

TABLE OF CONTENTS

TITLE PAGE	i
ENDORSEMENT	ii
APPROVAL PAGE	ii
STATEMENT OF ANTI-PLAGIARISM	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	viii
ABSTRACT	x
INTISARI	xi
CHAPTER I: INTRODUCTION	1
A. Background	1
B. Research Questions	10
C. Research Goals	11
D. Originality of the Research	11
E. The Benefits of Research	14
CHAPTER II: THEORETICAL REVIEW	16
A. General Overview of Financial Technology	16
1. Definition of Financial Technology	16
2. Definition of Peer-to-peer Lending	19
B. Actions Taken by The Government in Dealing with Illegal Peer-to-peer Lending Service	20
1. Otoritas Jasa Keuangan as the Independent Body to Handle the Financial Service in Indonesia	20
2. Satgas Waspada Investasi (SWI)	22
C. General Overview of Criminalization	24
CHAPTER III: THE METHODS OF RESEARCH	28
A. Type of Research	28
B. Type of Data	30
C. Data Analysis	33
D. Stages of Research	34

E. Research Limitation	35
CHAPTER IV: RESEARCH RESULT AND ANALYSIS	36
A. The Relevancy of OJK Regulation No. 77/POJK.01/2016 concerning Information Technology-Based Lending Services in The Context of Case Resolution for Illegal Peer-to-peer Lending in Indonesia.....	36
1. How OJK Regulation No. 77/POJK.01/2016 regulates the peer-to-peer lending entity in Indonesia	36
2. The Implementation of OJK Regulation No. 77/POJK.01/2016 in Dealing With Peer-to-peer Lending Entity in Indonesia.....	40
1. Preventive.....	47
2. Repressive	47
3. What Are The Problems on The Law Enforcement of Illegal Peer-to-peer Lending Indonesia	49
B. The Ideal Regulation for Illegal Peer-to-peer Lending in Indonesia for The Future	54
1. The Principles of Criminalization	54
2. The Elements of Criminalization	58
3. Justifications for The Establishment of Financial Technology Law which contains criminalization in Indonesia.....	60
CHAPTER V: CLOSURE	82
A. Conclusion	82
B. Recommendation	83
BIBLIOGRAPHY	85
A. Books	85
B. Papers	86
C. Journal	86
D. Online Reference.....	87
E. Law/Regulations	90
F. Miscellaneous.....	90