**NUKHBATUL 'ULUM: Jurnal Bidang Kajian Islam**
**Vol. 12, No. 2 (2026): 284-305**
DOI: https://doi.org/10.36701/nukhbah.v12i2.2737
Available online at: https://journal.stiba.ac.id/index.php/nukhbah/index
ISSN: 2685-7537 (online); 2338-5251 (printed)

# Misuse of Online Loan Emergency Contacts: An Analysis of *al-Ḍarūriyyāt al-Khamasah Maqāṣid al-Syarī'ah*

**Syadza Fildzah Shalati**
International Open University, Gambia
*Email: syadza.shalati@gmail.com*

**Sabiya Puspa Nagara**
Sekolah Tinggi Dirasat Islamiyah Imam Syafi'i Jember, Indonesia
*Email: sabiyapuspa@gmail.com*

**Abstract**

The rapid development of Fintech Peer-to-Peer Lending (online loans) in Indonesia does indeed provide convenience in economic activities, but the inclusion of emergency contacts without permission from online loan borrowers is often misused unilaterally, causing significant problems and losses. This study aims to examine in depth the practice of misusing emergency contacts in online loans using the perspective of *Maqāṣid al-Syarī'ah*, especially violations of the main principles of *al-Ḍarūriyyāt al-Khamsah*. This study uses a qualitative approach with library research and content analysis methods to evaluate violations of these practices against the objectives of Islamic law. The results of the study indicate that the collection methods used by online lenders are intimidating and aggressive, violating the principles of *al-Ḍarūriyyāt al-Khamsah*. This violation occurs due to a lack of awareness and neglect of basic human rights and irresponsibility in taking risks to borrow money from online lenders. Therefore, this is contrary to the objectives of *Maqāṣid al-Syarī'ah*, namely bringing *maṣlaḥah* (goodness or benefit) and avoiding *mafsadah* (damage) to humans. This study contributes to the general public, especially Muslims, about the importance of maintaining *al-Ḍarūriyyāt al-Khamsah* in any circumstances and situations, as well as to practitioners and policymakers in creating guidelines or regulations because *al-Ḍarūriyyāt al-Khamsah* is a major element of human life, so its existence should not be threatened, because if it is threatened, then the continuity and well-being of humans are also threatened.

***Keywords:*** *Emergency Contact, Online Loans, al-Ḍarūriyyāt al-Khamsah, Maqāṣid al-Syarī'ah.*

| Received: 22-11-2025 | Revised: 28-07-2026 | Accepted: 31-07-2026 | Published: 16-11-2026 |
|---|---|---|---|

**How to cite :**

Syadza Fildzah Shalati, Sabiya Puspa Nagara. "Misuse of Online Loan Emergency Contacts: An Analysis of *al-Ḍarūriyyāt al-Khamasah Maqāṣid al-Syarī'ah*", NUKHBATUL 'ULUM: Jurnal Bidang Kajian Islam, Vol. 12, No. (2) (2026): 284-305. https://doi.org/10.36701/nukhbah.v12i2.2737

**Copyright** (c) : 2026 Syadza Fildzah Shalati, Sabiya Puspa Nagara

This work is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.

## 1. INTRODUCTION

The rapid development of information technology has revolutionized the global financial sector landscape, including in Indonesia. One of the most significant manifestations of this technological disruption is the emergence of peer-to-peer lending

(online loans)-based financial technology.[1] As an alternative, fast-paced financing instrument, this sector offers democratized access to capital for the unbanked population.[2] However, behind the promise of efficiency and economic acceleration, the operation of online loans in Indonesia often produces negative excesses that harm basic human rights.[3] Transactions originally designed to facilitate transactions often turn into financial traps accompanied by massive and structured privacy violations.[4]

A crucial issue currently emerging in the online lending ecosystem is the misuse of emergency contact information.[5] In loan application schemes, providing an emergency contact is often a mandatory requirement, serving as personal collateral, replacing conventional collateral.[6] Serious problems arise when debtors unilaterally provide third-party contact numbers without confirmation, approval, or legal documentation indicating the third party's willingness to assume the risk of default.[7] When debtors experience repayment difficulties, these unaware third parties are immediately targeted for aggressive debt collection.[8] They are faced with psychological terror, intimidation, dissemination of personal data, and even physical threats by debt collectors appointed by the platform.[9]

Legally, the Indonesian government has actually anticipated this loophole for personal data misuse. Financial Services Authority Regulation (POJK) Number 40 of 2024 and OJK Circular Letter (SEOJK) Number 19/SEOJK.06/2023 explicitly prohibit the use of emergency contacts as a collection tool and require written confirmation and approval from the data owner before the verification process is considered valid.[10] In the realm of civil law, victims of personal data misuse also have the constitutional right

[1] Jeremy Zefanya Yaka Arvante, "Dampak Permasalahan Pinjaman Online Dan Perlindungan Hukum Bagi Konsumen Pinjaman Online," *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal* 2, no. 1 (2022): 73–87, https://doi.org/10.15294/ipmhi.v2i1.53736.

[2] OJK, "FAQ: Kategori Umum," ojk.go.id, 2019, https://ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ Fintech Lending.pdf.

[3] Kementerian Komunikasi dan Digital RI, "Menghentikan Sepak Terjang Pinjol Yang Meresahkan," komdigi.go.id, 2021, https://www.komdigi.go.id/berita/artikel/detail/menghentikan-sepak-terjang-pinjol-yang-meresahkan.

[4] Naswa Fiolla Anggraini and Sidi Ahyar Wiraguna, "Tanggung Jawab Hukum Platform Pinjaman Online Terhadap Penyalahgunaan Dan Penyebaran Data Pribadi Konsumen Secara Ilegal," *RISOMA : Jurnal Riset Sosial Humaniora Dan Pendidikan* 3, no. 3 (2025): 144–67, https://doi.org/10.62383/risoma.v3i3.767.

[5] Taffy Faiq Syahmi and Krisnadi Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online," *INNOVATIVE: Journal Of Social Science Research* 4, no. 3 (2024): 9858–66, https://doi.org/https://doi.org/10.31004/innovative.v4i3.11460.

[6] Luh Diyah Artari and Ni Wayan Apryani Ella, "Perlindungan Hukum Bagi Emergency Contact Yang Digunakan Secara Sepihak Dalam Perjanjian Pinjam Meminjam Berbasis Teknologi," *Jurnal Kertha Wicara* 15, no. 03 (2025), https://ejournal4.unud.ac.id/index.php/wicara/id/article/view/27.

[7] Artari and Ella; Yuni Priskila Ginting et al., "Pembuktian Pertanggungjawaban Pidana Kepada Yang Memberikan Emergency Contact Untuk Aplikasi Pinjaman Online," *Jurnal Hukum Ius Publicm* 5, no. 2 (2024), https://doi.org/10.55551/jip.v5i2.176.

[8] Syahmi and Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online."

[9] Nurfadilah, Ashadi L. Diab, and Andi Novita Mudriani Djaoe, "Perlindungan Hukum Terhadap Korban Penyalahgunaan Data Pribadi Pada Aplikasi Pinjaman Online," *Fawaid: Sharia Economic Law Review* 4, no. 2 (2023): 1–9, https://doi.org/10.31332/flr.v4i2.4424; Putri Pinasti et al., "Akibat Hukum Atas Pencantuman Nomor Orang Lain Sebagai Kontak Darurat Secara Sepihak Dalam Pengajuan Pinjaman Online," *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial* 1, no. 5 (2023): 184–92, https://doi.org/https://doi.org/10.5281/zenodo.10289136 Akibat; Rahmat Rudiyanto, "Peran Lembaga Keuangan Dalam Mencegah Jeratan Pinjaman Online Ilegal The Role of Financial Institutions in Preventing Illegal Online Loan Traps," *JEMAK-BD: Ekonomi Manajemen Akuntansi Keuangan Bisnis Digital* 4, no. 1 (2025): 229–40, https://doi.org/https://doi.org/10.58222/jemakbd.v4i1.1311.

[10] OJK, "Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 19/SEOJK.06/2023 Tentang Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi," Pub. L. No. 19 (2023).

to file a lawsuit for Unlawful Acts (PMH) under Article 1365 of the Civil Code.[11] However, there is a wide regulatory gap between normative regulations and empirical reality on the ground.[12] The OJK's oversight tends to be reactive only working after a crime has occurred combined with weak real-time detection of platform compliance, resulting in unilateral disclaimer clauses from online loan service providers continuing to perpetuate this brutal debt collection practice.[13]

This simplified phenomenon of listing emergency contact information without consent, when viewed from the sociology of Islamic law, has shifted to a common practice (habitual action) in the digital era. In Islamic legal epistemology, this unilateral collection practice that violates personal rights is categorized as *'Urf Fāsid* (flawed or damaged tradition). Although contact data collection is intended to mitigate business risks, its operationalization, which ignores the pillar of third-party consent (*riḍā*), has significantly reduced the value of imperative *mu'āmalah* justice. A digital tradition cannot be declared *'Urf Ṣaḥīḥ* if its existence consistently produces harm (*mafsadah*) for society. Therefore, the status of this manipulative digital custom is null and void under Islamic normative law and cannot be used to justify debt collection from third parties.

Based on the regulatory gap between OJK regulations and empirical reality on the ground, as well as the shift of this unilateral action into *'Urf Fāsid* in the sociology of Islamic law, a more in-depth and holistic analysis is needed. This research aims to fill this academic gap by focusing on the analysis of the practice of emergency contact abuse through the lens of *al-Ḍarūriyyāt al-Khamsah* within the *Maqāṣid al-Syarī'ah* framework. Through this approach, the research aims to formulate a comprehensive reconstruction of legal protection for third parties, while also offering the concept of strict liability for online lending platforms to eliminate systematic *mafsadah* in the digital society.

The study of legal protection for personal data in digital financial transactions has attracted the attention of many academics, particularly regarding the negative consequences of misusing third-party data as emergency contacts. To strengthen the theoretical position and scientific novelty of this study, several previous studies are critically reviewed.

The first research was conducted by Luh Diyah Artari and Ni Wayan Ella Apryani (2025) entitled "Legal Protection for Emergency Contacts Used Unilaterally in Technology-Based Lending and Borrowing Agreements".[14] Through a normative juridical approach, the study concludes that the inclusion of emergency contacts without explicit consent from the data owner causes the agreement clause to be subjectively flawed. Victims are legally protected through the corridors of Law Number 27 of 2022 concerning Personal Data Protection and POJK No. 10/POJK.05/2022. Although Artari and Ella's research has the same emphasis as this research in criticizing the position of emergency contacts, the fundamental difference lies in the legal paradigm used. The previous study relied entirely on positive civil law instruments, while this research steps

[11] Artari and Ella, "Perlindungan Hukum Bagi Emergency Contact Yang Digunakan Secara Sepihak Dalam Perjanjian Pinjam Meminjam Berbasis Teknologi."

[12] Anggita Lailatun Ni'mah et al., "Problematika Kelembagaan Otoritas Jasa Keuangan (OJK) Dalam Pengawasan Pinjaman Online Dan Layanan Keuangan Digital Di Indonesia," *Desentralisasi : Jurnal Hukum, Kebijakan Publik, Dan Pemerintahan* 2, no. 4 (2025): 130–141, https://doi.org/10.62383/desentralisasi.v2i4.1252.

[13] Ni'mah et al.

[14] Artari and Ella, "Perlindungan Hukum Bagi Emergency Contact Yang Digunakan Secara Sepihak Dalam Perjanjian Pinjam Meminjam Berbasis Teknologi."

into a more philosophical realm by using the lens of Islamic law, especially the principle of *al-Ḍarūriyyāt al-Khamsah* within the framework of *Maqāṣid al-Syarī'ah*.

The second study was conducted by Putri Pinasti et al. (2023) in a study entitled "Legal Consequences of Unilaterally Listing Other People's Numbers as Emergency Contacts in Online Loan Applications."[15] The main focus of Pinasti et al.'s study was to capture the administrative and civil consequences that can be imposed on platforms or debtors who misuse other people's personal data. They viewed such unilateral actions as a violation of rights that must be followed by sanctions in the form of compensation. There are strong similarities between Pinasti et al.'s research and this study in positioning this unilateral listing as a violation of the law. However, this previous study limited its analysis to the normative-administrative level of civil law. Meanwhile, this study attempts to fill the academic gap by analyzing the impact of data exploitation on the psychological, social, and religious stability of victims methodologically through an analysis of the five basic human rights in Islam.

This is where the novelty and scientific contribution of this research lies. This research aims to fill this academic gap by integrating positive legal instruments such as POJK No. 40 of 2024 and Article 1365 of the Civil Code with an Islamic ethical-normative framework, namely the principle of *al-Ḍarūriyyāt al-Khamsah* within the *Maqāṣid al-Syarī'ah*. This approach is very important because the impact of misuse of emergency contacts does not only touch financial losses (*ḥifẓ al-Māl*), but has harmed mental health and peace of life (*ḥifẓ al-'Aql*), threatened physical safety (*ḥifẓ al-Nafs*), disrupted family harmony (*ḥifẓ al-Nasl*), even disturbed the solemnity in worship (*ḥifẓ al-Dīn*).[16] Through this comprehensive analysis, this study aims to formulate the reconstruction of legal protection for third parties through the concept of absolute liability (strict liability) of online loan service provider platforms based on the principles of Islamic jurisprudence, in order to eliminate systematic *mafsadah* in society.

This study uses a qualitative approach with library research methods. This method was chosen because it aims to analyze the phenomenon of emergency contact abuse in online loans from the perspective of *Maqāṣid al-Syarī'ah* and its implications for the principle of *al-Ḍarūriyyāt al-Khamsah*. Data were obtained from various literature, such as books, journals, and scientific articles that discuss the concept of *Maqāṣid al-Syarī'ah* and the principle of *al-Ḍarūriyyāt al-Khamsah*.

Data collection techniques were carried out by tracing, identifying, and reviewing relevant literature sources. Data analysis used content analysis techniques. The collected data will be classified and presented descriptively and qualitatively, then analyzed to assess the violation or relevance of the online loan emergency contact policy to the principles of *Maqāṣid al-Syarī'ah*, specifically the protection of *al-Ḍarūriyyāt al-Khamsah* (religion, life, intellect, lineage, and wealth). The results of this analysis are then used to formulate a theoretical basis for comprehensive legal protection for victims.

[15] Pinasti et al., "Akibat Hukum Atas Pencantuman Nomor Orang Lain Sebagai Kontak Darurat Secara Sepihak Dalam Pengajuan Pinjaman Online."

[16] Nurfadilah, Diab, and Djaoe, "Perlindungan Hukum Terhadap Korban Penyalahgunaan Data Pribadi Pada Aplikasi Pinjaman Online"; Siti Rohimah et al., "Transformasi Kesadaran Keluarga Terhadap Bahaya Pinjaman Online Melalui Pendampingan Psikologis Dan Penguatan Nilai Akhlakul Karimah," *Jurnal Medika: Medika* 4, no. 3 (2025): 834–44, https://jmedika.com/index.php/medika/article/view/314/197; Syahmi and Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online."

## 2. DISCUSSION

Historically, the term *Maqāṣid al-Syarī'ah* was not yet known in the early days of Islam, even until the third and fourth centuries, the golden age. However, in those early days, the term *maṣlaḥah* was already known, namely since the time of the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* and the period after the Prophet *Ṣallā Allāhu 'alaihi wa sallam* which was used in determining a law.[17] Some scholars of the Islamic jurisprudence consider Imam al-Syāṭibi, a scholar from the Maliki school of thought, to be the first founder, including Ibn 'Āsyūr, who agrees that Imam al-Syāṭibi was the father of the first *Maqāṣid al-Syarī'ah* and the founder of its foundation. However, this does not mean that the science of *Maqāṣid al-Syarī'ah* (the principles of Islamic law) did not exist before him. Imam al-Syāṭibi is more accurately described as the first to systematically construct the *Maqāṣid al-Syarī'ah* (the principles of Islamic law).[18] Nevertheless, the concept of *Maqāṣid al-Syarī'ah* has actually existed since the classical Islamic era.[19]

*Maqāṣid al-Syarī'ah* is an Islamic legal concept that originated during the establishment of Islamic law itself and was later developed by scholars. Its existence has also been practiced by scholars in every legal enactment they make. In establishing Islamic law, the *maṣlaḥah* (the objectives to be achieved) must be considered. This is the role of *Maqāṣid al-Syarī'ah*. *Maqāṣid* is the plural of the word *maqṣad*, which is the *maṣdar mimi* of the words *qaṣada-yaqṣudu-qaṣdan-maqṣadan*. According to Ibn al-Manẓur, the word *al-Qaṣd* can be interpreted as *istiqāmah al-Ṭarīq*, which is steadfastness on one path, *al-I'timād*, which is something that becomes a support, *al-'Adl*, which is justice and taking the middle path. So, it can be concluded that the word *al-Qaṣd* is used to seek the straight path and the necessity to adhere to that path.[20] The term "*maqāṣid"* is sometimes used by fiqh and *uṣūl* scholars to describe the purpose of sharia in establishing laws.[21]

The word "*syarī'ah*" is linguistically translated as "*mawridu al-Mā' allażi tasyrabu al-Dawābb',*" meaning a place where water flows, where animals drink from. It can also mean "*mawrid al-Mā'*," meaning a place where water grows and springs. It is also commonly used to mean "*al-Dīn*" and "*al-Millah*" (religion), "*al-Ṭarīq*" (path), "*al-Minhāj*" (method), and "*al-Sunnah*" (customs).[22] This can be seen in the words of Allah *'Azza wa Jalla* in Surah Al-Jāśiyah/45:18,

ثُمَّ جَعَلْنَٰكَ عَلَىٰ شَرِيعَةٍ مِّنَ ٱلْأَمْرِ فَٱتَّبِعْهَا وَلَا تَتَّبِعْ أَهْوَآءَ ٱلَّذِينَ لَا يَعْلَمُونَ

It means:

---

[17] Agus Hermanto, *Maqashid Al-Syari'ah Metode Ijtihad Dan Pembaharuan Hukum Keluarga Islam* (Malang: Literasi Nusantara Abadi, 2021), https://repository-penerbitlitnus.co.id/id/eprint/165/1/MAQASHID AL SYARI%27AH%2C Metode Ijtihad dan Pembaruan Hukum Keluarga Islam.pdf.

[18] Gunawan, "Modernisasi Hukum Islam Dalam Bingkai Maqasid Al Syari'ah Perspektif Ibnu Taimiyah," Ms-Blangkejeren.Go.Id, 2025, https://ms-blangkejeren.go.id/modernisasi-hukum-islam-dalam-bingkai-maqasid-al-syariah-perspektif-ibnu-taimiyah-oleh-gunawan-s-h-i/.

[19] Hermanto, *Maqashid Al-Syari'ah Metode Ijtihad Dan Pembaharuan Hukum Keluarga Islam*.

[20] Busyro, Maqâshid Al-Syarîah: Pengetahuan Mendasar Memahami Maslahah (Rawamangun: Kencana, 2019).

[21] Suhaimi, MUhammad Rezi, and Maman Rahman Hakim, "Al-Maqashid Al-Syari'ah; Teori Dan Implementasi," *Sahaja: Journal Shariah And Humanities* 2, no. 1 (2023): hlm. 162-166, https://doi.org/https://doi.org/10.61159/sahaja.v2i1.13.

[22] Busyro, *Maqâshid Al-Syarîah: Pengetahuan Mendasar Memahami Maslahah*.

"Then We made you (Muhammad) follow the sharia (rules) of that religion, so follow (the sharia) and do not follow the wishes of those who do not know."

According to Imam al-Syāṭibi *Maqāṣid al-Syarī'ah* are the goals set by the sharia to realize the benefit of the Muslims. Then according to Ibn 'Āsyūr *Maqāṣid al-Syarī'ah* are several goals and lessons that are used as a basis for *Syāri'* in all religious provisions or the majority of them. By making some of these goals not only applicable to sharia law products specifically. According to 'Izz ibn 'Abd as-Salām *Maqāṣid al-Syarī'ah* is the meaning and wisdom (wisdom) that is maintained by the sharia in all legal provisions or most of them, even though they are not specifically devoted to maintaining them in every type of law from the Sharia laws, this includes everything that is given legal characteristics and objectives that are inseparable from the sharia in maintaining them.[23] And according to Imam al-Ghazālī *Maqāṣid al-Syarī'ah* is an effort to achieve prosperity (*maṣlaḥah*) for Muslims through the application of Islamic laws.[24]

Ibn Taymiyyah stated that the laws that Allah has enshrined, whether commands or prohibitions, have two goals to be realized, namely servitude to Him alone and realizing the benefit (*maṣlaḥah*) of Muslims both in this world and in the afterlife. All benefits (*maṣlaḥah*) intended solely for the good of Muslims are regulated in the *Maqāṣid al-Syarī'ah* (Islamic principles), which aim to bring benefit and goodness to Muslims and protect them from things that are harmful and destructive (*mafsadah*). *Maqāṣid al-Syarī'ah*, in its implementation, is guided by the Qur'an, Sunnah, and Ijma'.[25]

*Maṣlaḥah* can be realized if five essential needs can be fulfilled and maintained by Muslims so that their existence is not threatened.[26] These five essential needs are called *al-Ḍarūriyyāt al-Khamsah*.[27] Al-Zarkasyī said, "Based on its strength, or if it is related to human needs for it, *Maṣlaḥat Mu'tabarah* is divided into three, namely *ḍarūriyyāt*, *hājjiyāt* and *taḥsīniyyāt*." *Aḍ-Ḍarūriyyāt* is something that must be fulfilled to uphold the *maṣlaḥah* of religion and the world, if it is not fulfilled, then the welfare of the world will not run well, it will even be damaged, shaky and can eliminate life. And in the afterlife, safety and enjoyment will be lost, especially will experience real losses.[28] *Ḍarūriyyāt al-Khams* consists of:[29]

a. *Ḥifẓ al-Dīn* (Guarding Religion)

*Ḥifẓ al-Dīn* is the most important *ḍarūriyyāt* and is in the highest order. As Allah *Subḥānahu wa Ta'ālā* says in surah al-Żāriyāt/51:56

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

[23] Busyro.

[24] Sri Fuzi Lestari, Kirey Sya'bani Salam, and Melisya Dwi Asfiantika, "Maqashid Al-Khamsah Dalam Ekonomi Islam : Perspektif Al-Ghazali , As Syatibi , Dan Ibnu Khaldun," *Finotec : Journal of Islamic Finance and Economics* 2, no. 3 (2025): 413–22, https://onlinejournal.penacceleration.com/index.php/fet/article/view/257/177.

[25] Busyro, *Maqâshid Al-Syarîah: Pengetahuan Mendasar Memahami Maslahah*.

[26] Muhammad Mahmud, "Maqasid Al-Syari'ah (Al-Dharuriyat, Al-Tahsiniyat, Al-Hajiyat)," Jurnal Tahqiqa 14, No. 2 (2020): 191–201, https://jurnal.stisalhilalsigli.ac.id/index.php/tahqiqa/article/download/264/204.

[27] Almanhaj, "Lima Kebutuhan Penting Yang Harus Dijaga Oleh Kaum Muslimin," almanhaj.or.id, 2020, https://almanhaj.or.id/24830-lima-kebutuhan-penting-yang-harus-dijaga-oleh-kaum-muslimin.html%0A.

[28] Islamqa, "Ad-Dharuriyat Al-Khams (Lima Kebutuhan Penting) Dan Perbedaan Pendapat Tentang Pengutamaan Hifzhu Ad-Din Daripada Hifzhu An-Nafs," islamqa.info/id, 2024, https://islamqa.info/id/answers/307202/ad-dharuriyat-al-khams-(lima-kebutuhan-penting)-dan-perbedaan-pendapat-tentang-pengutamaan-hifzhu-ad-din-daripada-hifzhu-an-nafs.

[29] Almanhaj, "Lima Kebutuhan Penting Yang Harus Dijaga Oleh Kaum Muslimin."

It means:
"And I did not create the jinn and mankind except that they should worship Me."

The verse above shows that this is the true purpose of creation. To achieve this goal, Allah *Subḥānahu wa Ta'ālā* sent His messengers and revealed His books. As He says in Surah an-Nisā', verse 165:

رُسُلًا مُبَشِّرِينَ وَمُنْذِرِينَ لِئَلَّا يَكُونَ لِلنَّاسِ عَلَى اللَّهِ حُجَّةٌ بَعْدَ الرُّسُلِ

It means:
"(We sent them) as messengers bringing good news and giving warnings so that people would have no reason to argue against Allah after the messengers were sent."
And also the words of Allah *Subḥānahu wa Ta'ālā* in surah al-Nahl/16:36,

وَلَقَدْ بَعَثْنَا فِي كُلِّ أُمَّةٍ رَسُولًا أَنِ اعْبُدُوا اللَّهَ وَاجْتَنِبُوا الطَّاغُوتَ

It means:
"And indeed We have sent messengers to every people (to call): "Worship Allah (alone) and stay away from that *ṭāghūt*."

To maintain *al-Dīn* , various methods can be taken, including:

1) Believing in Allah *'Azza wa Jalla*, loving Him, glorifying Him, knowing Asma' and the nature of Allah *'Azza wa Jalla*.
2) Stick to religion, study it, then preach it.
3) Avoid and warn against acts of shirk and *riya'*.
4) Fighting apostates.
5) Warns against acts of heresy and against *ahlul* heresy.

b. *Ḥifẓ al-Nafs* (Guarding the Soul)

*Ḥifẓ al-Nafs* is included in *al-Ḍarūriyyāt al-Khamsah*. Because *al-Dīn* cannot be upright if there are no souls to uphold it. If you want to uphold *al-Dīn*, you must take good care of your souls. Allah *Subḥānahu wa Ta'ālā* says about how to maintain and glorifying souls in surah al-Baqarah/2:79,

وَلَكُمْ فِي الْقِصَاصِ حَيَاةٌ يَا أُولِي الْأَلْبَابِ لَعَلَّكُمْ تَتَّقُونَ

It means:
"And in *Qiṣaṣ* there is (a guarantee of) survival for you, O men of understanding, that you may become pious."

In this verse, Allah explains that *Qiṣaṣ* is one of the reasons for the preservation of life, because the law of *Qiṣaṣ* will have a deterrent effect on criminals, resulting in a safe, peaceful, and secure life. Allah *Subḥānahu wa Ta'ālā* says in Surah al-Furqān, verse 68:

وَلَا يَقْتُلُونَ النَّفْسَ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ وَلَا يَزْنُونَ

It means:

"(Among the characteristics of the servants of Allah, the Most Merciful, is that) they do not kill a soul that Allah has forbidden (killing), except for a just (reason), and they do not commit adultery."

*Haqq* is truth that must be supported by strong evidence and proof. If there is no evidence and proof, it constitutes killing without justification, and this is prohibited, as stated by the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* regarding the protection of the soul:

مَنْ تَرَدَّى مِنْ جَبَلٍ فَقَتَلَ نَفْسَهُ فَهُوَ فِي نَارِ جَهَنَّمَ يَتَرَدَّى خَالِدًا مُخَلَّدًا فِيهَا أَبَدًا

It means:
"Whoever throws himself from a mountain and kills himself will be in Hell, throwing himself down forever." (H.R. Bukhārī)

This hadith prohibits someone from acting arbitrarily towards themselves, such as intentionally harming themselves. This is because human souls belong to the Creator, Allah *Subḥānahu wa Ta'ālā*. This includes suicide; someone who commits suicide has violated sharia law and is therefore considered a major sin.

*Ḥifẓ al-Nafs* can be done in various ways, including:

1) In extreme emergencies, it is obligatory to eat anything to stay alive, even if the food is forbidden (but only to satisfy hunger, not until full) to avoid death.
2) Fulfilling basic needs such as food, drink, and clothing.
3) *Qiṣaṣ* is obligatory if the murderer fulfills the legal requirements for *Qiṣaṣ*, and it is forbidden to harm or torture oneself.

c. *Ḥifẓ al-'Aql* (Guarding the Mind)

The means to guard the mind is knowledge. The first revelation heard by the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* was the word "*Iqra'*," followed by verse 5 of Surah al- 'Alaq:

عَلَّمَ الْإِنْسَانَ مَا لَمْ يَعْلَمْ

It means:
"He taught man what he did not know."

Because reading is a path to gaining knowledge, although not the only path, it is the most important. However, knowledge must be accompanied by good deeds. The purpose of knowledge is to make a person pious, perform good deeds, and abstain from all sinful acts, as Allah says in Surah Al-Mā'idah/5:91,

اِنَّمَا يُرِيْدُ الشَّيْطٰنُ اَنْ يُّوْقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبَغْضَاۤءَ فِى الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ اللّٰهِ وَعَنِ الصَّلٰوةِ فَهَلْ اَنْتُمْ مُّنْتَهُوْنَ

It means:
"Indeed, Satan intends to sow enmity and hatred among you, and gambling prevents you from the remembrance of Allah and prayer; so desist."

*Khamr* and gambling have caused humans to be hindered from the path of Allah and can eliminate reason or awareness, even though reason is very necessary for humans to understand the commands and laws of the sharia. The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:

كُلُّ مُسْكِرٍ خَمْرٌ وَكُلُّ خَمْرٍ حَرَامٌ

It means:
"Every intoxicant is khamr, and all khamr is forbidden."

Most importantly, to maintain the goodness of the mind, sharia forbids everything that can harm it, both in the spiritual (abstract) sense, such as gambling, singing, and looking at forbidden things, and in the physical sense, such as khamr and drugs, and imposes sanctions on those who do so.

d. *Ḥifẓ al-Nasl* (Protecting Offspring)

*Ḥifẓ al-Nasl* is included in *al-Ḍarūriyyāt al-Khamsah* because Allah *Subḥānahu wa Ta'ālā* says in Surah al-Isrā'/17:32,

وَلَا تَقْرَبُوا الزِّنَا ۖ إِنَّهُ كَانَ فَاحِشَةً وَسَاءَ سَبِيلًا

Means:
"And do not come near adultery; indeed, it is an abomination and an evil path."

*Ḥifẓ al-Nasl* can be maintained in various ways, including:
1) Getting married.
2) Having witnesses at the wedding.
3) Obliging to care for, provide for, and educate children.
4) Forbidding marriage to an adulterer.
5) Prohibiting the decision to commit talaq unless forced.
6) Forbidding *ikhtilāṭ*.

e. *Ḥifẓ al-Māl* (Guarding Wealth)

*Ḥifẓ al-Māl* is a source of livelihood, well-being, and happiness for humans, therefore, *ḥifẓ al-Māl* is included in *al-Ḍarūriyyāt al-Khamsah*. As Allah *'Azza wa Jalla* says in Surah an-Nisā'/4:5,

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَامًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا

It means:
"And do not hand over to people whose minds are not yet perfect, the wealth (those in your power) which Allah has made the basis of life."

The verse above shows that a person's standard of well-being is measured by their wealth. Therefore, Allah commands His servants to pay zakat and give alms. Zakat is a right owed to Allah that His servants must fulfill. Thus, those who are entitled to receive zakat will be protected, and those who have paid zakat will be clean and holy.

The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:

لَعَنَ اللَّهُ السَّارِقَ يَسْرِقُ الْبَيْضَةَ فَتُقْطَعُ يَدُهُ

It means:
"Allah *'Azza wa Jalla* curses the thief who steals eggs, then cuts off his hand."
Allah *Subḥānahu wa Ta'ālā* says in surah al-Isrā'/17:26-27,

وَلَا تُبَذِّرْ تَبْذِيرًا إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

It means:
"And do not squander (your wealth) wastefully. Indeed, the wasters are the brothers of the devil, and the devil is very disobedient to his Rabb."
Allah also forbids His servants from doing *isrāf* (excessive) as stated in His word in surah al-An`ām/6:144,

وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

It means:
"And do not be excessive. Indeed, Allah does not love those who are excessive."

*Ḥifẓ al-Māl* can be maintained in various ways, including:

1) Doing good deeds and striving.
2) Safeguarding one's wealth.
3) Islam encourages giving alms, permits buying and selling, and borrowing.
4) It is forbidden to commit wrongdoing with someone else's wealth, and it is obligatory to replace it.
5) It is obligatory to safeguard one's wealth and not waste it.

The *al-Ḍarūriyyāt al-Khamsah* are closely related to human daily life; Allah has arranged everything for the benefit (*maṣlaḥah*) of His servants. The *al-Ḍarūriyyāt al-Khamsah* are interconnected and support each other; they cannot be separated. *Al-Ḍarūriyyāt al-Khamsah* serves as a foundation for Muslims in upholding their rights and obligations. The welfare of Muslims can be achieved if *al-Ḍarūriyyāt al-Khamsah* is properly fulfilled. With today's technological advancements, *al-Ḍarūriyyāt al-Khamsah* certainly plays a significant role in policy making in the fields of education, economics, and social affairs.[30]

Before further examining the operational impact of emergency contact billing, it is important to examine the legal standing of online lending platforms themselves within the *mu'āmalah* ecosystem. Conventional online lending practices are essentially judged the same as conventional banks, namely prohibited because they contain elements of interest (*ribā*). The scholars in Majma' Al Buhūṡ Al Islamī in Egypt at the 2nd Congress in Cairo in 1385 H, among others, stipulated: First: Bank interest in all its types is all usury which is forbidden. There is no difference whether it is called *qarḍ istihlākī* (consumptive loans) or *qarḍ intājī* (productive loans), because the texts of the Al-Qur'an and *Sunnah* explicitly forbid all of them, including both types. Second: *Ribā*, whether large or small, is all forbidden. This is the correct understanding of the word of

[30] Asli Nasution et al., "Tingkatan Al-Maqashid Al-Khamsah Dan Penerapannya," *Jurnal Kolaboratif Sains* 7, no. 12 (2024): 4656–70, https://doi.org/10.56338/jks.v7i12.6609.

*Allah Ta'ālā* (which means): "O you who believe, do not consume usury doubled and fear Allah that you may prosper" (QS. Āli 'Imrān/3:130).[31]

One area that has not escaped the study of the *al-Ḍarūriyyāt al-Khamsah* is the practice of online lending. This is because online lending practices have the potential to be damaging and violate *al-Ḍarūriyyāt al-Khamsah*. The practice of online lending is evident in the growing public anxiety, as the simple procedure for borrowing money through an app and an internet connection actually traps borrowers with high interest rates and threats of terror from online lending companies.[32] The consequences of online lending are often overlooked by online lenders, which should be a serious concern for them. First, the obligation to pay interest and additional fees is a major concern. Second, using illegal online loans carries a greater risk due to the extremely high interest rates and lack of transparency. Third, abusive or intimidating collection methods significantly increase the likelihood of privacy violations.[33]

The impacts of online lending are numerous, including the misuse of personal data.[34] Many online loan customers misuse the information provided when filling out their personal information, including emergency contact information. An emergency contact is someone whose number the borrower uses as a contact person for the lender in an emergency, such as if the borrower is unreachable. Typically, an emergency contact is contacted if the borrower is difficult to reach or is having difficulty repaying the loan.[35] Online lenders also use emergency contact information as a collection tool.[36]

An emergency contact is mandatory when borrowers apply for an online loan. Emergency contact information is designed to protect online lenders, allowing them to assist them in emergency situations. However, borrowers often don't realize they're being designated as emergency contacts.[37] This is where many problems and cases related to emergency contact information in online loans arise. If the emergency contact information doesn't agree or doesn't receive prior confirmation, they become a third party in the online loan transaction.[38]

Borrowers make emergency contacts as third parties without prior permission as the responsible party if the borrower commits a violation.[39] This includes violating the personal rights of third parties. From this one problem gives rise to bigger problems, including, attaching emergency contact numbers causes the spread of their personal

---

[31] Kang Aswad, "Ulama Ijma Bahwa Bunga Bank Adalah Riba," fawaidkangaswad.id, 2018, https://fawaidkangaswad.id/2018/06/22/ulama-ijma-bahwa-bunga-bank-adalah-riba/.

[32] RI, "Menghentikan Sepak Terjang Pinjol Yang Meresahkan."

[33] Bolivia Rahmawati, "Pinjol Ilegal Kian Marak, Pakar UGM Desak OJK Perketat Pengawasan," ugm.ac.id, 2024, https://ugm.ac.id/id/berita/pinjol-ilegal-kian-marak-pakar-ugm-desak-ojk-perketat-pengawasan/.

[34] Anggraini and Wiraguna, "Tanggung Jawab Hukum Platform Pinjaman Online Terhadap Penyalahgunaan Dan Penyebaran Data Pribadi Konsumen Secara Ilegal."

[35] Syahmi and Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online."

[36] Shindy Garbella Barito, "Aturan Baru OJK: DC Pinjol Dilarang Hubungi Kontak Darurat," seva.id, 2025, https://www.seva.id/blog/dc-menghubungi-kontak-darurat.

[37] Syahmi and Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online."

[38] Yuni Priskila Gintinga et al., "Pembuktian Pertanggungjawaban Pidana Kepada Yang Memberikan Emergency Contact Untuk Aplikasi Pinjaman Online," Jurnal Hukum Ius Publicm 5, no. 2 (2024), doi:10.55551/jip.v5i2.176.

[39] Nurfadilah, Ashadi L. Diab, and Andi Novita Mudriani Djaoe, "Perlindungan Hukum Terhadap Korban Penyalahgunaan Data Pribadi Pada Aplikasi Pinjaman Online," Fawaid: Sharia Economic Law Review 4, no. 2 (2023): 1–9, https://ejournal.iainkendari.ac.id/index.php/fawaid/article/view/4424.

data[40] this violates *ḥifẓ al-Nafs* because their lives feel threatened by an act that they did not do, this causes very big harm and is very contrary to the principle of *ḥifẓ al-Nafs* , namely protecting the soul from various dangers, having freedom and maintaining human dignity[41] with the spread of personal information, these three things will be polluted, third parties always feel anxious or always in danger, are not free to carry out activities and their dignity is tarnished. *Ḥifẓ al-Nafs* does not allow someone to endanger the lives of others Rasūlullāh *Ṣallā Allāhu 'alaihi wa sallam* said:

لاَ ضَرَرَ وَلاَ ضِرَارَ

It means:
"You must not do anything that endangers yourself or others." (H.R. Ibn Mājah and Al-Dāraquṭnī)

*Ḍarar* means not causing harm or causing harm without a justifiable reason according to sharia. *Ḍarar* means causing harm to others who have never done the same thing to you. *Ḍarar* means causing harm to others who have done the same thing to you. The Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* advised us to avoid *ḍarar* (harm) and *ḍirār* (causing harm) without a justifiable reason. This hadith principle has been established by Islamic jurisprudence scholars, equating all harmful issues with it, especially contemporary issues that did not exist during the time of the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam*.[42]

Another problem that arises is that emergency contacts become targets of intimidation, constantly being terrorized[43] regarding debts they are not responsible for. This violates *ḥifẓ al-Nafs* constant worry about one's safety, and constant vigilance by various threatening dangers. It also violates *ḥifẓ al-'Aql*, as excessive terror can cause mental distress such as excessive anxiety, stress, and even severe depression.[44] A person's soul is not only limited to their physical state, but also their mental state.[45] The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:

مَنْ ضَارَّ ضَرَّهُ اللهُ وَمَنْ شَاقَّ شَقَّ اللهُ عَلَيْه

It means:
"Whoever harms others, Allah will reward him for harm and whoever causes trouble or makes things difficult for others, then Allah will make things difficult for him." (H.R. Al-Hākim and Al-Baihāqi)

[40] Syahmi and Nasution, "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online."

[41] Nasution et al., "Tingkatan Al-Maqashid Al-Khamsah Dan Penerapannya."

[42] Yazid bin 'Abdul Qadir Jawas, "Tidak Boleh Membahayakan Orang Lain," Alhamhaj.or.Id, 2019, https://almanhaj.or.id/12328-tidak-boleh-membahayakan-orang-lain.html#_ftn1.

[43] Pinasti et al., "Akibat Hukum Atas Pencantuman Nomor Orang Lain Sebagai Kontak Darurat Secara Sepihak Dalam Pengajuan Pinjaman Online."

[44] Rohimah et al., "Transformasi Kesadaran Keluarga Terhadap Bahaya Pinjaman Online Melalui Pendampingan Psikologis Dan Penguatan Nilai Akhlakul Karimah."

[45] Muhammad Nur Faqih, "Perhatian Islam Terhadap Kesehatan Mental," muslim.or.id, 2023, https://muslim.or.id/87277-perhatian-islam-terhadap-kesehatan-mental.html.

The online loan party demands that the emergency contact immediately pay off the borrower's debt,[46] this violates *ḥifẓ al-Māl* because it forces the emergency contact to spend his assets to pay off a debt that is not his. Taking other people's property is an act of *ẓālim*, Allah *'Azza wa Jalla* says in surah Ibrahim/14: 42-43,

وَلَا تَحْسَبَنَّ اللّٰهَ غَافِلًا عَمَّا يَعْمَلُ الظّٰلِمُوْنَ ۬ اِنَّمَا يُؤَخِّرُهُمْ لِيَوْمٍ تَشْخَصُ فِيْهِ الْاَبْصَارُۙ مُهْطِعِيْنَ مُقْنِعِيْ رُءُوْسِهِمْ لَا يَرْتَدُّ اِلَيْهِمْ طَرْفُهُمْۚ وَاَفْـِٕدَتُهُمْ هَوَآءٌ۠

It means:
"Never think that Allah is careless about what the wrongdoers do. Indeed, He has delayed them until the day when (their) eyes will open. (On that day) they will come hastily (to fulfill the call) with their heads held high, while their eyes do not blink and their hearts are empty".

And Allah also says in surah Al-Baqarah/2:188,

وَلَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

It means:
"Do not consume your wealth among yourselves unjustly."

This can also lead to violations of the right to self-control (*ḥifẓ al-Nafs*) because they feel threatened by the demands of online lenders, which in turn threatens to violate the right to self-control *(ḥifẓ al-Nasl*) because debts they are not responsible for can shock family members and disrupt family harmony.

Demanding debts to emergency contacts with harsh language and saying they will stop if the borrower can repay the debt.[47] This violates the right to self-control (*ḥifẓ al-Nafs*) because harsh words toward emergency contacts can damage their honor, dignity,[48] and reputation. Allah says in Surah Al-Nisā'/4:148,

لَا يُحِبُّ اللّٰهُ الْجَهْرَ بِالسُّوْۤءِ مِنَ الْقَوْلِ اِلَّا مَنْ ظُلِمَ ۗ وَكَانَ اللّٰهُ سَمِيْعًا عَلِيْمًا

It means:
"Allah does not like evil words spoken openly, except by those who have been wronged. Allah is All-Hearing, All-Knowing."

The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:[49]

لاَ تَسُبَّنَّ أَحَدًا

It means:
"Do not insult anyone."
And Rasūlullāh also said:

[46] Nurfadilah, Diab, and Djaoe, "Perlindungan Hukum Terhadap Korban Penyalahgunaan Data Pribadi Pada Aplikasi Pinjaman Online."

[47] Nurfadilah, Diab, and Djaoe.

[48] Islamweb, "Kata-Kata Kotor; Pangkal Keburukan Dan Maksiat," Islamweb.Net, 2019, https://www.islamweb.net/id/article/226072/Kata-kata-Kotor-Pangkal-Keburukan-dan-Maksiat.

[49] Muhammad Abduh Tuasikal, "Jangan Menghina Dan Meremehkan Orang Lain," rumaysho.com, 2014, https://rumaysho.com/7592-jangan-menghina-dan-meremehkan-orang-lain.html.

مَنْ سَلِمَ الْمُسْلِمُونَ مِنْ لِسَانِهِ وَيَدِهِ وَالْمُهَاجِرُ مَنْ هَجَرَ مَا نَهَى اللَّهُ عَنْهُ

It means:
"A true Muslim is one who does not harm other Muslims, either with his tongue or his hands. A true emigrant is one who avoids what Allah, the Almighty, forbids." (H.R. Bukhārī)

From the hadith above, the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* forbade someone from causing others to feel unsafe from his harm, whether from his hands or tongue.[50] Harsh speech is considered a violation of *ḥifẓ al-'Aql* because it has negative psychological effects such as fear, anger, anxiety, difficulty sleeping,[51] and emergency contact. A person's psychological condition greatly influences their personality and behavior, and if someone's psychological health is unhealthy, it will affect their worship of Allah *'Azza wa Jalla*.[52]

Islam pays great attention to the condition of the hearts of its people, so Islam forbids someone from hurting another person, as the Prophet Muhammad *Ṣallā Allāhu 'alaihi wa sallam* forbade in his saying:[53]

إِذَا كُنْتُمْ ثَلَاثَةً, فَلَا يَتَنَاجَى اثْنَانِ دُونَ الْآخَرِ, حَتَّى تَخْتَلِطُوا بِالنَّاسِ; مِنْ أَجْلِ أَنَّ ذَلِكَ يُحْزِنُهُ

It means:
"If there are three of you, then don't let two of you whisper without including the third person, so that you mix with the others. Because that will hurt his feelings." (H.R. Bukhārī)

Emergency contacts often receive physical threats[54] from online lenders. This violates the right to privacy (*ḥifẓ al-Nafs*) because their lives feel threatened even though the physical violation has not yet occurred and they experience extreme fear. And this action is included in *ḍarar* (danger). The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:[55]

لاَ ضَرَرَ وَلاَ ضِرَارَ

It means:
"You must not do anything that endangers yourself or others." (H.R. Ibn Mājah, and al-Dāraquṭnī)

يَا عِبَادِيْ ! إِنِّيْ حَرَّمْتُ الظُّلْمَ عَلَى نَفْسِيْ ، وَجَعَلْتُهُ بَيْنَكُمْ مُحَرَّمًا ؛ فَلَا تَظَالَمُوْا

[50] Faqih, "Perhatian Islam Terhadap Kesehatan Mental."

[51] Maryam Nafisah et al., "Dampak Dari Verbal Abuse Terhadap Keadaan Psikologis Seseorang," *PSIKOWIPA (Psikologi Wijaya Putra)* 2, no. 1 (2021): 29–40, https://doi.org/10.38156/psikowipa.v2i1.44.

[52] Faqih, "Perhatian Islam Terhadap Kesehatan Mental."

[53] Faqih.

[54] Rahmat Rudiyanto, "Peran Lembaga Keuangan Dalam Mencegah Jeratan Pinjaman Online Ilegal The Role of Financial Institutions in Preventing Illegal Online Loan Traps," JEMAK-BD: Ekonomi Manajemen Akuntansi Keuangan Bisnis Digital 4, no. 1 (2025): 229–40, https://journal.bengkuluinstitute.com/index.php/JEMAKBD/ article/view/1311/527.

[55] Jawas, "Tidak Boleh Membahayakan Orang Lain."

It means:
"O My servants! Indeed, I have forbidden injustice for Myself and made it unlawful among you, so do not oppress one another..." (HR. Muslim)

Physical threats can cause psychological impacts such as trauma. If one's mental state is unhealthy, it can negatively impact physical health, as physical and mental health are interconnected,[56] and this violates the principle of *ḥifẓ al-'Aql*. Physical indisposition can result in neglecting or being unable to perform obligatory acts of worship,[57] such as prayer and fasting calmly and devoutly. This violates the principle of *ḥifẓ al-Dīn*, which states that humans were created by Allah solely to worship Him. Allah *Subḥānahu wa Ta'ālā* states in Surah Al-Dzāriyāt/51:56,

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

It means:
"And I did not create the jinn and mankind except that they worship Me."

Humiliated by online loan debt collectors during debt collection.[58] This undermines the honor and dignity of the emergency contact outlined in the *"ḥifẓ al-Nafs "* because it harms one's reputation and soul. The Prophet *Ṣallā Allāhu 'alaihi wa sallam* said:[59]

وَإِنِ امْرُؤٌ شَتَمَكَ وَعَيَّرَكَ بِمَا يَعْلَمُ فِيكَ فَلاَ تُعَيِّرْهُ بِمَا تَعْلَمُ فِيهِ فَإِنَّمَا وَبَالُ ذَلِكَ عَلَيْهِ

It means:
"If someone insults you and embarrasses you with something he knows he has, then don't respond with something you know he has. Let him bear the bad consequences." (H.R. Abū Dāwūd)

Allah also commands us to take care of ourselves in surah al-Baqarah/2:195,

وَاَنْفِقُوْا فِيْ سَبِيْلِ اللّٰهِ وَلَا تُلْقُوْا بِاَيْدِيْكُمْ اِلَى التَّهْلُكَةِ وَاَحْسِنُوْاۛ اِنَّ اللّٰهَ يُحِبُّ الْمُحْسِنِيْنَ

It means:
"Spend in the way of Allah, do not throw yourselves into destruction, and do good. Indeed, Allah loves those who do good."

The duration and severity of mental disorders depend heavily on the debt cycle and the intervention undertaken. The impacts are cumulative and can persist for months or even years (becoming long-term trauma) if the victim does not receive appropriate support or mental recovery.[60]

---

[56] Hillary Sekar Pawestri, "Kesehatan Mental Bisa Pengaruhi Kesehatan Fisik, Ini Sebabnya," hellosehat.com, 2023, https://hellosehat.com/mental/kesehatan-fisik-dan-mental/.

[57] Fakultas Kedokteran Universitas Islam Indonesia, "Pandangan Islam Dan Medis Dalam Kesehatan Fisik: Olahraga, Pola Makan, Dan Tidur," fk.uii.ac.id, 2023, https://fk.uii.ac.id/pandangan-islam-dan-medis-dalam-kesehatan-fisik-olahraga-pola-makan-dan-tidur/.

[58] Ricky Shandy and Retno Dewi Pulung Sari, "Aspek Hukum Pencantuman Data Pribadi Secara Sepihak Sebagai Kontak Darurat Dalam Perjanjian Kredit Online," *Binamulia Hukum* 12, no. 1 (2023): 39–45, https://doi.org/10.37893/jbh.v12i1.452.

[59] Tuasikal, "Jangan Menghina Dan Meremehkan Orang Lain."

[60] Annisa Hapsari, "Trauma Psikologis," hellosehat.com, 2023, https://hellosehat.com/mental/gangguan-kecemasan/trauma/.

From the perspective of Islamic legal sociology, the simplification of providing emergency contact information without transparency has become a common practice in the digital era. In Islamic legal epistemology, this phenomenon is categorized as *'Urf Fāsid* (defective/damaged tradition). Although the establishment of emergency contact information was originally intended as a financial risk mitigation instrument, its operationalization, which ignores the aspects of confirmation and third-party consent, has clearly diminished the imperative values of fairness in transactions. A digital tradition cannot be legitimated as *'Urf Ṣaḥīḥ* if its existence consistently produces systematic harm in the form of privacy violations and psychological intimidation. Therefore, the status of the custom of including non-transparent emergency contacts is invalid and cannot be used as a normative legal basis to strengthen the contractual bond.

In Indonesia, online loan transactions are regulated by the Financial Services Authority (OJK) to protect victims of online loan transactions, such as emergency contact information. Financial Services Authority Regulation (POJK) Number 40 of 2024 requires online loan providers to safeguard and protect personal data and may only access contact information after obtaining valid consent from the data owner.[61] This aligns with the *Maqāṣid al-Syarī'ah*, which distances humans from various harms, as these violate a person's rights to *al-Ḍarūriyyāt al-Khamsah*.

The Indonesian government is trying its best to ensure that its people do not suffer *maḍarrah* from the rise of online loan transactions, therefore the government, represented by the Financial Services Authority (OJK) as the regulator and supervisor of the financial services sector in Indonesia[62] issued regulations in the Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 19/SEOJK.06/2023 concerning confirmation of the use of emergency contacts,[63] namely:

1) The use of emergency contacts is intended solely to confirm the whereabouts of the Fund Recipient and is not used to collect Funding from the owner of the emergency contact data.
2) The Organizer must confirm and obtain approval from the owner of the emergency contact data for the use of the emergency contact data.
3) The confirmation referred to in point 2 is carried out by explaining the following:
    a) confirming the emergency contact data submitted by the Fund Recipient
    b) confirming the relationship between the owner of the emergency contact data and the Fund Recipient submitting the emergency contact
    c) explaining what is meant by emergency contact to the owner of the emergency contact data
    d) explaining the risks inherent in agreeing to become an emergency contact.
4) The Organizer documents the confirmation and approval provided by the owner of the emergency contact data.

[61] OJK, "Peraturan Otoritas Jasa Keuangan Nomor 40 Tahun 2024 Layanan Pendanaan Bersama Berbasis Teknologi Informasi," Pub. L. No. 40 (2024), https://ojk.go.id/id/regulasi/Pages/POJK-40-Tahun-2024-Layanan-Pendanaan-Bersama-Berbasis-Teknologi-Informasi.aspx.

[62] Rony Ricky Rinaldi and Muhammad Amin, "Kewenangan OJK Dalam Pengawasan Pinjaman Online Berdasarkan Undang-Undang Nomor 21 Tahun 2011 Tentang Otoritas Jasa Keuangan," *Limbago: Journal of Constitutional Law* 4, no. 3 (2024): 402–21, https://doi.org/https://doi.org/10.22437/limbago.v4i3.37455.

[63] OJK, Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 19/SEOJK.06/2023 Tentang Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi.

The regulations issued by the Financial Services Authority (OJK) show that this aligns with *al-Ḍarūriyyāt al-Khamsah*, maintaining the integrity of the five essential elements of human life that must be fulfilled.

However, while conceptually, the OJK's regulations align with the spirit of protecting public interest, empirically, there is a wide regulatory gap that often renders these regulations ineffective in practice. This structural failure is driven by at least two main dimensions: weaknesses in institutional design and fragility of operational oversight mechanisms.

Institutionally, the OJK remains trapped in a conventional supervisory orientation that is slow and poorly adapted to the acceleration of digital innovation. Sectoral egos, which have led to overlapping authority between the OJK, Bank Indonesia, and the Ministry of Communication and Information, are exacerbated by the absence of a regulatory technology (regtech) system capable of detecting fintech activity in real time.[64]

These institutional limitations ultimately manifest as reactive oversight mechanisms in the field where legal action is only initiated after widespread violations of privacy or misconduct occur. The limited use of digital surveillance technology based on artificial intelligence and big data analytics, coupled with low consumer digital literacy, creates legal loopholes exploited by illegal platforms. Consequently, sanctions enforcement is weak, especially against cross-border perpetrators.[65] The sociological and legal implications of this regulatory impotence significantly perpetuate violations of basic human rights, which are essential to the dharma of the law

The OJK's inability to detect violations in real time ultimately undermines the essence of the public good mandated by sharia. When psychological terror and extortion have already occurred in the field, the regulatory function has lost its momentum in upholding the protection of life and mind (*ḥifẓ al-Nafs*) and the protection of property (*ḥifẓ al-Māl*). From an Islamic legal perspective, this stuttering and reactive supervisory model is deemed to have failed to actualize the principle of *Sadd al-Żarī'ah* (righteousness), as the law ideally functions as a preventative instrument that tightly closes the door to harm (*mafsadah*), not simply acting as a fire extinguisher after the victim has already fallen victim.

To address the powerlessness of law enforcement in the field due to weak operational oversight by the OJK, a firm legal construction is needed regarding the assignment of responsibility. In positive law, this concept leads to strict liability, where fintech lending platform providers must be fully responsible for all losses incurred by their appointed third-party debt collectors, without the victim having to prove any element of fault (schuld) on the part of the platform.

Under Islamic law, the platform provider's absolute liability for the actions of external collection agencies aligns closely with several Islamic jurisprudence principles, including:

a. The principle: الغُنْمُ بالغُرمِ (Loss is exchanged for profit).

The meaning of the above principle is that the costs and losses arising from something are borne by the party who legitimately benefits from it; that is,

[64] Ni'mah et al., "Problematika Kelembagaan Otoritas Jasa Keuangan (OJK) Dalam Pengawasan Pinjaman Online Dan Layanan Keuangan Digital Di Indonesia."
[65] Ni'mah et al.

whoever benefits from something must bear its losses.[66] This means that online lending platforms profit financially from this funding business scheme. Based on this principle, those who benefit from the economic benefits (*gunmu*) of a business are obligated to bear the burden of the risk of loss (*gurmi*) arising from its operations, including the psychological and material impacts of abusive collection practices. Platforms should not pocket the profits, but instead shift the responsibility for moral and social damage to third parties or collection agencies.

b. The principle: الضَّرَرُ يُزَالُ (All forms of harm must be eliminated).

The meaning of the above principle is that the harm in question is causing absolute harm to others. It is not permissible to cause harm from the outset, nor is it permissible to cause harm subsequently. Harm must be eliminated, both before and after it occurs.[67]

Therefore, the OJK's omission of online lending platforms' disclaimer clauses for third-party actions clearly perpetuates harm for emergency contact. The application of absolute liability according to Islamic jurisprudence embodies this principle, forcing platforms to conduct strict selection and implement a strict internal control system for debt collectors, in order to eliminate harm in the field.

Through this approach of fiqh rules, strict liability is no longer merely an administrative sanction option, but rather a sharia obligation for corporations to restore the rights of the injured victims of *al-Ḍarūriyyāt al-Khamsah*.

If the emergency contact never receives confirmation or an announcement from the online lender when the borrower plans to use them as an emergency contact, the emergency contact can seek legal assistance to protect themselves from being sued for Unlawful Acts in accordance with Article 1365 of the Civil Code. If the emergency contact has received a debt collection message, they can immediately file a complaint and report it to the Financial Services Authority (OJK). The OJK itself has a Task Force for the Eradication of Illegal Financial Activities (Satgas PASTI), consisting of authorities, ministries, and institutions.[68] This is done to protect the five basic elements of life from causing *maḍarrah*.

Therefore, the role of *Maqāṣid al-Syarī'ah* is crucial in all aspects of human life, as *Maqāṣid al-Syarī'ah* originates from the Creator, Allah *'Azza wa Jalla*, who desires only good for His servants. Times may be increasingly developing but the guidelines of sharia must still be obeyed, because Islam is a perfect religion that regulates all aspects of human life, relevant to every era and place,[69] Allah *'Azza wa Jalla* said in Surah Al-Mā'ida/5:3,

اَلْيَوْمَ اَكْمَلْتُ لَكُمْ دِيْنَكُمْ وَاَتْمَمْتُ عَلَيْكُمْ نِعْمَتِيْ وَرَضِيْتُ لَكُمُ الْاِسْلَامَ دِيْنًاۗ

It means:

---

[66] ,"أبو الكلام شفيق القاسمي المظاهري, "شرح قاعدة: الغرم بالغنم alukah.net, 2015, https://www.alukah.net/sharia/0/90889/شرح-قاعدة-الغرم-بالغنم/.

[67] ,"أبو الكلام شفيق القاسمي المظاهري, "القاعدة الفقهية: الضرر يزال alukah.net, 2015, https://www.alukah.net/sharia/0/86917/القاعدة-الفقهية-الضرر-يزال/.

[68] Victoria Beatrice Angelica and Ketut Suardita, "Sistem Penagihan Debitur Gagal Bayar Pinjaman Online Melalui Emergency Contact , Apakah Sah Dimata Hukum ?," JMA: Jurnal Media Akademik 3, no. 3 (2025), https://jurnal.mediaakademik.com/index.php/jma/article/view/1637/1421.

[69] Muhammad Nur Ihsan, "Bagaimana Kaum Muslimin Menyikapi Praktik Syari'at Islam," Almanhaj.or.Id, 2022, https://almanhaj.or.id/64529-bagaimana-kaum-muslimin-menyikapi-praktik-syariat-islam.html.

"Today I have perfected your religion for you, I have completed My blessings for you, and I have approved Islam as your religion."

## 5. CONCLUSION

Many Indonesians use online lending services to borrow money. Problems arising from online loans not only concern the borrower but also the emergency contact. Listing an emergency contact is a mandatory requirement for loan applicants as collateral for their loan with the online lending service. Many negative impacts arise from online loan borrowers unilaterally listing an emergency contact. These negative impacts include making the emergency contact a third party without prior permission and being held responsible if the borrower commits a violation, the dissemination of personal data, becoming the target of excessive intimidation, online lenders demanding that the emergency contact immediately repay the borrower's debt, collecting debts with harsh language, receiving physical threats, triggering domestic conflict, triggering unhealthy mental conditions such as trauma, fear, anxiety, and difficulty sleeping, being humiliated, and triggering neglect in religious practices. The duration and severity of a victim's mental health problems depend heavily on the debt cycle and the interventions undertaken. Without appropriate support or recovery, the impacts are cumulative and can become long-term trauma, lasting for years.

All impacts received by emergency contact are violations of the *al-Ḍarūriyyāt al-Khamsah* which must be maintained by Muslims, namely *ḥifẓ al-Dīn* , *ḥifẓ al-Nafs*, *Ḥifẓ al-'Aql, ḥifẓ al-Nasl*, and *ḥifẓ al-Māl* in *Maqāṣid al-Syarī'ah* which aims to bring benefits and goodness to the people Muslims and avoid things that are harmful and destructive (*mafsadah*) themselves. The regulations issued by the OJK relating to emergency contact protection are in line with the principle of *al-Ḍarūriyyāt al-Khamsah*. If the emergency contact still receives violations of his *al-Ḍarūriyyāt al-Khamsah*, he must make efforts to protect his *al-Ḍarūriyyāt al-Khamsah*, such as making a claim for Unlawful Acts (PMH) in accordance with Article 1365 of the Civil Code and reporting it to the OJK.

To mitigate regulatory oversight gaps, the OJK, along with fintech lending industry players, is advised to implement four strategic policy steps. First, the OJK needs to develop a regulatory technology (regtech) system based on real-time digital audits to automatically monitor the emergency contact confirmation process. Second, the OJK must prohibit unilateral disclaimer clauses in digital agreements to force platforms to tighten customer data protection to prevent social harm (*mafsadah*). Finally, business actors are required to conduct transparent risk confirmation and obtain valid written consent from the owner of the emergency contact data before the agreement verification process is considered legally binding.

## 6. REFERENCES

Al-Qur'an Al-Karim

Almanhaj. "Lima Kebutuhan Penting Yang Harus Dijaga Oleh Kaum Muslimin." almanhaj.or.id, 2020. https://almanhaj.or.id/24830-lima-kebutuhan-penting-yang-harus-dijaga-oleh-kaum-muslimin.html%0A.

Angelica, Victoria Beatrice, and Ketut Suardita. "Sistem Penagihan Debitur Gagal Bayar Pinjaman Online Melalui Emergency Contact , Apakah Sah Dimata Hukum ?" *JMA: Jurnal Media Akademik* 3, no. 3 (2025). https://jurnal.mediaakademik.com/index.php/jma/article/view/1637/1421.

Anggraini, Naswa Fiolla, and Sidi Ahyar Wiraguna. "Tanggung Jawab Hukum Platform Pinjaman Online Terhadap Penyalahgunaan Dan Penyebaran Data Pribadi Konsumen Secara Ilegal." *RISOMA : Jurnal Riset Sosial Humaniora Dan Pendidikan* 3, no. 3 (2025): 144–67. https://doi.org/10.62383/risoma.v3i3.767.

Artari, Luh Diyah, and Ni Wayan Apryani Ella. "Perlindungan Hukum Bagi Emergency Contact Yang Digunakan Secara Sepihak Dalam Perjanjian Pinjam Meminjam Berbasis Teknologi." *Jurnal Kertha Wicara* 15, no. 03 (2025). https://ejournal4.unud.ac.id/index.php/wicara/id/article/view/27.

Arvante, Jeremy Zefanya Yaka. "Dampak Permasalahan Pinjaman Online Dan Perlindungan Hukum Bagi Konsumen Pinjaman Online." *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal* 2, no. 1 (2022): 73–87. https://doi.org/10.15294/ipmhi.v2i1.53736.

Aswad, Kang. "Ulama Ijma Bahwa Bunga Bank Adalah Riba." fawaidkangaswad.id, 2018. https://fawaidkangaswad.id/2018/06/22/ulama-ijma-bahwa-bunga-bank-adalah-riba/.

Barito, Shindy Garbella. "Aturan Baru OJK: DC Pinjol Dilarang Hubungi Kontak Darurat." seva.id, 2025. https://www.seva.id/blog/dc-menghubungi-kontak-darurat.

Busyro. *Maqâshid Al-Syarîah: Pengetahuan Mendasar Memahami Maslahah*. Rawamangun: KENCANA, 2019.

Faqih, Muhammad Nur. "Perhatian Islam Terhadap Kesehatan Mental." muslim.or.id, 2023. https://muslim.or.id/87277-perhatian-islam-terhadap-kesehatan-mental.html.

Ginting, Yuni Priskila, Anastasia Christina Gracia Tumbelaka, Andrean Van Jacky Antoniusc, Clara Widya Nirwanac, Clarissa Titania Aurelia Muliad, Khoirul Shodikine, Reza Annisaf, Sharron Syallomeitag, and Zahwa Naila Firliyanih. "Pembuktian Pertanggungjawaban Pidana Kepada Yang Memberikan Emergency Contact Untuk Aplikasi Pinjaman Online." *Jurnal Hukum Ius Publicm* 5, no. 2 (2024). https://doi.org/10.55551/jip.v5i2.176.

Gunawan. "Modernisasi Hukum Islam Dalam Bingkai Maqasid Al Syari'ah Perspektif Ibnu Taimiyah." ms-blangkejeren.go.id, 2025. https://ms-blangkejeren.go.id/modernisasi-hukum-islam-dalam-bingkai-maqasid-al-syariah-perspektif-ibnu-taimiyah-oleh-gunawan-s-h-i/.

Hapsari, Annisa. "Trauma Psikologis." hellosehat.com, 2023. https://hellosehat.com/mental/gangguan-kecemasan/trauma/.

Hermanto, Agus. *Maqashid Al-Syari'ah Metode Ijtihad Dan Pembaharuan Hukum Keluarga Islam*. Malang: Literasi Nusantara Abadi, 2021. https://repository-penerbitlitnus.co.id/id/eprint/165/1/MAQASHID AL SYARI%27AH%2C Metode Ijtihad dan Pembaruan Hukum Keluarga Islam.pdf.

Ihsan, Muhammad Nur. "Bagaimana Kaum Muslimin Menyikapi Praktik Syari'at Islam." almanhaj.or.id, 2022. https://almanhaj.or.id/64529-bagaimana-kaum-muslimin-menyikapi-praktik-syariat-islam.html.

Indonesia, Fakultas Kedokteran Universitas Islam. "Pandangan Islam Dan Medis Dalam Kesehatan Fisik: Olahraga, Pola Makan, Dan Tidur." fk.uii.ac.id, 2023. https://fk.uii.ac.id/pandangan-islam-dan-medis-dalam-kesehatan-fisik-olahraga-pola-makan-dan-tidur/.

Islamqa. "Ad-Dharuriyat Al-Khams (Lima Kebutuhan Penting) Dan Perbedaan Pendapat Tentang Pengutamaan Hifzhu Ad-Din Daripada Hifzhu *Al-Nafs* ." islamqa.info/id, 2024. https://islamqa.info/id/answers/307202/ad-dharuriyat-al-khams-(lima-kebutuhan-penting)-dan-perbedaan-pendapat-tentang-pengutamaan-

hifzhu-ad-din-daripada-hifzhu-*al-Nafs* .

Islamweb. "Kata-Kata Kotor; Pangkal Keburukan Dan Maksiat." islamweb.net, 2019. https://www.islamweb.net/id/article/226072/Kata-kata-Kotor-Pangkal-Keburukan-dan-Maksiat.

Jawas, Yazid bin 'Abdul Qadir. "Tidak Boleh Membahayakan Orang Lain." alhamhaj.or.id, 2019. https://almanhaj.or.id/12328-tidak-boleh-membahayakan-orang-lain.html#_ftn1.

Lestari, Sri Fuzi, Kirey Sya'bani Salam, and Melisya Dwi Asfiantika. "Maqashid Al-Khamsah Dalam Ekonomi Islam : Perspektif Al-Ghazali , As Syatibi , Dan Ibnu Khaldun." *Finotec : Journal of Islamic Finance and Economics* 2, no. 3 (2025): 413–22. https://onlinejournal.penacceleration.com/index.php/fet/article/view/257/177.

Mahmud, Muhammad. "Maqasid Al-Syari'ah (Al-Dharuriyat, Al-Tahsiniyat, Al-Hajiyat)." *Jurnal Tahqiqa* 14, no. 2 (2020): 191–201. https://jurnal.stisalhilalsigli.ac.id/index.php/tahqiqa/article/download/264/204.

Nafisah, Maryam, Tiara Andiani Alif, Luthfiana Syachfitri, and Syahnur Rahman. "Dampak Dari Verbal Abuse Terhadap Keadaan Psikologis Seseorang." *PSIKOWIPA (Psikologi Wijaya Putra)* 2, no. 1 (2021): 29–40. https://doi.org/10.38156/psikowipa.v2i1.44.

Nasution, Asli, Salma, Muchlis Bahar, Boiziardi AS, and Arlis. "Tingkatan Al-Maqashid Al-Khamsah Dan Penerapannya." *Jurnal Kolaboratif Sains* 7, no. 12 (2024): 4656–70. https://doi.org/10.56338/jks.v7i12.6609.

Ni'mah, Anggita Lailatun, Bintang Afifah Nailah, Dyah Hayu Woro, and Aldi Rizal Syahputra. "Problematika Kelembagaan Otoritas Jasa Keuangan (OJK) Dalam Pengawasan Pinjaman Online Dan Layanan Keuangan Digital Di Indonesia." *Desentralisasi : Jurnal Hukum, Kebijakan Publik, Dan Pemerintahan* 2, no. 4 (2025): 130–41. https://doi.org/10.62383/desentralisasi.v2i4.1252.

Nurfadilah, Ashadi L. Diab, and Andi Novita Mudriani Djaoe. "Perlindungan Hukum Terhadap Korban Penyalahgunaan Data Pribadi Pada Aplikasi Pinjaman Online." *Fawaid: Sharia Economic Law Review* 4, no. 2 (2023): 1–9. https://doi.org/10.31332/flr.v4i2.4424.

OJK. "FAQ: Kategori Umum." ojk.go.id, 2019. https://ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ Fintech Lending.pdf.

OJK. Peraturan Otoritas Jasa Keuangan Nomor 40 Tahun 2024 Layanan Pendanaan Bersama Berbasis Teknologi Informasi, Pub. L. No. 40 (2024). https://ojk.go.id/id/regulasi/Pages/POJK-40-Tahun-2024-Layanan-Pendanaan-Bersama-Berbasis-Teknologi-Informasi.aspx.

OJK. Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 19/SEOJK.06/2023 Tentang Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi, Pub. L. No. 19 (2023).

Pawestri, Hillary Sekar. "Kesehatan Mental Bisa Pengaruhi Kesehatan Fisik, Ini Sebabnya." hellosehat.com, 2023. https://hellosehat.com/mental/kesehatan-fisik-dan-mental/.

Pinasti, Putri, Putri Mufidah, Putri Ni'matul Maula, Selvin Armynova, Aqiila Banyu Valentara, Achmad Faidzuddin, and Dwi Aryanti Ramadhani. "Akibat Hukum Atas Pencantuman Nomor Orang Lain Sebagai Kontak Darurat Secara Sepihak Dalam Pengajuan Pinjaman Online." *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial* 1, no. 5 (2023): 184–92. https://doi.org/https://doi.org/10.5281/zenodo.10289136

Akibat.

Rahmawati, Bolivia. "Pinjol Ilegal Kian Marak, Pakar UGM Desak OJK Perketat Pengawasan." ugm.ac.id, 2024. https://ugm.ac.id/id/berita/pinjol-ilegal-kian-marak-pakar-ugm-desak-ojk-perketat-pengawasan/.

RI, Kementerian Komunikasi dan Digital. "Menghentikan Sepak Terjang Pinjol Yang Meresahkan." komdigi.go.id, 2021. https://www.komdigi.go.id/berita/artikel/detail/menghentikan-sepak-terjang-pinjol-yang-meresahkan.

Ricky Rinaldi, Rony, and Muhammad Amin. "Kewenangan OJK Dalam Pengawasan Pinjaman Online Berdasarkan Undang-Undang Nomor 21 Tahun 2011 Tentang Otoritas Jasa Keuangan." *Limbago: Journal of Constitutional Law* 4, no. 3 (2024): 402–21. https://doi.org/https://doi.org/10.22437/limbago.v4i3.37455.

Rohimah, Siti, Sulistyowati, Muhammad Umar Al Bari, and Faqihudin Muharom. "Transformasi Kesadaran Keluarga Terhadap Bahaya Pinjaman Online Melalui Pendampingan Psikologis Dan Penguatan Nilai Akhlakul Karimah." *Jurnal Medika: Medika* 4, no. 3 (2025): 834–44. https://jmedika.com/index.php/medika/article/view/314/197.

Rudiyanto, Rahmat. "Peran Lembaga Keuangan Dalam Mencegah Jeratan Pinjaman Online Ilegal The Role of Financial Institutions in Preventing Illegal Online Loan Traps." *JEMAK-BD: Ekonomi Manajemen Akuntansi Keuangan Bisnis Digital* 4, no. 1 (2025): 229–40. https://doi.org/https://doi.org/10.58222/jemakbd.v4i1.1311.

Shandy, Ricky, and Retno Dewi Pulung Sari. "Aspek Hukum Pencantuman Data Pribadi Secara Sepihak Sebagai Kontak Darurat Dalam Perjanjian Kredit Online." *Binamulia Hukum* 12, no. 1 (2023): 39–45. https://doi.org/10.37893/jbh.v12i1.452.

Suhaimi, MUhammad Rezi, and Maman Rahman Hakim. "Al-Maqashid Al-Syari'ah; Teori Dan Implementasi." *Sahaja: Journal Shariah And Humanities* 2, no. 1 (2023): hlm. 162-166. https://doi.org/https://doi.org/10.61159/sahaja.v2i1.13.

Syahmi, Taffy Faiq, and Krisnadi Nasution. "Perlindungan Hukum Terhadap Korban Emergency Contact Pada Praktik Pinjaman Online." *INNOVATIVE: Journal Of Social Science Research* 4, no. 3 (2024): 9858–66. https://doi.org/https://doi.org/10.31004/innovative.v4i3.11460.

Tuasikal, Muhammad Abduh. "Jangan Menghina Dan Meremehkan Orang Lain." rumaysho.com, 2014. https://rumaysho.com/7592-jangan-menghina-dan-meremehkan-orang-lain.html.

"القاعدة الفقهية: الضرر يزال." أبو الكلام شفيق القاسمي, المظاهري. alukah.net, 2015. https://www.alukah.net/sharia/0/86917/القاعدة-الفقهية-الضرر-يزال/.

"شرح قاعدة: الغرم بالغنم." أبو الكلام شفيق القاسمي, المظاهري. alukah.net, 2015. https://www.alukah.net/sharia/0/90889/شرح-قاعدة-الغرم-بالغنم/.