

## RINGKASAN

MUHAMMAD  
AZMI TARIGAN  
NIM 200510179

**TANGGUNG JAWAB HUKUM OTORITAS JASA  
KEUANGAN TERHADAP PEMINJAM YANG  
DIRUGIKAN DALAM PERJANJIAN FINANCIAL  
TECHNOLOGY LENDING LEGAL**  
(Studi Penelitian Di Otoritas Jasa Keuangan  
Regional 5 Kota medan)

(Dr. Sulaiman, S.H., M.Hum. dan Dr. Budi Bahreisy,  
S.H., M.H)

Otoritas Jasa Keuangan (OJK) merupakan lembaga independen yang dibentuk dengan fungsi mengatur dan mengawasi penyelenggaraan di sektor jasa keuangan sesuai dengan amanat UU Nomor 21 Tahun 2011 tentang OJK. Berkembangnya industri *fintech* membuat masyarakat mempunyai sarana dalam meminjam uang dengan lebih mudah. Namun, hal tersebut tidak dibarengi dengan pengawasan yang ketat terhadap perjanjian dan penagihan yang membuat peminjam dirugikan. Sebanyak 27.283 pengaduan terhadap pinjaman online legal sepanjang tahun 2023 hingga 2024 melalui APPK yang belum dirasakan dampaknya oleh masyarakat. Perlu perhatian khusus oleh OJK dalam mengawasi perilaku pinjaman online yang berizin agar terciptanya ketertiban di masyarakat.

Penelitian ini memiliki tujuan untuk mengetahui tanggungjawab OJK sebagai lembaga yang mengatur, mengawasi, dan melindungi pada pinjaman online legal di Indonesia, serta mengetahui hambatan dan upaya OJK dalam melindungi konsumen yang menjadi korban pinjaman online legal.

Penelitian ini menggunakan metode penelitian yuridis empiris yang berlokasi di Kota Medan. Data diperoleh melalui penelitian lapangan, metode pengambilan sampel melalui teknik penentuan sampel dengan pertimbangan tertentu dan dianalisa secara kualitatif.

Hasil penelitian menunjukkan bahwa OJK menyediakan layanan pengaduan melalui Aplikasi Portal Perlindungan Konsumen (APPK) sebagai saran pengaduan konsumen. Hambatan yang dialami OJK adalah tidak mempunyai akses kedalam sistem perusahaan pinjaman online legal yang membuat terbatasnya akses terhadap *monitoring* perusahaan pinjaman online legal.

Saran dalam penelitian ini, OJK harus pro aktif dalam menerima pengaduan konsumen pada APPK, serta harus diterbitkan peraturan yang mengizinkan OJK melakukan pengawasan terhadap sistem perusahaan pinjaman online legal supaya meminimalisir pelanggaran terhadap mekanisme penagihan hutang terhadap nasabah.

**Kata Kunci:** Klausula Baku, Tanggung Jawab OJK, Financial Technology Lending Legal.

## **SUMMARY**

**MUHAMMAD  
AZMI TARIGAN  
(NIM 200510179)**

***RESPONSIBILITY OF THE LEGAL SERVICES OF  
THE AUTHORITY TO THE LOANERS CONDITED  
IN THE FINANCIAL TECHNOLOGY LENDING  
LEGAL.(Reasearch Study at Regional Financial  
Services Authority 5 Medan)***

**(Dr. Sulaiman, S.H., M.Hum. and Dr. Budi Bahreisy,  
S.H., M.H)**

*The Financial Services Authority (OJK) is an independent institution established with the function of regulating and supervising the operation of the financial services sector in accordance with the mandate of Law Number 21 of 2011 concerning OJK. The growth of the fintech industry has provided the public with easier means to borrow money. However, this has not been accompanied by strict supervision of agreements and debt collection practices, which has caused borrowers to be disadvantaged. A total of 27,283 complaints against legal online loans were filed through the APPK from 2023 to 2024, but their impact has not yet been felt by the public. OJK needs to pay special attention to overseeing the behavior of licensed online lending services to ensure order in society.*

*This research aims to understand the responsibilities of OJK as an institution that regulates, supervises, and protects legal online lending in Indonesia, as well as to identify the obstacles and efforts of OJK in protecting consumers who fall victim to legal online loans.*

*This research employs an empirical juridical method, conducted in the city of Medan. Data were obtained through field research, with the sampling method using purposive sampling techniques, and analyzed qualitatively.*

*The research results indicate that OJK provides a complaint service through the Consumer Protection Portal Application (APPK) as a means for consumers to submit complaints. The challenge faced by OJK is the lack of access to the systems of legal online lending companies, which limits their ability to monitor these companies effectively.*

*The recommendation from this research is that OJK should be more proactive in handling consumer complaints through APPK and that regulations should be issued to grant OJK the authority to supervise the systems of legal online lending companies. This would help minimize violations related to debt collection mechanisms against borrowers.*

**Keywords:** *Exemption Clause, OJK Responsibility, Financial Technology Lending Legal.*