

## **ABSTRACT**

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### **SETTLEMENT OF LIABILITIES AGAINST PEER-TO-PEER LENDERS IN INDONESIA DUE TO THE LEVEL OF DEFAULT OF THE OPERATOR**

(xi+ 100)

*Financial Technology (FinTech) is a phenomenon of technological development in the financial industry. Peer-to-Peer lending (P2P lending) is one of the existing Fintech, which makes it easier for people to borrow money. In 2019 the popularity of Fintech P2P lending is increasingly in demand by the Indonesian people, many P2P lending platforms are in the community, there are legal to illegal platforms that the Indonesian people use. Until 2022 OJK as the regulator curbed illegal P2P lending platforms with POJK 10/2022, a more assertive and detailed in regulating this industry. Although OJK has issued a new regulation POJK 10/2022, it is inevitable that risks can still occur. The problems that occur are part of the funding system risk where the platform cannot pay or return consumer funds (lenders or consumers). Therefore, the purpose of this study is to understand and analyze how OJK's supervision processes and procedures for platforms, to assess their effectiveness in ensuring platform compliance with applicable regulations. Then, to examine and study the methods used by P2P lending platforms in dealing with problems such as resolving obligations to consumers when sanctioned by OJK. The research method used is normative legal research method that uses normative legal case studies in the form of laws and regulations. The results of the study show that the default occurs because the P2P lending platform does not properly follow the existing rules and is not transparent to the OJK and consumers, this can increase the risk factor that occurs because the OJK cannot properly supervise the platform. This research found that OJK as the regulator plays an important role in solving this problem and also the P2P lending platform must also play an active role in the dispute resolution process that occurs as a result of the default problem.*

**Keywords:** *FinTech, P2P lending, OJK*

References: 155 (1998 – 2023)