

**Supervision of the Financial Services Authority to Financial Technology in the  
field of Money Lending Services Based on Information Technology in West  
Sumatera Province**

**Haikal Ramadhan<sup>1</sup>, Zarfinal<sup>1</sup>, Maiyestati<sup>1</sup>.**

<sup>1</sup>Law Department, Post Graduate Program of Bung Hatta University

E-mail: [haikalramadhan392@gmail.com](mailto:haikalramadhan392@gmail.com)

**ABSTRACT**

The organizer money lending services based on information technology companies that did not register and did not have license but still operating in West Sumatera Province. The problems in this research were (1) What is the form of supervision that is carried out by the Financial Services Authority on the organizer of money lending services based on information technology in West Sumatera Province? (2) What are the forms of violation that is carried out by organizer of money lending services based on information technology in West Sumatera Province? and (3) What is the effort of the Financial Services Authority in providing legal protection to user of money lending services based on information technology in West Sumatera Province? The research used a socio-legal approach. The data used include primary data and secondary data. Primary data were obtained through interview, while secondary data were obtained through document studies. The collected data was analyzed qualitatively. The supervision of Financial Services Authority in the West Sumatera Province has more roles in receiving complaint from people who have suffered. The form of violation that is carried out by organizer were, intimidated billing, misuse of customer data, and requirement that are too easy. The efforts in providing legal protection to user were through preventive and repressive action.

**Keywords:** supervision, financial technology, financial services authority, information technology

# **Pengawasan Otoritas Jasa Keuangan Terhadap Teknologi Finansial Dalam Bidang Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi di Provinsi Sumatera Barat**

**Haikal Ramadhan<sup>1</sup>, Zarfinal<sup>1</sup>, Maiyestati<sup>1</sup>**

<sup>1</sup>Program Studi Magister Ilmu Hukum Universitas Bung Hatta

Email : [haikalramadhan392@gmail.com](mailto:haikalramadhan392@gmail.com)

## **ABSTRAK**

Perusahaan layanan pinjam meminjam uang berbasis teknologi informasi yang tidak mendaftar dan tidak memiliki izin masih terus beroperasi di Provinsi Sumatera Barat. Permasalahan penelitian ini yaitu (1) Bagaimanakah bentuk pengawasan yang dilakukan oleh Otoritas Jasa Keuangan terhadap penyelenggara layanan pinjam meminjam uang berbasis teknologi informasi di Provinsi Sumatera Barat? (2) Apa sajakah bentuk-bentuk pelanggaran yang dilakukan oleh penyelenggara layanan pinjam meminjam uang berbasis teknologi informasi di Provinsi Sumatera Barat? dan (3) Bagaimanakah upaya Otoritas Jasa Keuangan dalam memberikan perlindungan hukum terhadap pengguna layanan pinjam meminjam uang berbasis teknologi informasi di Provinsi Sumatera Barat? Penelitian menggunakan pendekatan yuridis sosiologis. Data yang digunakan meliputi data primer dan data sekunder. Data primer diperoleh melalui wawancara dan data sekunder diperoleh melalui studi dokumen. Data dianalisis secara kualitatif. Pengawasan Otoritas Jasa Keuangan Provinsi Sumatera Barat berperan dalam hal menerima pengaduan masyarakat yang mengalami kerugian. Bentuk pelanggaran oleh penyelenggara adalah penagihan yang dilakukan secara intimidasi, penyalahgunaan data nasabah, dan persyaratan yang terlalu mudah. Upaya dalam memberikan perlindungan hukum terhadap pengguna yaitu melalui tindakan preventif dan represif.

**Kata Kunci:** pengawasan, teknologi finansial, otoritas jasa keuangan, teknologi informasi