

BIBLIOGRAPHY

Books and Journal

- Aripin. 2009. *Perlindungan Hukum Terhadap Pemegang Saham Minoritas Perseroan Terbatas Terbuka Dalam Rangka Menciptakan Kepastian Hukum Sebagai Sarana Peningkatan Iklim Investasi Di Indonesia*. Surakarta.
- Buckley, Ross & Arner, Douglas & Barberis, Janos. 2016. *The Evolution of Fintech: A New Post-Crisis Paradigm?*. Georgetown Journal of International Law
- B. Nicoletti. 2017. *The Future of FinTech*. 1st ed. Palgrave Macmillan.
- Chatamarrasjid Ais. 2004. *Penerobosan Cadar Perseroan dan Soal Soal Aktual hukum Perusahaan*
- Diantha, I Made, Pasek .2016.” *Metodologi Penelitian Hukum Normatif*”.In *Justifikasi Teoritis Metode Penelitian Hukum Normatif*. Prenanda Media Group (Divisi Kencana)
- Donal J. Dunn and Roy M. Merski. 2002. *Legal Research Illustrated*
- Hadjon, Philipus M. 1987. *Perlindungan hukum bagi rakyat Indonesia*. Bina Ilmu.Surabaya
- Hartanto, Ramli. Ratna, Purnama, Juliyani. 2018. “*Hubungan Hukum Para Pihak dalam Peer to Peer Lending*”. Fakultas Hukum Universitas Islam Indonesia.
- Hull. 2012. *Risk Management and Financial Institution*, Wiley & Sons, Inc..New Jersey
- Ismaniyati,Neni Sri. 2009. *Hukum Bisnis Telaah tentang Pelaku dan Kegiatan Ekonomi*
- Kamal, Farizal. 1999. *Cyber Business*. Elex Media Komputindo. Jakarta, p. 81.
- Kurniawan. 2011. *Hukum Perlindungan Konsumen : Problematika Kedudukan dan Kekuatan Putusan Badan Penyelesaian Sengketa Konsumen (BPSK)*. Universitas Brawijaya
- Lenz, R.(2016).*Peer-to-Peer Lending: Opportunities and Risks*, European Journal of Risk Regulation. 7(4), 688-700. doi:10.1017/S1867299X00010126
- Miru, Amadi. 2011. *Prinsip-prinsip Perlindungan Hukum Bagi Konsumen di Indonesia*. Raja Grafindo Persada. Jawa Barat
- Muhammad. Abdulkadir. 2004. *Hukum dan Penelitian Hukum*. Citra Aditya Bakti

Nasution, Az. 2003. *Hukum Perlindungan Konsumen*. Cetakan Pertama. PT. Raja Grafindo. Jakarta

Rahardjo, Satjipto . 2000, *Ilmu Hukum*, PT. Citra Aditya Bakti. Bandung

Santoso, Edy. 2018. *Pengaruh Era Globalisasi Terhadap Hukum Bisnis di Indonesia*. Jakarta

Saputra, Setiadi Adi 2019. *PERLINDUNGAN TERHADAP PEMBERI PINJAMAN SELAKU KONSUMEN DAN TANGGUNG JAWAB PENYELENGGARA PEER TO PEER LENDING DALAM KEGIATAN PEER TO PEERLENDING DI INDONESIA*

Soekanto & Mamudji, Soekanto,Sri. 2003. *Penelitian Hukum Normatif : Suatu Tinjauan Singkat*. Raja Grafindo Persada

Schueffel, Patrick.2016. *Taming the Beast: A Scientific Definition of Fintech*, Journal of Innovation Management, Volume 4

Sugono,Bambang. 2003. *Metode Penelitian Hukum*. Raja Grafindo Persada

Waluyo, Bambang. 2002. *Penelitian Hukum Dalam Praktek*. Sinar Grafika

Internet

Bi.go.id. 2021. *Teknologi Finansial (Fintech)*. [online] Available at: <<https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/financial-technology/default.aspx>> [Accessed 17 April 2021].

Findaya.com. 2021. *Findaya*. [online] Available at: <<https://www.findaya.com>> [Accessed 3 March 2021].

Findaya.com. 2021. *Kebijakan Privasi / Findaya*. [online] Available at: <<https://www.findaya.com/mobile/privacy-policy/>> [Accessed 4 March 2021].

Gojek.com. 2021. *FAQ / Gojek Indonesia*. [online] Available at: <<https://www.gojek.com/help/gopay/apa-itu-go-pay/>> [Accessed 3 March 2021].

Gojek.com. 2021. *Apa Saja Ketentuan Buat Dapetin GOJEK PayLater? | Gojek*. [online] Available at: <<https://www.gojek.com/blog/gojek/ketentuan-menggunakan-GOJEK-PayLater/>> [Accessed 3 March 2021].

Katadata.co.id. 2021. *Transaksi Gojek Tumbuh 10% & Gopay Naik 2 Kali Lipat di Masa Pandemi – Startup Katadata.co.id*. [online] Available at:

<<https://katadata.co.id/yuliawati/digital/5fad26a3c2db7/transaksi-gojek-tumbuh-10-gopay-naik-2-kali-lipat-di-masa-pandemi>> [Accessed 28 February 2021]

MerahPutih. 2021. *Kisah Masuknya Budaya Belanja 'Online' ke Indonesia*. [online] Available at: <<https://merahputih.com/post/read/kisah-masuknya-budaya-belanja-online-ke-indonesia>> [Accessed 5 March 2021].

Milne, Alistair K. L. and Parboteeah, Paul, *The Business Models and Economics of P2P Lending* (May 5, 2016). ECRl Research Report, 2016, No 17, Available at: <http://dx.doi.org/10.2139/ssrn.2763682>

Republika Online. 2021. *Pengguna Aktif Gojek Capai 20 Juta Orang* | *Republika Online*. [online] Available at: <<https://www.republika.co.id/berita/qej9xx423/pengguna-aktif-gojek-capai-20-juta-orang>> [Accessed 4 March 2021].

Statues and Regulation

Consumer Protection Law Number 8 of 1999.

Financial Service Authority Regulation Number 77/POJK.01/2016 concerning Technology-Based Lending and Borrowing Services.

Financial Service Authority circular letter Number/SEOJK.05/2017.

Financial Service Authority Regulation Number 1/POJK.07 of 2013 concerning Consumer Protection in Financial Sector.

Financial Service Authority Regulation Number 13/POJK.02 of 2018 concerning Digital Financial Innovation the Financial Service Sector.

Financial Service Authority Regulation Number 18/POJK.07 of 2018 concerning Customer Service in Financial Sector

Financial Service Authority circular letter Number/SEOJK.05/2017.

Law No. 11 of 2008 Concerning Information and Electronic Transaction