

## **ABSTRACT**

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**“JURIDICAL REVIEW OF GIVING CREDIT FACILITIES BY THE MODAL RAKYAT AS LPMUBTI TO SMALL BUSINESS CUSTOMERS”**

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Technology-Based Lending and Borrowing Services as modern loans is a real opportunity for MSMEs to increase the difficulty of accessing loans to formal financial institutions. Borrowers after submitting a form filled in online on the platform chosen, will be verified and analyzed in advance to ensure the validity and ability to pay from the borrower's data. Although LPMUBTI provides many new innovations in finance, which are expected to provide convenience, efficiency and speed in witness transactions, there are many risks for users of these services. The formulation of the problem in this study includes three things, namely: How to regulate and supervise LPMUBTI according to the applicable law in Indonesia? This type of research conducted is this thesis "normative juridical research". The normative legal research method is legal research by studying library materials or secondary data as a basis for making agreements with regulations and literature. The results of this study indicate that, service providers must provide legal protection for LPMUBTI users for preventive and repressive legal protection. Preventive legal protection. Repressive legal protection has been completed today. In order for the company to manage LPMUBTI to consider risk mitigation, in order to reduce the occurrence of bad loans which causes an analysis of the ability to pay for debtors. Based on the description of legality, LPMUBTI has been formulated in regulations made by OJK and Bank Indonesia. However, what needs to be examined more carefully is about the replacement, punishment against LPMUBTI itself in order to provide certainty.

**Keyword : Small Business, Financial Technology , Credit Facilities**