

## ABSTRACT

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### **JUDICIAL ANALYSIS REGARDING THE IMPLEMENTATION OF PEER-TO-PEER LENDING BETWEEN BANK PERKREDITAN RAKYAT AND INVESTREE**

(ix + 83 pages: 4 figures)

The objective of this research is to examine the related regulation of peer-to-peer lending and banking. The background for this topic arose when the BPR started to participate in the fintech lending platform, which has led to concern for prudent banking principles. OJK as a regulator has published the guidebook for cooperation between BPR with fintech lending, and departed from that, this research will focus on 1) What is the pattern to implement the peer-to-peer lending between BPR and Investree? 2) How is the implementation of credit assessment by BPR in the credit cooperation with Investree related to prudent banking principles? This study uses a normative legal research method, followed by a legal basis approach to provide a qualitative analysis. Based on that, this research will successfully contribute to academic literature based on the analysis that 1) BPR and Investree have two schemes for their cooperation (loan channeling and referral), and there will be some adjustments related to the credit mechanism in each scheme. 2) To implement prudent banking principles, BPR must collaborate with Investree, especially for character assessment, capital assessment, capacity assessment, and condition of economy assessment. In conclusion, BPR could do their task for credit assessment related to prudent banking principles, but beforehand BPR has to collaborate with Investree to use Investree credit scoring results so BPR could run their prudent banking principles.

References: 75 (1992-2022)

**Keywords: Prudent Banking Principle, Credit Assessment, Fintech Lending**