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Educational Outreach on Legal Protection of Student Personal Data at SMAK Yos Sudarso Batam Amid Technological Developments

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ABSTRACT

This community service initiative responds to the growing legal challenges concerning the protection of students' personal data in the digital age, particularly in the context of rising fintech activity and online interactions. The lack of legal awareness among high school students poses significant risks, especially as they increasingly engage with digital platforms that collect and process sensitive personal information. To address this issue, an educational outreach program was conducted at SMAK Yos Sudarso Batam, focusing on the legal protection of personal data under Indonesia's Personal Data Protection Law No. 27 of 2022 and related regulations. The primary objective was to enhance students' understanding of their digital rights and empower them to identify and respond to the misuse of their data, particularly in financial technology (fintech) environments. Using a participatory approach, the program employed interactive lectures, a student-produced public service announcement, and educational games. These methods were designed to deliver legal content in an accessible, engaging format suited to the target demographic—students in class XI-6. Results revealed a measurable increase in students' ability to differentiate between legal and illegal fintech practices and an improved capacity to protect their personal data. The outreach was well-received by both students and school officials, who praised its clarity, relevance, and impact. This initiative highlights the importance of early legal education as a preventive measure in the fight against digital exploitation.

Keywords: Personal Data Protection, Legal Literacy, Fintech Awareness

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INTRODUCTION

Adolescence is a critical developmental stage characterized by significant physical, cognitive, social, and emotional transitions, generally occurring between the ages of 12 to early 20s. During this period, individuals begin to form a distinct identity and gradually shift from childlike dependency to independent adult functioning. As stated by Wahidin (2017), adolescents experience substantial changes across all domains of development, which shape their attitudes and behaviors toward the world around them. In the digital era, this stage is further complicated by the pervasive influence of technology, where adolescents become not only consumers but also creators and distributors of digital content (Antyasty & Andraini, 2022).

In the digital era, personal data has become a crucial asset. It encompasses identifiable and sensitive information that must be protected, stored securely, and used lawfully. Personal data includes any true and factual information that directly or indirectly identifies a person. In the context of financial technology (fintech), data such as personal identification becomes highly sensitive. When individuals apply for loans through fintech applications, they provide personal data which, by law, must remain protected and confidential (Kharista Saragih & Budhijanto, 2020). This issue is increasingly important as more financial transactions occur online, often without physical interaction between parties (Wahongan & Prayogo, 2022).

Technology continues to reshape the way individuals access financial services, particularly through smartphones. With the rise of fintech platforms offering easy access to credit, peer-to-peer (P2P) lending has become a widely adopted model. These platforms promise quick, collateral-free loans—particularly attractive to users in remote areas (Kesuma, Budiarta & Wesna, 2021). While beneficial, the convenience also comes with risks. Many platforms use persuasive marketing and data-driven systems to promote financial inclusion, yet users often remain unaware of the implications of sharing their personal data. Misuse of personal information, including unauthorized debt collection and public exposure of borrowers' identities, has emerged as a significant issue (Noor Hediati, 2021; Bukit & Rahmi Ayunda, 2022).

Legally, the rise of fintech necessitates more rigorous regulation and institutional oversight. As stipulated in Article 5 of Indonesia's Financial Services Authority (OJK) Law No. 21 of 2011, OJK holds the authority to regulate and supervise financial services, including fintech startups operating in both banking and non-banking sectors (Kominfo, 2021). However, the rapid growth of fintech has outpaced existing regulatory mechanisms. The lack of enforceable guidelines and accountability creates legal uncertainty, particularly in disputes between consumers and fintech service providers (Kristian, 2022). These challenges underline the need for clearly defined legal protection mechanisms, especially regarding the dissemination and misuse of personal data in digital loan applications (Disemadi & Regent, 2021).

A growing number of reported cases involving the illegal dissemination of personal data through fintech platforms underscores the urgency for digital legal literacy. Students, as part of a digitally connected generation, are vulnerable targets of online exploitation, especially when they engage with digital services without

understanding their rights or the consequences of sharing personal information. While regulations exist, they are not always adequately communicated to or understood by the public, particularly among youth (Kristiani & Tulenan, 2021). This gap between digital engagement and legal awareness must be addressed through proactive educational initiatives that combine formal knowledge with practical, student-centered approaches (Disemadi, et al., 2022).

The novelty and urgency of this community service initiative lie in its focus on legal protection of personal data dissemination among students in the digital age. Conducted at SMAK Yos Sudarso Batam, the program aims to raise awareness among students in class XI-6 about how to respond to and protect themselves from digital privacy violations (Purba, 2020). Using a combination of lectures and educational games, the program seeks to deliver legal concepts in an engaging and accessible way. This method is designed to enhance retention, stimulate critical thinking, and foster responsible digital behavior among youth. The initiative represents a timely intervention in promoting legal awareness and personal data protection in school environments (Hidayat, et al., 2023).

IMPLEMENTATION METHOD

This educational outreach program addresses the issue of students' limited legal understanding regarding the protection of personal data at SMAK Yos Sudarso Batam. The method used is an interactive lecture, supported by a material presentation, a public service video from OJK, and an educational game. The presentation covers the purpose of the session, definitions of legal protection and personal data dissemination, technological developments, characteristics of legal and illegal online lending platforms, and tips for identifying legal services via OJK's website and contact points. A Q&A session concludes the presentation to encourage student engagement.

The program was conducted in Class XI-6 of SMAK Yos Sudarso Batam, located in Batam City, on a mutually agreed date from 10:00 AM to 12:00 PM. Equipment included a projector, laptop, microphone, and banner to enhance learning. The implementation stages included initial planning, on-site school visits, content preparation, and coordination with school officials. The main session featured video screenings and interactive legal education. The final stage involved monitoring, evaluation, and reporting, supported by documentation. This approach aims to ensure students are better equipped to identify and respond to risks related to the misuse of their personal data in the digital era.

IMPLEMENTATION RESULTS

Raising Legal Awareness on Digital Privacy Among High School Students

In the digital era, the rise of information and communication technologies has reshaped societal norms, economies, and legal systems. In Indonesia—home to over 262 million people and more than 140 million internet users—the digital economy is thriving, but so are threats to personal data privacy. As students increasingly engage

with online platforms, their digital footprints are routinely collected and processed, often without explicit consent or understanding of legal implications (Hanifawati, 2021).

Legal awareness among high school students is crucial, particularly in light of Law No. 27 of 2022 on Personal Data Protection (PDP Law), which provides the foundational legal framework for personal data security in Indonesia. Specifically, Article 1(1) defines personal data as any data about an identified or identifiable individual, either directly or indirectly (Dewi, Budiarta & Subamia, 2022). Furthermore, Article 4 guarantees the right of data subjects to access their data, obtain information, and withdraw consent. In the context of education, students must be aware that even common actions—such as sharing information during online registration or social media use—are protected by these legal provisions.

Additional legal safeguards are established in Article 26 of Law No. 19 of 2016 on Amendments to the Electronic Information and Transactions Law (ITE Law), which mandates that any use of personal data via electronic media must obtain the consent of the data subject. Unauthorized use—including the public dissemination of private photos, messages, or contact details—constitutes a legal violation and is subject to administrative and criminal penalties under Articles 45 and 48 of the ITE Law (Purnama & Alhakim, 2021).

Cases such as the Cambridge Analytica scandal, where Facebook user data was harvested without consent for political profiling, highlight the global risks of data misuse. In Indonesia, similar abuses include aggressive telemarketing and the compulsory collection of sensitive documents—such as family registration numbers—during mobile SIM registration (Zaroni, 2015). These issues reflect broader gaps in legal enforcement and a lack of public awareness regarding individual rights (Poernomo, 2022).

High school students are especially vulnerable due to their frequent and unsupervised interaction with digital technologies. Thus, legal education initiatives in schools are urgently needed. These programs should feature interactive presentations, case-based discussions, and public service announcements to familiarize students with legal protections under Article 58 of the PDP Law, which outlines data controller responsibilities, and Article 14, which requires fair and lawful processing of personal data (Priscyllia, 2019).

By understanding their rights and the legal remedies available, students can become empowered to protect their digital identities. Legal literacy enables them to identify abusive practices, seek support from institutions such as the Financial Services Authority (OJK), and assert their rights in the digital ecosystem. Integrating digital privacy education into school programs is a vital step toward developing a generation that is both technologically adept and legally informed (Saragih & Budhijanto, 2020).

Strengthening Data Protection Literacy Through Interactive Legal Education

The implementation of the educational outreach began with an observation visit by the student to the Principal of SMAK Yos Sudarso Batam. The purpose of the visit

was to request permission and explain the intent of conducting a legal counseling session in one of the school's classes. The outcome of this visit was the agreement on the location, date of implementation, and the appointment of a contact person. A preparatory discussion between the student and the school focused on logistical arrangements, including facilities and equipment necessary for the session (Sari, 2021).

The outreach, titled *“Educational Outreach: Legal Protection of Student Personal Data at SMAK Yos Sudarso Batam in the Era of Technological Advancement,”* was organized with the support of the school principal. Materials such as banners, presentation slides, videos, a laptop, and tokens of appreciation were prepared. On April 3, 2023, the session took place in Class XI-6, where students gathered and the venue was set up.

The event began with introductions, a statement of objectives, and gratitude to the students. A short public service video produced by the students was shown to introduce the topic. The student facilitator then emphasized the meaning behind the term "educational" as a call to raise legal consciousness and digital intelligence among the students (Syailendra, 2021).

The session was delivered interactively, with the student engaging the class by asking about their knowledge of data protection laws. A key part of the material included an explanation of the urgency of legal awareness regarding personal data dissemination. The presentation referred to Law No. 27 of 2022 on Personal Data Protection (UU PDP), highlighting that even individuals engaged in small business or e-commerce are legally responsible as data controllers under this law. This was contextualized using a real court case (Case 108/PUU-XX/2022), and students were informed that the PDP law applies universally, as stated in Article 2(1).

The session concluded with an interactive Q&A, during which students expressed strong interest and shared personal experiences relating to data misuse. Their active participation indicated the effectiveness of the program. The Q&A closed with tokens of appreciation distributed to attendees (Widyastuti & Sugianto, 2020).

CONCLUSION

The Educational Outreach Program is an initiative and realization of student community service through the implementation of legal counseling sessions, with a focus on rural and school communities. The central topic of this outreach was legal protection of personal data dissemination in the era of technological advancement, specifically addressing how students at SMAK Yos Sudarso Batam should respond to such challenges. The target audience consisted of 40 students from class XI-6. The program was conducted in response to the issues faced by these students, particularly the lack of legal education and awareness regarding personal data protection. This concern was validated by a student who shared that a data breach had led to a fraudulent incident. The session used an interactive lecture method, beginning with a presentation and a student-produced video advertisement. As a result of this community service activity, the facilitator successfully raised awareness among students about the legal consequences and risks of data misuse, emphasized preventive measures to avoid becoming victims, and promoted greater understanding and

compliance with data protection laws. The program received positive feedback from the school. The Principal of SMAK Yos Sudarso Batam noted that the material was engaging and easy for students to understand.

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