ABSTRACT

THE EFFECTIVENESS OF THE FINANCIAL SERVICES AUTHORITY CONSUMER PROTECTION PORTAL APPLICATION (APPK OJK) IN IMPROVING ACCESS TO INFORMATION AND CONSUMER COMPLAINTS IN THE FINANCIAL SERVICES SECTOR

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This research aims to evaluate the effectiveness of the Consumer Protection Portal Application of the Financial Services Authority (APPK OJK) in improving access to information and consumer complaints in the financial services sector. This study uses a qualitative approach with a descriptive method. The data collection techniques used are primary and secondary data obtained from direct interviews with the officers of the Financial Services Authority of Tasikmalaya who are directly involved in the management of the APPK application. Data analysis was conducted based on the Technology Acceptance Model (TAM), which includes aspects of perceived usefulness, perceived ease of use, perceived trust, external factors, user satisfaction, and adoption. The research results show that the Consumer Protection Portal Application of the Financial Services Authority provides ease and transparency in the complaint process, and increases consumer trust in OJK services. The research results show that the Consumer Protection Portal Application of the Financial Services Authority provides ease and transparency in the complaint process, as well as increasing consumer trust in OJK services. However, challenges still exist, especially related to low digital literacy and limited infrastructure in some areas. User satisfaction levels are quite high, although improvements are still needed in the response quality from Financial Services Business Actors (PUJK) and the application interface. The adoption of APPK OJK shows a positive trend, but it is not yet evenly distributed across all layers of society. This research suggests the need for increased socialization, digital education, and the development of application features to be more inclusive and effective in protecting consumers in the financial services sector.

Keywords: *APPK OJK, Effectiveness, Consumer protection, Information Technology, TAM Theory.*