

URGENSI PERLINDUNGAN KONSUMEN TERHADAP NASABAH FINTECH LENDING (P2P) ILEGAL

ABSTRAK

The Covid that started in 2020 is quite influential in driving the era of digitalization, especially in the financial economy. Rising demand and falling markets are driving people to borrow money through peer-to-peer lending (P2P), which is a product of financial technology. Fintech connects lenders and borrowers through information technology. The OJK regulations only regulate fintechs that are officially registered and legal, but do not explicitly regulate the existence of illegal fintech that annoys the public.

This research is a legal research that is Yuridis empirical in nature. Juridic law research itself is one of the various types of research concerning the enforcement or implementation of normative legal provisions in action on every particular legal event that occurs in society. The study aims to find out, study, and expose the importance of regulations on illegal fintech lending peer to peer that are already flooding in the community.

Based on the results of the research, it was found that the impact of empirically illegal online loans on society really brings concerns and the urgency to be given more attention. Advertising – illegal advertising that circulates and is very easy to find by the public plus the level of public literacy about financial technology peer to peer lending is relatively low, carrying a considerable negative impact in the society. Not a few people suffer from mental health disorders due to excessive fear of threats – threats made by illegal online loans. This is supported by the low level of legal literacy of the public so that they do not know and do not understand how the legal force of such transactions and how to get protection from the crimes committed by illegal people.

The author understands that the discussion related to “Consumer Protection Emergency Against Illegal Fintech Lending (P2P) Customers” becomes important to be raised so that it can provide benefits related to public understanding of Financial Technology.

Keyword : Fintech, Illegal, Consumer Protection