

## **ABSTRACT**

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### **COLLECTING PUBLIC FUNDS WITHOUT HAVING AUTHORIZED PERMISSION (CASE STUDY OF PEKANBARU PN DECISION 1169/PID.SUS/2021/PN PBR)**

*Investment is not only important for those who invest their capital, but investment can also have a good and positive impact on various parties such as society, regions, countries, and so on. However, in practice, there are still many individuals who misuse investment activities for their personal interests, like collecting funds in the form of investment, but in reality it is actually a fraudulent investment. This research aims to determine the regulations and responsibilities of the offender for collecting funds without permission, so that in writing this research it will be based on the theory of legal certainty and the theory of responsibility. The theory of legal certainty will be used to see whether in Indonesia legal certainty regarding banking activities has emerged. Responsibility theory is used to analyze whether the offender's responsibility for their actions has been fulfilled. To research collecting funds without permission, the author will use normative research, using secondary data in a case and conceptualization approach, and by analyzing the data qualitatively. Based on the research results, there are regulations governing the activity of collecting funds itself, so that legal certainty in this matter has been realized. Meanwhile, in terms of responsibility, the offenders has been declared guilty, so criminal responsibility has also been fulfilled.*

*Keywords: Collecting Funds, Licensing, Authority to Collect Funds*

*References: 61 (1982-2021)*