



PRIVACY MATTERS: PERCEPTIONS OF LIPA CITY LEGAL MANAGEMENT STUDENTS ON LENDING APPLICATIONS DATA PRACTICES

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ABSTRACT

This study, Privacy Matters: Perceptions of Lipa City Legal Management Students on Lending Applications Data Practices, examined students' perceptions of data privacy practices and their willingness to use online lending applications despite reported cases of unfair debt collection. A descriptive mixed-methods research design was employed, utilizing survey questionnaires distributed to Legal Management students in Lipa City. Data were analyzed using frequency, percentage, weighted mean, and standard deviation. Major findings reveal that the most well-known lending application among respondents is JuanHand (56%). Students generally agree that clear data privacy policies, consent-based data collection, and strong security measures influence their willingness to use lending apps. However, they remain concerned about privacy risks, such as fraud, impersonation, and unethical data practices. Despite these concerns, convenience factors—such as fast loan processing and minimal documentation—drive continued usage. Respondents also expressed distrust toward intrusive debt collection practices and emphasized the need for respectful and transparent methods. The study finds Legal Management students are aware of data privacy and prefer ethical apps, but financial needs often outweigh privacy concerns. It highlights the need for financial literacy and strong privacy safeguards to aid informed decisions and reduce digital lending risks.

Keywords: Privacy, Legal Management, Online Lending Apps, Data Practices, Debt Collection

INTRODUCTION

The rapid integration of technology into financial transactions has changed how we view consent, privacy, and trust in legal relationships. What was once a deliberate, face-to-face

contractual process is now reduced to digital clicks and automated permissions. This raises a key legal and ethical issue: whether digital consent truly reflects an informed and voluntary agreement or is merely driven by urgency, convenience, or financial pressure.

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Consent is a very powerful requisite in obligations and contracts. The Data Privacy Act of 2012 (Republic Act No. 10173) provides that digital consent must be freely given, informed, and specific to the purpose of data collection. It is a manifestation of a person's juridical capacity, allowing them to act and/or enter into a contract. Consent may be oral, written, or established through a meeting of minds. All forms are given the same weight and effect, including the legal recognition of electronic writings, documents, and data messages.

According to Chapter II, Section 6 of the Electronic Commerce Act of 2000, electronic information cannot be denied legal recognition solely because it is in digital form. Once authenticated, electronic documents are legally equivalent to written ones, supporting digital transactions but also increasing responsibilities for those handling personal data.

As technology advances, consent has moved online. By clicking "Allow," users grant apps access to personal data, such as photos, on apps like Instagram. Although this consent seems informed, problems occur if data is used beyond the agreed scope or for undisclosed purposes.

This is especially true for online lending apps, which allow borrowers to apply via mobile devices without visiting banks. While seen as convenient due to fewer requirements and faster processing, these apps often access users' contact lists, photos, and sensitive data, raising privacy concerns.

Reports allege that some online lending apps misuse borrowers' personal data to pressure repayment through harassment and public shaming. The National Privacy Commission received claims that consented information was later used to contact family, colleagues, and friends to coerce repayment. Although borrowers were technically permitted access, they were often unaware that their data would be used for such invasive and humiliating tactics.

This misuse of personal information causes emotional distress, fear, and reputational

harm. Although consent was initially given, it cannot be construed as a blanket authorization to commit unethical, excessive, or unlawful acts. The Department of Justice – Office of Cybercrime has recognized these acts as unfair debt collection practices and cyber harassment, allowing aggrieved parties to pursue both criminal and civil remedies.

Recent case law emphasizes digital privacy's importance. In *Cadajas v. People*, the Supreme Court recognized that social media can host illegal activity and impose legal responsibility. Unauthorized access to messages and photos, even via third parties, was declared criminal and a violation of the Data Privacy Act, reaffirming that data must be processed legally, purposefully, and justified.

Philippine laws, such as the Cybercrime Prevention Act, the Data Privacy Act, the Revised Penal Code, and SEC Circular No. 18, address abuses including unauthorized access, data disclosure, cyber harassment, and unfair debt collection. The Truth in Lending Act mandates transparent disclosure of charges and terms to protect borrowers.

Legal protections rest on the meeting of minds, requiring both parties to understand and agree to the terms. When consent is based on incomplete disclosure or misused, fairness is compromised. For Legal Management students with basic legal knowledge, examining the gap between understanding and behavior is especially important.

This study examines how Legal Management students in Lipa City perceive online lending platforms amid ongoing growth and data privacy issues. Despite awareness of legal protections and abuses, many still use these apps. It explores factors like legal knowledge, financial need, and perceived risk influencing their decisions, offering insights into data privacy laws and evolving consent in the digital age.

OBJECTIVES OF THE STUDY



This study aims to examine the perceptions of Legal Management students in Lipa City regarding the data practices of online lending applications. Specifically, it seeks to:

1. Identify the online lending applications that are most known to Legal Management students in Lipa City, as reflected in their level of familiarity and awareness of existing lending platforms.
2. Assess students' perceptions of online lending applications in relation to access and utilization of personal data and information, including consent, privacy policies, security measures, and awareness of data privacy rights.
3. Evaluate students' perceptions of debt collection methods employed by online lending applications, particularly in terms of transparency, frequency of reminders, appropriateness of communication, access to personal information during collection, and trust in such practices.
4. Determine the perceived risks associated with granting access to personal information when using online lending applications, including risks of fraud, impersonation, surveillance, doxing, data selling, and cyber blackmail.
5. Analyze how perceptions of data privacy practices, debt collection methods, and perceived risks influence students' willingness to use online lending applications, despite awareness of potential data misuse and legal concerns.

METHODOLOGY

Research Design. The main goal of the research design was to create a systematic plan for the study, outlining data collection and analysis methods to ensure an organized process. The study used a descriptive research design.

Descriptive research aims to depict the characteristics of a phenomenon or subject. It helps researchers observe, record, and analyze details to better understand and interpret the topic

(Sunaina Singh, 2023). Moreover, descriptive research methods were used to systematically record and describe the characteristics, behaviors, and perceptions of a specific group or population under study. Data from descriptive studies can be used to examine the relationships between variables.

Data Gathering Procedure. The researchers listed schools in Lipa City offering Legal Management programs and coordinated with each school's program head or authorized person to organize data collection.

Researchers visited schools with participants and used Google Forms to efficiently distribute the survey. They explained the research purpose and ethical considerations beforehand to ensure respondents understood their information would be kept confidential and the research was lawful.

The research title, "Privacy Matters: Perceptions of Lipa City Legal Management Students on Lending Applications Data Practices," was read to respondents, who were encouraged to ask questions if anything was unclear.

Respondents had sufficient time to complete the questionnaire. Afterward, researchers collected and tabulated the data, which were then analyzed statistically to derive the results that formed the basis for further interpretation.

Statistical Treatment of Data. The data gathered in this study will be subjected to the following statistical treatment.

Frequency (f). The frequency (f) refers to the count of how often a particular value or category appears within the dataset.

f =Number of occurrences of a specific value or category.



This formula is used to tally the number of times each value or category occurs, which is fundamental for understanding the distribution of data.

Percentages. Percentages simplify relative proportions and facilitate group comparisons by standardizing ratios on a common scale.

N. Simply refers to the Total number of respondents.

$$P = \frac{F}{N} \times 100$$

N

Where:

P= Percentage

F= Frequency

N= Total number of Respondent

Ethical Considerations. This research carefully followed ethical standards to ensure integrity. Participants were informed about the purpose, voluntary nature, and right to withdraw without penalty. Informed consent was obtained, and confidentiality was maintained by using codes and secure data storage. The study adhered to guidelines to prevent any psychological, emotional, or physical harm.

RESULTS AND DISCUSSION

This part presents data with interpretation explaining key visualizations, statistical analysis, and discussing the implications of theory and practice. It also addresses study gaps and provides recommendations for future research.

1. Lending apps that well-known to Legal Management Students

Lending Applications that are well-known to the Respondents

Items	Percentage
JuanHand	56%
PesoPop	6%
Cash jeep	0%
Lemon Loan	0%
Others	38%

The legend on the right shows the main online lending companies. Search engines identified JuanHand, Pesopop, Cashjeep, and Lemon Loan as dominant in the local fintech industry. Students could suggest other known lending apps, such as Tala, GCash, Home Credit, Shopee PayLater, Cash Express, and Cashalo. The survey asked which apps are commonly used and well-known. JuanHand was most recognized, occupying 56% of the graph, while Lemon Loan and Cashjeep were at 0%, indicating they are not well-known or used. PesoPop appeared at 6%. The "others" category included Tala, Gcash, HomeCredit, ShopeePayLater, Cash Express, and Cashalo.

2. Use of Lending Application in relation to Access and Utilization of Personal Data/Information

The researchers developed a survey to assess the perceptions of legal management students in Lipa City regarding the access to and use of personal information in lending applications. The researchers use the weighted mean and standard deviation.

The figure indicates that the statement, "I understand my rights when it comes to data privacy when using lending applications," received the highest weighted mean of 3.34 among the questions under the Use of Lending Applications in Relation to Access and Utilization of Personal Data/Information category. A weighted mean of 3.34 comes under the "Agree" interpretation, implying that most legal management students in

Table 1



Lipa City are aware of their data privacy rights and acknowledge the necessity of understanding how their personal data is collected, stored, and utilized by lending applications.

This study shows most legal management students know how to protect their personal data, likely due to their academic background and exposure to data privacy topics.

This statement also received a standard deviation of 0.59, indicating that most respondents provided similar answers, with minimal variation in their responses. A lower standard deviation suggests that the majority of participants consistently agreed with the statement, reinforcing the idea that there is a shared understanding of data privacy rights among legal management students in Lipa City. On the other hand, a higher standard deviation would have indicated a wider range of responses, suggesting differing opinions.

The statement "I am willing to use lending applications that offer security measures to protect my personal information" has a weighted mean of 3.24 that also agrees. This means that legal management students are willing to use lending applications if they can provide strong security measures that can actually protect their personal information. The results show how legal management students put importance on protecting their data from the perceived risks of lending applications.

The results also indicate a standard deviation of 0.70, which suggests that while most students provided similar responses, there is still some variation in their answers. This means that the majority of legal management students agree that they prefer to use lending applications with security measures to protect their personal information. However, the presence of a moderate standard deviation indicates that some respondents selected other options, reflecting differing levels of concern or trust regarding data security in lending applications.

This variation in responses may be influenced by personal experiences, awareness of data privacy issues, the Data Privacy Act, and trust in lending platforms' security policies. While results favor security, differing opinions highlight that clear privacy policies and strong security measures impact respondents' willingness to use and choose a lending app.

The table shows two claims with a weighted mean of 3.24 and a ranking of 3.5. Legal management students agree they prefer lending apps with clear data privacy policies, as these are more reliable and transparent about data use. Unclear privacy practices increase concerns and unease about data security.

Having a weighted mean of 3.24 and ranking 3.5, the statement "lending application collection of information with consent affects my perception on the lending apps" is also interpreted as agree. This suggests that consent is one of the major factors that can change the perception of legal management students in lending apps. Asking for consent is an important part of both the user and the application, as it protects them from perceived risks. In order to inform the user that they are willing to provide their information voluntarily as part of the lending process, consent is requested. Lending applications must clearly describe in their data privacy rules how they plan to use the obtained data, in addition to obtaining the user's consent.

In this digital age, where information online can be misused and cause damage to a person, the concern of people regarding their privacy is valid, even though collecting personal information is an essential part of lending money, as it promotes security to the other party, which is the lending application.

The standard deviation for the statement "I am more inclined to use lending applications with clear data privacy policies" is 0.67. This indicates that although the majority of legal management



students' responses are grouped into a single category, there are still some variation in responses.

"Lending application collection of information with consent affects my perception of the lending apps," has a standard deviation of 0.58, the lowest among the questions under *Use of Lending Applications in Relation to Access and Utilization of Personal Data/Information*. A lower standard deviation indicates that most respondents provided similar answers, with responses being closely clustered around "Agree."

This result highlights the importance of consent in shaping user perceptions of loan applications. It shows people value being informed and giving consent before their data is collected. Most respondents agree that transparency in data practices builds confidence and trust.

The findings highlight potential public criticism and reputational risks for loan applications that collect and use personal data without permission. Such practices raise privacy concerns and trust issues, making users cautious of platforms lacking clear data policies. To maintain credibility and trust, lending apps must follow transparent and ethical data practices.

The table shows two statements having the lowest weighted mean and both ranking 14.5, or the last in the group of questions under the *Use of Lending Applications in Relation to Access and Utilization of Personal Data/Information* table. With a weighted mean of 2.26, the statements both received a verbal interpretation disagree. This means that the respondents did not agree with the statement.

For the statement "I am not concerned that lending apps will cause data privacy problems when I use them," the legal management students disagree with it, which means that they are most likely concerned that the lending applications will cause them data privacy problems. This highlighted that, though with an academic background related to the Data Privacy Act and other related laws, legal management students are still wary about the data privacy problems.

In 2025, it was reported on multiple national news outlets that there were lending applications that harassed their clients due to late payments. Lending apps exploit users' data to publicly shame

them online. On January 31, 2025, the Securities and Exchange Commission (SEC), the Presidential Anti-Organized Crime Commission (PAOCC), and the National Bureau of Investigation (NBI) raided an online lending company in Makati City in response to these unlawful actions. The lending applications were confirmed to be the Peso Wallet and Credit Cash.

This incident has increased public concerns about the security and ethics of lending apps, highlighting the need for stricter regulations and improved consumer protection in fintech.

Additionally, this type of case proves the worry and fear of the people who use lending applications, as to why the respondents disagree that they are not concerned that lenders may use their personal information unnecessarily.

For the statement, "I feel at ease giving my personal information at lending applications", the respondent disagrees with it. Though required as it is an essential part of the loan process, they are still not comfortable with giving out their personal information. This result suggests that they do not completely trust the lending applications with their personal information. Legal management students have doubts about what the applications can do with the information they collect from them. This skepticism arises from the fact that these applications have cases and issues surrounding their unethical debt collection methods and the utilization of the data.

The statements received standard deviations of 0.70 and 0.86, respectively. The second statement recorded the highest standard deviation among the questions under the *Use of Lending Applications in Relation to Access and Utilization of Personal Data/Information* category. A higher standard deviation (0.86) indicates greater variability in responses, meaning that the respondents' answers were more spread out and lacked strong agreement.

This variation stems from differences in personal experiences, perceptions, or awareness of data privacy and lending practices. Some respondents had positive interactions, feeling comfortable with these apps, while others faced issues like data misuse or unethical debt collection, leading to skepticism. Responses



reveal the complexity of user trust and perception in digital lending platforms.

3. Use of Lending Application in relation to Debt Collection Method

The data show users' perceptions of the debt-collection methods used by mobile lending applications. In general, respondents agree with the statements provided, as indicated by weighted mean scores ranging from 2.66 to 3.13.

Offering a range of payment alternatives is the feature that mobile lending applications rank most highly at 3.13, indicating that these platforms' ability to offer flexible payback options is one of their main advantages. Receiving notifications prior to the loan payment date helps consumers stay aware of their financial responsibilities, as seen by the second-highest ranking, 3.06.

Concerns are raised, nevertheless, about debt collection methods. While users welcome transparency, they may also find the reminders excessive. This is shown by the shared mean of 3.04 for the statements regarding excessive messages for past-due payments and clarity in explaining collection techniques. The item ranked lowest, 2.66, reveals a lack of confidence in the way loan applications manage personal data during the debt collection process. Data access worries are also raised by users 2.81, suggesting that privacy concerns could be the major factor in influencing their trust in these apps.

Although most users believe that debt collection practices are appropriate 2.96, the fact that these apps are ranked lower than other aspects indicates that they could better address the borrower. Like debt collection transparency 2.84 and grace periods 2.86, there is meager consensus on these subjects, implying that even though some efforts are made, they might not meet the users' expectations.

4. Risk of Granting Access to Personal Information Upon Using an Online Lending Application

Based on the standard deviation the highest percentage derived from the quantitative

data is "Fraudsters steal personal information to impersonate individuals and commit financial crimes" it garnered 0.54 while its weighted mean is at 3.36 and it ranked 1. "Tricking users into providing personal information by pretending to be legitimate institutions" was placed at second with a standard deviation of 0.59 with a weighted mean of 3.34. Third on the ranking is "Use of surveillance software to monitor activities without transparency". It has a standard deviation of 0.57 with a weighted mean of 3.29. The fourth one is "Unethical apps collecting and selling data without permission". It garnered a standard deviation of 0.64 with a weighted mean of 3.27.

"Browser cookies uniformed tracking of user's activities" ranked fifth on the list of risks that may be encountered upon using a lending application. It garnered a standard deviation of 0.57 and a weighted mean of 3.23. The sixth one is "Doxing (Broadcasting private information online about an individual)" it garnered a standard deviation of 0.65 with a weighted mean of 3.16. The last on the list of risks is "Cyber Criminals blackmail users through releasing sensitive information for ransom." It has garnered a standard deviation of 0.67 and a weighted mean of 3.11, placing 7th. Based on the verbal interpretation, all respondents agreed that these risks are present and most likely to be experienced. The risks enumerated are associated with granting access to personal information upon using an online lending application.

CONCLUSIONS

The research provided necessary information from the perceptions of the Legal Management Students of Lipa City regarding how the lending applications handle data. The study's findings draw the following conclusions:



1. **Prevalence of Lending Applications.** It was drawn from the data that JuanHand is a well-known online lending application, followed by LemonLoan and PesoPop. The students most likely know the app due to its reputation and advertisement. However, marketing practices played an important role too in the success of JuanHand's prevalence, and also the spread of information about the loaning app made by the users, creating a snowball effect.
2. **Data Practices of Students.** The respondents agreed that online lending applications collect some user information. They understand that disclosing certain details is necessary to obtain a loan, as it helps build trust with the lending company. Proper data practices make them feel secure, increasing their willingness to borrow. However, they remain cautious, aware that risks still exist.
3. **Debt Collection Practices.** Respondents find it easy to access and repay loans through their devices, with reminders before deadlines. However, students oppose intrusive, unlawful messages from lenders and distrust the use of personal info for harassment or exploitation. They demand respectful, transparent practices.
4. **Risks.** The researchers identify seven risks from the National Privacy Commission, with the top three—fraud and impersonation, pretending to be Legitimate Institutions, and Use of Surveillance Software—already occurring and likely to happen. Respondents are aware and cautious, but awareness alone doesn't ensure safety. Many users prioritize securing financial aid over caution, so these risks remain for borrowers.
5. **Perception on Privacy Practices.** Students are aware of data privacy and the persistent risks despite laws and regulations. They prefer

online lending apps that follow privacy laws, have clear policies, and uphold security measures supporting sustainability, human rights, social justice, and public welfare. Students favor apps with a reputation for responsible data use, protecting their information, and using it solely for identification.

RECOMMENDATIONS

Based on the findings and conclusions of the study, which reveal that Legal Management students in Lipa City are aware of data privacy rights yet remain vulnerable due to financial necessity, perceived convenience, and persistent privacy risks associated with online lending applications, the following recommendations are proposed:

1. Strengthening Data Privacy and Financial Literacy Among Legal Management Students

While Legal Management students understand data privacy laws, their continued use of online lending apps despite known risks shows a gap between knowledge and practice. The University of Batangas–Lipa City should hold regular seminars on data privacy and financial literacy, using real-life cases to boost critical thinking and informed decisions.

2. Integration of Practical Data Privacy and FinTech Case Studies into the Curriculum

To strengthen students' ability to apply legal principles in digital contexts, Legal Management courses should include discussions on FinTech, online lending, and data privacy enforcement. Incorporating rulings and actions from agencies like the National Privacy Commission, Securities and Exchange Commission, and Department of Justice will help students understand consent, privacy violations, and contractual issues.



3. Promotion of Ethical and Transparent Lending Practices Through Institutional Advocacy

The study reveals that students prefer lending applications that demonstrate transparency, ethical data handling, and respectful debt-collection practices. Educational institutions, therefore, may serve as advocates for ethical consumerism by partnering with government agencies or consumer protection bodies to disseminate verified information about legitimate lending platforms and warning signs of abusive practices.

5. Recommendations for Future Researchers

Future researchers should broaden this study by including students from other programs or regions for comparison. Longitudinal studies could track perception changes over time as regulations and digital lending evolve. In-depth interviews may also offer deeper insights into personal experiences with online lending.

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