

**EFEKTIVITAS PELAKSANAAN PASAL 7 POJK NO.12/POJK.01/2024 TENTANG
PENERAPAN STRATEGI ANTI- FRAUD BAGI LEMBAGA JASA KEUANGAN
(STUDI PADA PROGRAM SOSIALISASI FRAUD AWARENESS DI PERUSAHAAN
FINTECH P2P LENDING PT AMARTHA MIKRO FINTEK AREA MANGGARAI
REGIONAL NUSA TENGGARA TIMUR)**

ABSTRAK

Pesatnya perkembangan *financial technology peer-to-peer (P2P) lending* sebagai bagian dari inovasi layanan jasa keuangan di Indonesia telah membawa manfaat dalam perluasan akses pembiayaan, khususnya bagi pelaku Usaha Mikro, Kecil, dan Menengah (UMKM). Namun demikian, pertumbuhan tersebut juga diikuti dengan meningkatnya risiko fraud yang berpotensi merugikan lembaga jasa keuangan, konsumen, serta stabilitas sistem keuangan. Untuk merespons risiko tersebut, Otoritas Jasa Keuangan menerbitkan Peraturan OJK Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti-Fraud bagi Lembaga Jasa Keuangan, yang salah satunya mewajibkan pelaksanaan program sosialisasi fraud awareness sebagaimana diatur dalam Pasal 7. Penelitian ini bertujuan untuk menganalisis efektivitas pelaksanaan Pasal 7 POJK Nomor 12 Tahun 2024 serta mengidentifikasi faktor penghambat dan upaya yang dilakukan PT Amartha Mikro Fintek dalam mengimplementasikan program sosialisasi fraud awareness sebagai upaya pencegahan dini terhadap potensi fraud. Penelitian ini menggunakan metode yuridis empiris dengan pendekatan perundang-undangan dan yuridis sosiologis. Data diperoleh melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis secara deskriptif kualitatif dengan menggunakan Teori Efektivitas Hukum Soerjono Soekanto sebagai kerangka analisis. Hasil penelitian menunjukkan bahwa pelaksanaan program sosialisasi fraud awareness di PT Amartha Mikro Fintek Area Manggarai telah berjalan secara empiris dan memberikan dampak positif terhadap peningkatan pemahaman serta kewaspadaan pegawai terhadap risiko fraud. Namun, efektivitas tersebut belum sepenuhnya optimal secara normatif karena ketentuan Pasal 7 masih bersifat umum dan belum dilengkapi indikator keberhasilan yang terukur. Penelitian ini menyimpulkan bahwa diperlukan penguatan regulasi oleh regulator serta pengembangan berkelanjutan program sosialisasi oleh perusahaan agar tujuan pencegahan fraud dapat tercapai secara substantif.

Kata Kunci : *Fraud Awareness, Fintech P2P Lending, Efektivitas Hukum*

***THE EFFECTIVENESS OF THE IMPLEMENTATION OF ARTICLE 7 OF POJK
NO.12/POJK.01/2024 ON THE APPLICATION OF ANTI-FRAUD STRATEGIES FOR
FINANCIAL SERVICES INSTITUTIONS***

*(A STUDY OF THE FRAUD AWARENESS SOCIALIZATION PROGRAM AT THE P2P
LENDING FINTECH COMPANY PT AMARTHA MIKRO FINTEK IN THE MANGGARAI
AREA REGION OF EAST NUSA TENGGARA)*

ABSTRACT

The rapid development of financial technology peer-to-peer (P2P) lending as part of financial service innovation in Indonesia has significantly expanded access to financing, particularly for micro, small, and medium enterprises (MSMEs). Nevertheless, this growth has also been accompanied by increasing risks of fraud, which may harm financial institutions, consumers, and overall financial system stability. In response to these risks, the Financial Services Authority of Indonesia issued Regulation Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Institutions, which mandates the implementation of fraud awareness socialization programs as stipulated in Article 7. This study aims to analyze the effectiveness of the implementation of Article 7 of OJK Regulation Number 12 of 2024 and to identify the inhibiting factors as well as the efforts undertaken by PT Amarta Mikro Fintek in implementing fraud awareness socialization as an early fraud prevention measure. This research employs an empirical juridical method, supported by statutory and sociological legal approaches. Data were collected through interviews, observations, and documentation, and analyzed using qualitative descriptive analysis based on Soerjono Soekanto's Theory of Legal Effectiveness. The findings indicate that the fraud awareness socialization program implemented by PT Amarta Mikro Fintek in the Manggarai Area has been empirically effective in enhancing employees' understanding, awareness, and vigilance toward fraud risks. However, the effectiveness has not been fully achieved in a normative-substantive sense due to the general nature of Article 7, which lacks clear indicators of success and standardized evaluation mechanisms. This study concludes that regulatory reinforcement by the authority and continuous program development by financial technology providers are necessary to ensure the substantive achievement of fraud prevention objectives.

Keywords: *Fraud Awareness, Fintech P2P Lending, Legal Effectiveness*