

ABSTRAK

Perkembangan sektor jasa keuangan di Indonesia yang pesat membawa dampak positif terhadap pertumbuhan ekonomi nasional, namun juga menimbulkan berbagai permasalahan hukum, khususnya terkait perlindungan konsumen. Otoritas Jasa Keuangan (OJK) sebagai lembaga pengawas sektor jasa keuangan memiliki peran strategis dalam menjamin perlindungan hak-hak konsumen serta menjaga stabilitas sistem keuangan. Penelitian ini bertujuan untuk mengetahui peran dan kewenangan OJK dalam memberikan perlindungan hukum kepada konsumen sektor jasa keuangan serta menelaah efektivitas pelaksanaannya dalam praktik.

Metode penelitian yang digunakan adalah metode penelitian hukum normatif dengan pendekatan peraturan perundang-undangan dan pendekatan konseptual. Data penelitian berupa bahan hukum primer, sekunder, dan tersier yang diperoleh melalui studi kepustakaan, dengan teknik analisis deskriptif kualitatif.

Hasil penelitian menunjukkan bahwa OJK telah memiliki dasar hukum yang kuat dalam menjalankan fungsi perlindungan konsumen melalui Undang-Undang Nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan serta Peraturan OJK Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Dalam pelaksanaannya masih terdapat kendala berupa rendahnya literasi keuangan masyarakat, keterbatasan pengawasan PUJK, serta belum optimalnya mekanisme penanganan pengaduan konsumen.

Kata Kunci: Perlindungan Konsumen, Otoritas Jasa Keuangan, Sektor Jasa Keuangan, POJK Nomor 6/POJK.07/2022.

ABSTRACT

The rapid development of Indonesia's financial services sector has contributed positively to national economic growth. However, it has also given rise to various legal issues, particularly those related to consumer protection. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) as the supervisory institution of the financial services sector plays a strategic role in ensuring the protection of consumers' rights and maintaining the stability of the financial system. This research aims to examine the role and authority of the OJK in providing legal protection for consumers in the financial services sector and to analyze the effectiveness of its implementation in practice.

The research uses normative legal research method using statutory approach and conceptual approach. The data consists of primary, secondary, and tertiary legal materials obtained through library research and analyzed using qualitative descriptive method.

The findings indicate that the OJK has a strong legal basis in carrying out its consumer protection function through Law Number 21 of 2011 concerning the Financial Services Authority and OJK Regulation Number 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector. However, in its implementation, several challenges remain including low levels of financial literacy among the public, limited supervision of financial services business actors, and the suboptimal handling of consumer complaints.

Keywords: *Consumer Protection, Financial Services Authority, Financial Services Sector, OJK Regulation Number 6/POJK.07/2022.*