

ABSTRAK

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ANALYSIS ON P2P LENDING REGULATIONS IN COMPARISON TO CONVENTIONAL BANK CREDIT REGULATIONS TO THE OCCURRENCE OF NON-PERFORMING LOANS

P2P Lending is a form of funding that allows individuals to borrow and lend money without interference from traditional financial institutions such as banks. P2P Lending in Indonesia has increased in popularity in recent years, but there are concerns about the potential for Non-Performing Loans in this sector. The research method used in this thesis is Normative-Empirical legal research, which utilize both secondary and primary data to gather references in the thesis. This study conducted a comparative analysis regarding to P2P Lending regulations and conventional bank credit regulations on the occurrence of Non-Performing Loans. The first research is the analysis on the current P2P Lending regulation in addressing Non-Performing Loan. The second research result is the analysis of options for addressing Non-Performing Loan in conventional Bank credit regulation as a solution in P2P Lending. The study show that P2P Lending regulations are less stringent than conventional bank credit regulations in the context of borrowers responding to Non-Performing Loans, this can increase the occurrence of Non-Performing Loans in the P2P Lending sector. The study also found that the implementation of credit restructuring can help reduce the occurrence of Non-Performing Loans and increase overall stability in the P2P Lending market.

Keyword: P2P Lending, Non-Performing Loans, Credit Restructuring

References: 59 (1847-2022)