

ABSTRACT

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ANALYSIS OF FOREIGN DIGITAL INVESTMENT REGULATIONS IN INDONESIA: COMPARISON OF SINGAPORE'S LAW

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Indonesia is one of the biggest investment targets in the development of the digital economy. Based on Indonesia's geopolitical background, one of the digital economy sectors that has become the target of foreign investors is the financial technology services sector. So that in the context of legal development regarding foreign digital investment (Fintech) in Indonesia, a legal comparison regarding digital investment was carried out with Singapore. Researcher uses theories that consist of development of law, legal protection, Indonesian foreign investment law, and Singapore law in analyzing this writing. This research uses normative legal research methods on the basis of statutory and comparative law approaches. According to the results of legal research and analysis after a legal comparison with Singapore, further consideration is needed by the Indonesian government in creating a stable and safe investment environment for potential investors through reform of the legal umbrella for digital investment (Fintech). Comparison of arrangements showing several aspects in which Singapore has regulations and policies that are considered better than Indonesia, such as in terms of business establishment, fintech regulators, Regulatory Sandbox, Payment Systems, and P2P Lending. So that in overcoming the issues in this paper, the government can unite institutions operating under one roof, increase the efficiency of the foreign digital investment process, simplify regulations at the law level, and prioritize increasing guidance from related government agencies.

Keywords: *Foreign Digital Investment Law, Fintech, Digital Economy*

References: 109 (1975-2022)