

ABSTRAK

Kemajuan layanan keuangan digital, khususnya pinjaman *online*, meningkatkan akses dan inklusi keuangan, namun juga memicu meningkatnya penipuan finansial. Di Daerah Istimewa Yogyakarta, tingginya penetrasi internet tidak selalu diimbangi literasi keuangan yang memadai, sehingga masyarakat rentan terhadap pinjaman *online* ilegal. Pada konteks ini, Otoritas Jasa Keuangan (OJK) Yogyakarta berperan sebagai regulator, pelindung konsumen, dan komunikator publik dalam menangani pengaduan. Penelitian ini bertujuan menganalisis dan memodelkan evaluasi komunikasi OJK Yogyakarta dalam penanganan pengaduan penipuan pinjaman *online*. Penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik wawancara mendalam, observasi, dan analisis dokumen. Hasil penelitian menunjukkan bahwa penanganan pengaduan dilakukan melalui alur terstruktur, meliputi penerimaan laporan, verifikasi dan klasifikasi, serta pengalihan ke OJK pusat melalui Satgas PASTI. OJK Yogyakarta juga melaksanakan komunikasi preventif melalui edukasi dan literasi keuangan serta komunikasi kuratif melalui layanan pengaduan. Evaluasi komunikasi mencerminkan unsur formatif, implementatif, dan reflektif, namun belum terstruktur sebagai sistem evaluasi berkelanjutan. Analisis Teori Informasi Organisasi Karl Weick menunjukkan bahwa proses penanganan pengaduan merupakan arena sensemaking dan sensegiving untuk mengurangi ambiguitas informasi dan membangun ekspektasi realistis masyarakat. Berdasarkan temuan tersebut, dirumuskan Model Evaluasi Komunikasi Adaptif OJK (MEA-OJK) sebagai model konseptual pembelajaran organisasi dalam menghadapi dinamika risiko keuangan digital.

Kata kunci: Pinjaman *online*, evaluasi komunikasi, komunikasi organisasi, perlindungan konsumen, Otoritas Jasa Keuangan, MEA-OJK

ABSTRACT

The advancement of digital financial services, particularly online loans, enhances access and financial inclusion, but also triggers an increase in financial fraud. In the Special Region of Yogyakarta, the high penetration of the internet is not always matched by adequate financial literacy, making the community vulnerable to illegal online loans. In this context, the Financial Services Authority (OJK) of Yogyakarta plays the role of regulator, consumer protector, and public communicator in handling complaints. This research aims to analyze and model the evaluation of OJK Yogyakarta's communication in handling complaints about online loan fraud. The research uses a descriptive qualitative approach with techniques such as in-depth interviews, observation, and document analysis. The research results show that complaint handling is carried out thru a structured process, including report reception, verification and classification, and referral to the central OJK thru the PASTI Task Force. OJK Yogyakarta also conducts preventive communication thru financial education and literacy, as well as curative communication thru complaint services. Communication evaluation reflects formative, implementative, and reflective elements, but is not yet structured as a continuous evaluation system. Analysis of Karl Weick's Organizational Information Theory shows that the complaint handling process is an arena of sensemaking and sensegiving to reduce information ambiguity and build realistic public expectations. Based on these findings, the OJK Adaptive Communication Evaluation Model (MEA-OJK) was formulated as a conceptual model for organizational learning in facing the dynamics of digital financial risks.

Keywords: *Online loans, communication evaluation, organizational communication, consumer protection, Financial Services Authority, MEA-OJK*