

INTISARI

PERAN OTORITAS JASA KEUANGAN (OJK) DALAM PENGAWASAN DAN PELINDUNGAN DATA PRIBADI PENERIMA DANA LAYANAN *FINTECH PEER-TO-PEER LENDING* DI DAERAH ISTIMEWA YOGYAKARTA

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Penelitian hukum ini bertujuan untuk mengetahui dan mengkaji peran Otoritas Jasa Keuangan (OJK) dalam pengawasan layanan *fintech peer-to-peer lending* dan upaya Otoritas Jasa Keuangan (OJK) dalam perlindungan data pribadi penerima dana layanan *fintech P2P Lending* di Daerah Istimewa Yogyakarta.

Metode penelitian dalam penelitian ini menggunakan penelitian normatif empiris dan bersifat deskriptif. Data yang diperlukan adalah data primer dan data sekunder. Data primer diperoleh dengan melakukan wawancara dengan responden dan narasumber. Data sekunder diperoleh dari studi kepustakaan yang berkaitan dengan topik permasalahan yang diteliti. Analisis data penelitian ini dengan menggunakan penalaran induksi dan penalaran deduksi.

Berdasarkan hasil penelitian dan pembahasan diperoleh 2 (dua) kesimpulan. Pertama, Peran Otoritas Jasa Keuangan (OJK) dalam pengawasan layanan *fintech P2P Lending* di D. I. Yogyakarta dengan penguatan regulasi, penggunaan *supervisory technology*, berkolaborasi dengan AFPI, dan mendorong penyelenggara untuk melakukan keterbukaan informasi, serta melakukan sosialisasi dan edukasi layanan *fintech P2P Lending*. Pengawasan terhadap penyelenggara dilakukan dengan 3 (tiga) cara, yaitu: *offsite*, *onsite*, perilaku pasar (*market conduct*). Kedua, Upaya Otoritas Jasa Keuangan (OJK) dalam melindungi data pribadi penerima dana layanan *fintech P2P Lending* di D. I. Yogyakarta dengan pengaturan tentang perlindungan data pribadi, memberikan informasi edukasi terkait keamanan data pribadi, menyediakan layanan konsumen hingga penyelesaian pengaduan.

Kata Kunci : Otoritas Jasa Keuangan (OJK), *fintech P2P Lending*, Pengawasan.

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ABSTRACT

THE ROLE OF THE FINANCIAL SERVICES AUTHORITY (OJK) IN THE SUPERVISION AND PROTECTION OF PERSONAL DATA OF RECIPIENTS OF FINTECH PEER-TO-PEER LENDING SERVICES IN SPECIAL REGION OF YOGYAKARTA

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This legal research aims to know and examine the role of the Financial Services Authority (OJK) in supervising peer-to-peer lending fintech services and the efforts of the Financial Services Authority (OJK) in protecting the personal data of recipients of P2P Lending fintech services in the Special Region of Yogyakarta.

This research is descriptive with an empirical normative. The data required are primary data and secondary data. Primary data is obtained by interviewing with respondents and sources person. Secondary data is obtained from literature studies related to the topic of the problem being researched. This research data analysis uses induction reasoning and deduction reasoning.

Based on the results of research and discussion, 2 (two) conclusions are obtained. First, The role of the Financial Services Authority (OJK) in the supervision of fintech P2P Lending services in D. Indonesia. I. Yogyakarta by strengthening regulations, using supervisory technology, collaborating with AFPI, and encouraging organizers to disclose information, as well as socializing and educating fintech P2P Lending services. Supervision of participants is implemented in 3 (three) ways, namely: offsite, onsite and market conduct. Second, the Financial Services Authority (OJK)'s efforts to protect the personal data of recipients of fintech P2P Lending service funds in the Special Region of Yogyakarta by regulating personal data protection, providing educational information related to personal data security, providing a customer service to complaint resolution.

Keywords: *The Indonesia Financial Services Authority(OJK), fintech peer-to-peer lending, Supervision.*

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