

**LEGAL PROTECTION FOR LOAN LENDERS THROUGH THE LOAN - BASED CROWDFUNDING SCHEME IN DISPUTE SETTLEMENT FOR FAILURE TO PAY FUNDS LOANED THROUGH PEER TO PEER LENDING COMPANIES**

**ABSTRACT**

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This study aims to analyze: 1) Knowing and analyzing how legal protection for Lenders is through Loan - based Crowdfunding schemes for the risk of default experienced by P2P Lending Companies on P2P Lending digital platforms in terms of the Consumer Protection Act associated with POJK PKSJK 2) Knowing and reviewing the role of Alternative Dispute Resolution Institutions in the Financial Services Sector in providing and/or implementing sanctions against P2P Lending companies for the risk of default through Loan - based Crowdfunding schemes to Lenders. This research is a normative-empirical juridical study that uses secondary and primary data from books or legal literature, laws and regulations, and is supplemented by interviewing sources from Intellectual Property Rights Consultants, Public Appraisal Service Consultants, and Curators. The data used, are secondary data derived from literature studies and primary data obtained from interviews with relevant sources with the case problem being investigated by the researcher. The method of data collection is through literature study and direct communication by interviewing. Data analysis was carried out by descriptive qualitative by providing a specific description based on the data that had been collected systematically.

This research is an empirical juridical legal research, namely legal research regarding the enactment or implementation of normative legal provisions in action in every particular legal event that occurs in society. The nature of the research in writing this thesis is descriptive qualitative aimed at describing and describing existing phenomena, both natural and human engineered, which pays more attention to the characteristics, quality, and interrelationships between activities. In addition, the application of this analytical descriptive treatment is carried out through observation, interviews with legal consultants and documentation using an analytical approach, this approach is carried out by looking for meaning in legal terms contained in the legislation.

The results of this research and discussion indicate that legal protection for lenders who invest through P2P Lending has not been properly protected and the role of alternative dispute resolution institutions in the financial services sector is still very low in use and application among the public, therefore it is necessary to amend the protection law Consumers and POJK P2P Lending and POJK PKSJK by adjusting to technological and business developments that occur in the community and it is

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necessary to make amendments to the POKJ-LAPS, and the establishment of LAPS  
must be completely neutral and filled by independent practitioners and academics.

Keywords: Legal protection, Lenders, P2P Lending.



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