

ABSTRACT

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LEGAL PROTECTION FOR FINANCIAL TECHNOLOGY CONSUMERS IN PEER TO PEER LENDING BASED OF INDONESIAN LAW

(xx + 106 Pages)

Nowadays human activities are activities that can never be seperated from the development of technology. The development of technology has brought huge changes to different sectors in humal lives, one of the changes brought by technology is in our finance sector. Fintech an innovation from the development of technology prvides us convenience in the financial sector, i.e., Peer to Peer Lending (P2P). P2P Lending is one of the lending and borrowing money platform that has begun to be used by many people because P2P is able to bring together borrowers and lender that has just started their business and could not provide a huge collateral for the borrowing of the money. POJK No. 77/POJK.01/2016 (POJK 77/2016) is a regulation governing Information Technology Based Lending and Borrowing Services that provides legal protection for all things relevant to P2P Lending. However, there are still many ilegal and unregistered P2P Lending Providers. These Ilegal P2P Lending operators carry out threats, intimidation, data tampering and harassment of customers that can harm the public. The purpose of this research is to find specific laws to give protection to the victims of ilegal P2P Lending. Therefore, the Author has researched regulations that can be used to provide legal protections for the victims of ilegal P2P Lending. The Author hopes that this research could enrich the readers knowledge about the difference between legal and ilegal P2P lending and the laws that gives legal protection for the victim of ilegal P2P.