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The author hopes that this thesis can contribute to the development of Indonesian legislation, particularly in the field of supervision and consumer protection, specifically of debtor protection, on Peer-to-Peer (P2P) lending-based Financial Technology (Fintech) services. In the process of writing this thesis, the author acknowledges that without the constant support and guidance of a multitude of people, the completion of this thesis cannot be achieved. In this respect, the author would like to express her utmost gratitude, appreciation, and highest respect to:

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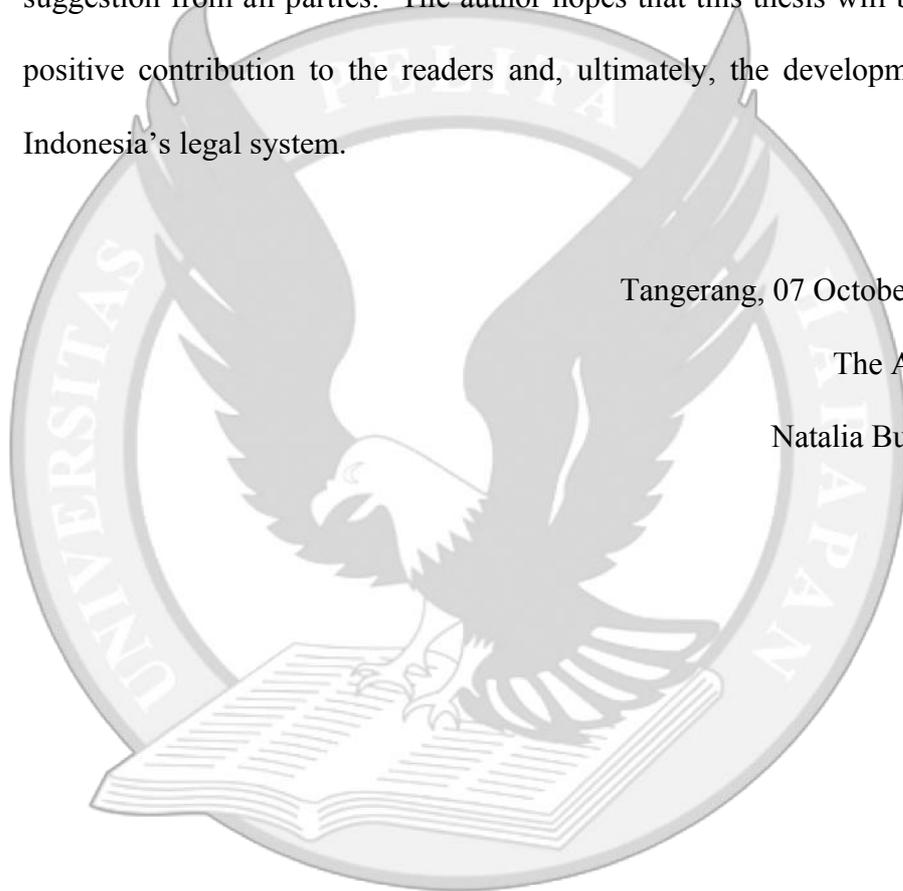


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