

## **ABSTRAK**

Coronavirus Disease (COVID-19) telah menyebar ke seluruh dunia termasuk Indonesia. Pemerintah Indonesia menerapkan kebijakan bekerja dari rumah (WFH). Kebijakan ini menyebabkan banyak peminjam di industri financial technology p2p lending tidak dapat melunasi kreditnya karena hilangnya pendapatan. Wanprestasi yang dilakukan oleh pihak borrower ini sangat merugikan pihak lender. OJK merespon permasalahan ini dengan mengeluarkan POJK Nomor 58 /POJK.05/2020 tentang Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019 Bagi Lembaga Jasa Keuangan Nonbank. Permasalahan dalam penelitian ini yaitu bagaimana dampak penyebaran pandemi Covid-19 terhadap Lender Fintech P2P Lending dan bagaimana perlindungan hukum terhadap Lender Fintech P2P Lending akibat pandemi Covid-19 berdasarkan Peraturan OJK Nomor 58/POJK.05/2020. Permasalahan ini akan dibahas dengan metode penelitian yuridis empiris, menggunakan data sekunder, yang terdiri dari bahan hukum primer yaitu peraturan OJK tentang Kebijakan Countercyclical dan literatur terkait, dianalisis secara deskriptif analitis. Hasil penelitian menyimpulkan Lender Fintech P2P Lending terkena dampak penyebaran Covid-19, sehingga dengan adanya Peraturan OJK Nomor 58/POJK.05/2020 yang memberikan izin restrukturisasi bagi perusahaan Fintech serta mengatur mengenai prinsip perlindungan hukum bagi pihak lender secara preventif dan represif diharapkan dapat mengatasi kerugian yang dialami oleh pihak lender di masa pandemi covid-19.

**Kata Kunci:** perlindungan hukum, Lender , fintech peer to peer lending, covid-19

## ABSTRACT

Coronavirus Disease (COVID-19) has spread throughout the world including Indonesia. The Indonesian government implements a work from home (WFH) policy. This policy causes many borrowers in the p2p lending financial technology industry to be unable to pay off their credit due to loss of income. This default made by the borrower is very detrimental to the lender. OJK responded to this problem by issuing POJK Number 58 /POJK.05/2020 concerning the Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019 for Non-Bank Financial Services Institutions. The problem in this research is how the impact of the spread of the Covid-19 pandemic on Fintech P2P Lending Lenders and how the legal protection of Fintech P2P Lending due to the Covid-19 pandemic based on OJK Regulation Number 58 / POJK.05 / 2020 This issue will be discussed with juridical research methods. empiric, using secondary data, which consists of primary legal materials, namely OJK regulations on Countercyclical Policy and related literature, analyzed descriptively analytically. The results of the study concluded that P2P Lending Fintech Lenders were affected by the spread of Covid-19, so that with the OJK Regulation Number 58 / POJK.05 / 2020 which grants restructuring permits for Fintech companies and regulates the principles of legal protection for lenders in a preventive manner, it is expected to be able to overcome the losses incurred. experienced by lenders during the Covid-19 pandemic.

**Keywords:** legal protection, lenders, fintech peer to peer lending, covid – 19