact, most of the people in Indonesia in the survey used a lot of online shopping sites for lifestyle.

In the study of *Maqasid* Sharia, this is more of a futile thing. Through digital wallets, people who use their wealth for vain things, God gives a stern warning when it comes to the use of wealth. Thus, the misuse of digital data in *Maqasid* Sharia as a result of the wasteful use of the property is explained that the *Maslahat Hajiyyat* should exist to carry it out freely and avoid difficulties. If this something does not exist, then it will not cause damage or death, but it will have implications for the existence of *masyaqqah* and narrowness.¹³ In the concept of *Maqasid* Sharia, online spending carried out by the community is related to the existence of government governance that does not provide security to guarantee citizen economic transactions.¹⁴ Therefore, *maslahat daruriyyat* must exist/be implemented to realize the benefits associated with the worldly and *ukhrawi* dimensions. If this does not exist, it will cause damage in life. In terms of *muamalat*, Asy-Syathibi exemplifies the transfer of transactions.

2. The Development of Revolution Industry Impacted Financial Transaction

Industry development today must be seen from the history of the industrial revolution, where humans have moved significantly in the development of technology and computer science to meet market demands. Long before the existence of industries with digital mechanization like today, humans have an important role from production and distribution to consumption. Increasingly, the role of production and distribution reduces the role of humans in it. Thus, this has an impact on the focus on achieving human intelligence and processing natural resources through artificial intelligence. The following is the history of industrial development in the world.¹⁵ The history and development of the era of disruption 1.0 to 4.0:

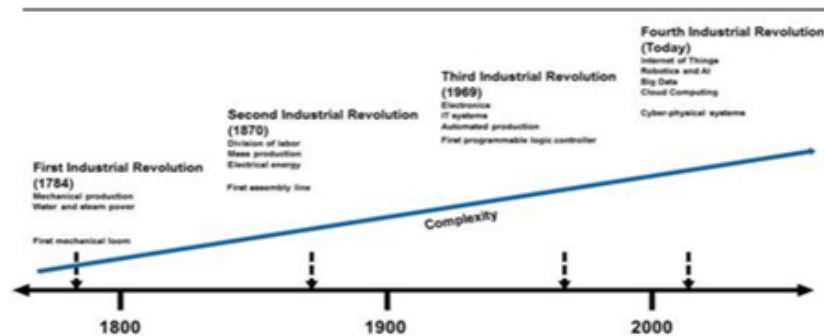
Flow Chart with diagrammatic Representation:-

Fig: Time Line Chart Industrial Revolution Period [19]

- The Industrial Revolution 1.0 (1784) was the era of the first Industrial Revolution. In this era, people focus on water production and power system
- Industrial Revolution 2.0 (1870): the era of mass production of electric power sources through factories that employed many workers.
- Industrial Revolution 3.0 (1969): the first era to use an electric production system (with electrical sophistication) and Information Systems and Technology
- Industrial Revolution 4.0: Internet of Things (IoT) Big Data, Closed Computing, Cyber-physical systems, namely the era of industrial operation through the use of artificial intelligence and computing.¹⁶

Recently, we have been in the era of disruption 4.0, where people are more exposed to online transactions. Some industries use more technology than human resources, and some internet features have done more people's jobs through applications. The acceleration of technology means a lot for economic interest. On the other hand, the less man resource job in the industry then creates more criminals. The Islamic view should balance the speed of technology because it may help people not to be attracted to do some harm or be safe from fraud by means of technology.

Maqasid Sharia, in the Islamic view, has already spoken about the importance of using property very well, how to get the property in a good way, how to use the property for good purpose only, and how to see the property we demand so much, will be no longer use to the afterlife. So, they need to consider the means of sufficient property for life, not just for fun or only to fulfill their social needs.

3. Human Security Studies and Its correlation to Maqasid Sharia

The following is a table of security areas in the study of human security:¹⁷

Type of Security	Examples of Main Threats
Economic security	Persistent poverty, unemployment
Food security	Hunger, famine
Health security	Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care
Environmental security	Environmental degradation, resource depletion, natural disasters, pollution
Personal security	Physical violence, crime, terrorism, domestic violence, child labor
Community security	Inter-ethnic, religious and other identity based tensions
Political security	Political repression, human rights abuses

In Human Security Studies, personal and economic security are the main factors influencing people's social behavior. Personal security emphasizes more on cases of physical violence, crime, terrorism, violence from the environment, to child labor. This research focused on personal security analyzed from cases of physical violence, threats, crime, or violence from fraud.

The digital era, better known as disruption 4.0, put more risk of misused personal data that cannot be avoided. The digital financial transaction can be easily detected by the system and manipulated at the same time. The problems are raised when people do not know the impact after uploading data online. For instance, the risk of data leakage in the digital era is serious.

On the other hand, according to UNDP, there are 3 principles of human security: Freedom from fear, Freedom from want, and Freedom to live in dignity.¹⁸ The freedom to live in dignity then becomes the legalization for people in this era to consume too much or to fulfill the needs of social life, such as for entertainment more than basic needs. The debt on online applications then becomes a threat to some fragile people whose data is being manipulated to commit fraud.

In Indonesia 2021, the Ministry of Communications and Informatics received 115,756 online transaction fraud reports. Compared with the number of online fraud reports from 2020, which amounted to 167,675 reports, there was a decrease in the number of reports in 2021," said Kominfo Spokesperson Dedy Permadi to CNNIndonesia.com via text message. They intentionally uploaded it when registering for financial and online shopping sites. Cases of misuse of personal data caused by digital financial applications around the world have occurred a lot.¹⁹ In Indonesia, the illegal use of digital personal data is becoming more common after the Covid-19 pandemic.

On the other hand, the public is also aware that the use of digital shopping and financial platforms should be under government control. The problem is the increasing number of economic problems that befall the community, especially during the Covid-19 pandemic (Deloitte, 2020). As a result, more and more people's jobs are being laid off, but the fulfillment of needs must still be ongoing. One way is to seek financial assistance, for example, through an online loan application, where people only need a matter of minutes to disburse assistance by simply uploading their personal data online and photos.

The gap between technological advances in the era of globalization and the people's unpreparedness to accept these advances become the challenge in this disruption era 4.0. There should be a role for the government to increase people's awareness online or even the debt trap contained in the application. The needs of human is a very subjective field that then best analyzed by using the diagram of Maslow:²⁰



Picture 2: The Diagram of Maslow

The diagram describes how people in the globalization era need to fulfill the need for self-actualization more than older people. Then, it pushes a person to appear superior to others, even with economic deprivation. Meanwhile, online social media advertisements target people with more money and a lot of activities to do extra fast transactions by online shopping more and more. They want simplicity in life. However, it becomes a trap from the financial digital transaction in the digital era. The ads on online media also attract people to spend their money more on entertainment (pleasure), rather than primary needs, for example, flexing in social media.

In another case, the pay later (debt or loan) application then requires personal data to be uploaded on the shopping platform also puts people at more risk, intentionally, to people with a lack of understanding of online crime. Ironically, the dilemma occurs when the government tries to increase online transactions since the lack of quick digital finance transformation becomes a trap for fragile people who do not know the digital transaction impact.

Next is the need for affection and belonging, such as love and affection. In online loan applications and digital finance widely advertised on television, the need for affection for other humans can be demonstrated by giving goods as a form of affection. As a result, ordinary people having trouble fulfilling their basic needs will be easily trapped on debt by loan applications.

Then, the need for safety. This need for safety is an impact on victims who have used loan platforms or online shopping. Some people feel that online shopping will be safe than physical transactions. In fact, the result is vice versa. There are more traps on online shopping applications, which result in people being hacked, harmed, or fraud. This will not happen if the community has good knowledge of digital literacy. The impact of lack of knowledge about digital financial literacy is one of the main driving factors that people can become victims.

For the perpetrators or victims, the needs for self-actualization and self-esteem are fulfilled by means of debt traps and fraud. Abusing online data for both victims and perpetrators can increase the economic level. The more property they have, whether bad or good, the more self-esteem will be achieved. In reality, the actualization of fraud increases the economy's online transactions, which is good for economic purposes, but then impacts the trap on human security. The last is psychological needs. In terms of lifestyle, such as clothes, branded bags, and expensive vehicles, for some people, are a form of need that must be met. Those social needs sometimes become a trap for themselves. The bigger the social need, the least financial capability meets, resulting in a bigger risk of fraud or debt trap by loan or digital shopping.

4. How *Maqasid* Sharia Views Cyber Crime

As seen in a survey by the Association of Indonesian Internet Service Providers, Internet use continued to increase until 2017. This opportunity is good for reaping greater profits by using digital media. The most use of cyber is the intention of lifestyle and entertainment.

In Indonesia, the risk of vulnerability to data misused is high, thus raising the risk of repeated technology traps (hack cases). Indonesia is one of 165 countries that became a research target of the 2017 Global Cybersecurity Index (CGI). The five categories are legal, technical and procedure, organizational, capacity building, and international cooperation. At rank 70, Indonesia is considered a mature stage (preparatory stage), meaning it does not yet have a high commitment to cyber security. Indonesia is far behind Singapore (ranked 0.925) and Malaysia (ranked 0.893) (Academic, n.d.). It was due to the existence of Indonesia's cyber security cycle, which is still considered inconsistent in protecting the use of cyber data.

In the Islamic concept, *Maqasid* Sharia explains that the governance has custody of property that the government should carry out. Then, each individual carries out his obligations as a citizen by making transactions in accordance with the provisions of Islamic rules.

Governance creates the regulation of the use of digital applications (Fintech) in Indonesia. But, the cycle of public records still allows the practice of illegal misuse of digital data by irresponsible parties. The concept of *Maqasid* Sharia has regulated property management properly so that every community can enjoy halal property properly in accordance with Islamic rules. In *Maqasid* Sharia, it is referred to as the *maslahat* criterion, which consists of two parts: first, the *maslahat* is absolute, meaning that it is not relative or subjective, which will make it subject to lust. Secondly, the *maslahat* is universal (*kulliyah*), and this universality does not contradict others (*juziyyat*). Related to this, Asy-Syathibi stated that in order for man to obtain benefits and prevent emergencies, he must carry out Sharia, or in terms that he is amused as stated *Qashduhu fi Dukhul al-Mukallaf tahta Hukmiha* (Allah intention is why individuals should practice Sharia). If the individual has performed Sharia, they will be freed from the bonds of lust and become a servant, which in Asy-Syathibi terms, is endeavor and not-*idhtiraran*.

CONCLUSION

In this study, the analysis focused on how the elements of human security in International Relations intersect with case studies of misuse of personal data derived from online loan applications, which are then analyzed using the concept of *Maqasid* Sharia. The theory of Human Security, which focuses on personal and economic security, identifies all human needs in life. Then, based on those needs, people will manage and identify the basic needs in life based on the Islamic view to reach the proper property in life. Thus, using digital loans can be controlled by them, not vice versa. Then, the risk of misusing personal data through online applications can also be minimalized. On the other hand, by analyzing the phenomenon using *Maqasid* Sharia, people can still choose whether or not to use a digital wallet or loan application. Based on *Hifs Maal*, basic needs should be the priority in life, not social or luxury needs. Entertainment needs should not be prioritized. People should also see that all property is obtained and used in a good way.

However, the main element in using online loan applications is mostly contrary to Islamic rules. Consequently, the misuse of personal data through online loan applications is a violation of Islamic law, called fraud. Online loan applications should be one of the solutions to achieve equality in economic welfare in Indonesia. Instead, misusing personal data from illegal online loan applications has become a serious issue in Indonesia.

Last but not least, this study may reflect on today's phenomenon, where people are easily trapped by debt on online applications, such as digital wallets, digital loans, or digital markets. Therefore, good governance and management of fraud records are necessary for individuals who misuse private data illegally online through clear, strict, and binding sanctions.

ENDNOTES

- 1 Jon Frost, "The Economic Forces Driving Fintech Adoption across Countries", *The Technological Revolution in Financial Services: How Banks, FinTechs, and Customers Win Together*, no. 838 (2020): 70–89, <https://doi.org/10.2139/ssrn.3515326>.
- 2 Jo Ann Barefoot, "Digital Technology Risks for Finance: Dangers Embedded in Fintech and Regtech", *M-RCBG Associate Working Paper Series*, no. 151 (2020).
- 3 Syamsul Ma'arif et al., "Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi", *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi* 10, no. 2 (2015): 99–114, <https://doi.org/10.22146/jkap.8362>.
- 4 OJK, "Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025", *Ojk.Go.Id*, 2021, 1–130.

- 5 Barefoot, "Digital Technology Risks for Finance : Dangers Embedded in Fintech and Regtech".
- 6 Sahat Maruli Tua Situmeang, "Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber", *Sasi* 27, no. 1 (2021): 38, <https://doi.org/10.47268/sasi.v27i1.394>.
- 7 V Narayan, "Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.).", *indiatimes*, 2022.
- 8 Pijar Anugerah, "No Title Pinjaman Online: 'Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi,'" 2021, <https://www.bbc.com/indonesia/majalah-57046585>. " <https://www.bbc.com/indonesia/majalah-57046585>
- 9 Novi Rizka Amalia, "Untuk Realisasi Identitas Politik Islam Di Indonesia", *Dauliyah Journal of Islamic and International Affairs* 2, no. 1 (2017): 31-50.
- 10 Abdurrahman Kasdi and Dosen Stain Kudus, "Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab", *Yudisia*, 2014, 63.
- 11 Konteks Kekinian and Ridwan Jamal, "Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian", *Jurnal Ilmiah Al-Syir'ah*, 8, no. 1 (2010): 1-12.
- 12 Moh Toriquddin, "Teori Maqashid Syari'ah Perspektif Al-Syatibi", *Jurnal Syariah Dan Hukum* 6, no. 1 (2014): 33-47.
- 13 SULAEMAN SULAEMAN, "Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam", *DIKTUM: Jurnal Syariah Dan Hukum* 16, no. 1 (2018): 98-117, <https://doi.org/10.35905/diktum.v16i1.524>.
- 14 SULAEMAN.
- 15 Ashwani Sharma and Bikram Jit Singh, "Evolution of Industrial Revolutions: A Review", *International Journal of Innovative Technology and Exploring Engineering* 9, no. 11 (2020): 66-73, <https://doi.org/10.35940/ijitee.i7144.0991120>.
- 16 Human Security Unit (HSU), "Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security", Un, 2009, 7-8.
- 17 (HSU).
- 18 Deborah Wheeler, "Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?", *Journal of Human Security* 7, no. 1 (2011): 37-52, <https://doi.org/10.3316/JHS0701037>.
- 19 Barefoot, "Digital Technology Risks for Finance: Dangers Embedded in Fintech and Regtech".
- 20 BAPPENAS, "Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015", *Indeks Keamanan Manusia Indonesia* 1, no. 2 (2015): 112, [http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf).

REFERENCES

- (HSU), Human Security Unit. "Human Security in Theory and Practice, Application of the Human Security Concept and the United Nations Trust Fund for Human Security." Un, 2009, 7-8.
- Amalia, Novi Rizka. "Untuk Realisasi Identitas Politik Islam Di Indonesia." *Dauliyah Journal of Islamic and International Affairs* 2, no. 1 (2017): 31-50.
- Anugerah, Pijar. "No Title Pinjaman Online: 'Bagaimana Saya Menjadi Korban Penyalahgunaan Data Pribadi,'" 2021. <https://www.bbc.com/indonesia/majalah-57046585>.
- BAPPENAS. "Pengembangan Konsep Indeks Keamanan Manusia Indonesia 2015." *Indeks Keamanan Manusia Indonesia* 1, no. 2 (2015): 112. [http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4\) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf](http://ditpolkom.bappenas.go.id/basedir/Kajian Ditpolkom/4) Kajian Tahun 2015/Indeks Keamanan/Final Laporan IKMI.pdf).
- Barefoot, Jo Ann. "Digital Technology Risks for Finance: Dangers Embedded in Fintech and Regtech." M-RCBG Associate Working Paper Series, no. 151 (2020).
- Frost, Jon. "The Economic Forces Driving Fintech Adoption across Countries." *The Technological Revolution in Financial Services: How Banks, FinTechs, and Customers Win Together*, no. 838 (2020): 70-89. <https://doi.org/10.2139/ssrn.3515326>.
- <https://fhukum.unpatti.ac.id/jurnal/sasi/article/view/394/285>
- [https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20\(OJK\)%20meminta,pinjaman%20online%20a tau%20pinjol%20ilegal](https://katadata.co.id/agustiyanti/finansial/6177f078aed32/ojk-minta-bunga-pinjol-dipangkas-berikut-tawaran-bunga-10-fintech#:~:text=OJK%20meminta%20perusahaan%20fintech%20memangkas,0%2C8%25%20per%20hari.&text=Otoritas%20Jasa%20Keuangan%20(OJK)%20meminta,pinjaman%20online%20a tau%20pinjol%20ilegal).

- <https://metro.tempo.co/read/1363704/denny-siregar-laporkan-kasus-pencurian-data-pribadi-ke-polisi>
- <https://money.kompas.com/read/2021/09/04/104330326/jadi-kontroversi-berapa-bunga-pinjaman-online?page=all>
- <https://nasional.tempo.co/read/1501790/6-kasus-kebocoran-data-pribadi-di-indonesia>
- <https://teknologi.bisnis.com/read/20210425/84/1385873/tagihan-palsu-dan-rentannya-penyalahgunaan-data-pribadi>
- <https://www.dpr.go.id/dokakd/dokumen/RJ1-20190617-025848-5506.pdf>
- <https://www.ircorner.com/keamanan-siber-sebagai-bagian-keamanan-manusia/>
- <https://www.kompas.id/baca/metro/2021/10/22/iklan-digital-antar-korban-terperangkap-puluhan-aplikasi-pinjaman-daring>
- Jabbar, Abdul. "The End of History and The Last Man (Sebuah Studi Deskriptif Atas Pemikiran Francis Fukuyama) 2." *An-Nūr Jurnal Studi Islam* VII, no. 2 (2015): 121-45.
- Kasdi, Abdurrahman, and Dosen Stain Kudus. "Maqasyid Syari' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab." *Yudisia*, 2014, 63.
- Kekinian, Konteks, and Ridwan Jamal. "Maqashid Al-Syari'Ah Dan Relevansinya Dalam Konteks Kekinian." *Jurnal Ilmiah Al-Syir'ah*, 8, no. 1 (2010): 1-12.
- Ma'arif, Syamsul, Diah Restu Ayu, Syamsul Maarif, and Anggraini Sukmawati. "Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi." *Dinamika Peran Negara Dalam Proses Liberalisasi Dan Privatisasi* 10, no. 2 (2015): 99-114. <https://doi.org/10.22146/jkap.8362>.
- Narayan, V. "Mumbai: Loan Applicant's Morphed Pictures Circulated among His Contacts | Mumbai News - Times of India. (n.D.)." *indiatimes*, 2022.
- OJK. "Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025." *Ojk.Go.Id*, 2021, 1-130.
- Sharma, Ashwani, and Bikram Jit Singh. "Evolution of Industrial Revolutions: A Review." *International Journal of Innovative Technology and Exploring Engineering* 9, no. 11 (2020): 66-73. <https://doi.org/10.35940/ijitee.i7144.0991120>.
- Situmeang, Sahat Maruli Tua. "Penyalahgunaan Data Pribadi Sebagai Bentuk Kejahatan Sempurna Dalam Perspektif Hukum Siber." *Sasi* 27, no. 1 (2021): 38. <https://doi.org/10.47268/sasi.v27i1.394>.
- SULAEMAN, SULAEMAN. "Signifikansi Maqashid Asy-Syari'Ah Dalam Hukum Ekonomi Islam." *DIKTUM: Jurnal Syariah Dan Hukum* 16, no. 1 (2018): 98-117. <https://doi.org/10.35905/diktum.v16i1.524>.
- Toriquddin, Moh. "Teori Maqashid Syari'ah Perspektif Al-Syatibi." *Jurnal Syariah Dan Hukum* 6, no. 1 (2014): 33-47.
- Wheeler, Deborah. "Freedom from Want, and Freedom from Fear a Human Security Approach to a New Middle East?" *Journal of Human Security* 7, no. 1 (2011): 37-52. <https://doi.org/10.3316/JHS0701037>.