

**INTISARI**  
**PENCEGAHAN TINDAK PIDANA PENDANAAN TERORISME PADA**  
**FINANCIAL TECHNOLOGY BERUPA PEER-TO-PEER LENDING**

Oleh :

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Penulisan hukum ini membahas mengenai pencegahan tindak pidana pendanaan terorisme pada Financial Technology berupa Peer-to-Peer Lending di Indonesia dan di Selandia Baru. Penelitian dilakukan dengan tujuan untuk menemukan persamaan maupun perbedaan dalam pengaturan pencegahan tindak pidana pendanaan terorisme bagi Financial Technology berupa Peer-to-Peer Lending di Indonesia dan Selandia Baru.

Penelitian ini merupakan penelitian yuridis normative dengan menggunakan metode perbandingan hukum. Pengumpulan data dalam penelitian ini menggunakan metode penelitian kepustakaan yang menganalisis data sekunder di bidang hukum dan non hukum. Data tersebut kemudian dianalisis dengan menggunakan metode kualitatif.

Hasil penelitian menunjukkan bahwa pengaturan pencegahan tindak pidana pendanaan terorisme pada Financial Technology di Indonesia memiliki persamaan dan perbedaan dengan pengaturan di Selandia Baru. Persamaan dapat ditemukan pada kesamaan program pencegahan yang wajib dijalankan seperti sama-sama harus melakukan prinsip mengenali pengguna jasa keuangan atau *customer due diligence* (CDD), menyimpan dokumen, dan sebagainya. Sedangkan perbedaan terdapat pada perbedaan bentuk peraturan dimana program pencegahan tindak pidana pendanaan terorisme diatur serta jenis sanksi yang dapat dijatuhkan dimana Indonesia hanya menerapkan sanksi administrative sedangkan Selandia Baru menerapkan sanksi berupa sanksi administrative, pidana, maupun perdata. Perbedaan terutama dalam bentuk sanksi yang bisa dijatuhkan merupakan suatu kekurangan yang perlu diperbaiki untuk kedepannya.

**Kata Kunci : Pencegahan, Tindak Pidana Pendanaan Terorisme, Financial Technology, Peer-to-Peer Lending.**

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**ABSTRACT**  
**PREVENTION OF FINANCING OF TERRORISM ON FINANCIAL  
TECHNOLOGY IN THE FORM OF PEER-TO-PEER LENDING**

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*This legal research discusses about how the prevention of financing of terrorism on Financial Technology in the form of Peer-to-Peer Lending is regulated in Indonesia and New Zealand. This legal research is aimed to find the similarity and differences on how prevention of financing of terrorism on Financial Technology in the form of Peer-to-Peer Lending is regulated in Indonesia and New Zealand.*

*This legal research is a normative juridical research using comparative approach. The data is collected through literature research to analyse secondary data including legal data and non-legal data. The data is then analysed using qualitative method.*

*The results showed that the regulation on the prevention of financing of terrorism on Financial Technology in the form of Peer-to-Peer Lending in Indonesia and in New Zealand has both similarities and differences. The similarities can be found on the prevention steps that need to be taken such as doing CDD, keeping documents, and et cetera. Meanwhile the differences can be found on the different type of Law where the prevention program is regulated and the sanctions that can be given out to reporting entities who fail to implement AML/CFT programme where Indonesia can only gives out administrative sanction while New Zealand can gives out administrative, criminal, or civil sanctions. These shortcomings need to be addressed in the near future.*

**Keyword : Prevention, Financing of Terrorism, Financial Technology, Peer-to-Peer Lending**

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