

*Thesis Subjects
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JURIDICAL REVIEW OF THE IMPLEMENTATION OF CROWDLENDING SERVICE TO THE LENDERS ACCORDING TO THE RULES OF THE FINANCIAL SERVICES AUTHORITY NUMBER : 77/POJK.01/2016 ABOUT LENDING AND BORROWING SERVICES BASED ON INFORMATION TECHNOLOGY

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Abstract*

The need for speed and ease transaction of financing in meeting the need to start a business presents crowdlending in Indonesia. Crowdlending is a conventional money lending agreement which that the parties do not meet directly because there are organizers who will bring together the parties and the implementation of the agreement is done online.

This research discusses and analyzes how the implementation of crowdlending service systems and how the legal protection againts the lenders from crowdlending services and this research purpose is to discover the implementation of the system crowdlending, and to discover and analyze legal protection against lenders in crowdlending services.

.The form of research conducted by the author is to use a normative type research, namely law research carried out by examining library materials or secondary data. When associated with its purpose, this research is a fact-finding research, namely research that aims to find facts about a phenomenon under study. The approach used by the author in analyzing the implementation of crowdlending services to lenders is based on a legislative conceptual approach. In this research the author uses primary, secondary, and tertiary law materials.

The results of this study that, crowdlending is carried out online through the website provided by the organizers, the risk that is likely to arise from crowdlending services is the risk of default on loan recipients and the results of this study indicate that legal protection for lenders can be prevented based on Article 29 of the Authority Regulation Financial Services Number 77 / POJK.01 / 2016 namely by applying basic principles for providers and repressive legal protection based on Article 37 of the Financial Services Authority Regulation Number 77 / POJK.01 / 2016 concerning Information Technology-based Lending and Lending Services and article 38 Financial Services Authority Regulation Number 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector, organizers are obliged to provide compensation to the loss party as a result of errors or negligence by fintech organizers in analyzing and selecting prospective loan recipients that will be submitted to the lender. Through this research, we can know the implementation of crowdlending service system and how the legal protection against lenders in terms of the Financial Services

Authority regulation No.77 / POJK.01 / 2016 concerning Information Technology-Based Lending and Borrowing Services. Based on the results of the analysis of this research, it is expected that Indonesia, especially the Financial Services Authority, can develop in a better arrangement so that it can protect all parties in using crowdlending services.

Keywords: *Online Loans, Lenders, Crowdlending*