

PERLINDUNGAN HUKUM PENERIMA PINJAMAN UANG BERBASIS *FINTECH PEER TO PEER LENDING*

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Abstrak

Teknologi yang berkembang sangat pesat di bidang *fintech* berbasis *peer to peer lending* menjadi trend sendiri disamping masih banyak hambatannya. Penelitian yang diajukan untuk mengetahui bagaimana perlindungan hukum bagi penyedia peminjaman *online* dengan konsep *peer to peer lending*. OJK berperan dalam mengawasi proses penyediaan jasa ini namun masih saja terjadi penyalahgunaan. Metode yang digunakan dalam tesis ini adalah analisis yuridis normatif. Hasil menyatakan bahwa dalam penyelenggaraan teknologi penyedia jasa peminjaman *peer to peer lending* kurang berjalan dengan baik. Belum adanya undang undang yang melindungi penyelenggaraan *financial technology* berbasis *peer to peer lending* serta solusinya dalam perlindungan hukum terhadap penerima pinjaman dalam penyelenggaraan *financial technology* berbasis *peer to peer lending* belum melindungi masyarakat sehingga perlu adanya peraturan perundang-undangan serta kerja sama semua pihak untuk mewujudkannya.

Kata Kunci: Perlindungan Hukum; Pinjaman; Peer to Peer Lending

LEGAL PROTECTION OF MONEY LOAN RECEIVER BASED ON FINTECH PEER TO PEER LENDING

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Abstract

Technology in the current era is growing very rapidly in the field of fintech-based peer to peer lending became its trend in addition to many obstacles. The research aimed to find out how legal protections for online lending providers with the concept of peer-to-peer lending. OJK plays a role in overseeing the process of providing this service but there is still abuse. The methods in the study are juridical normative. The results stated that in the implementation of technology providers lending peer-to-peer lending services are not running well. The absence of laws that protect the implementation of peer to peer lending-based financial technology and its solutions in the protection of the law against borrowers in the implementation of peer to peer lending-based financial technology has not protected the public so there needs to be legislation and cooperation of all parties to realize it.

Keywords: Legal Protection; Loan; Peer to Peer Lending