

Eksistensi jasa usaha gadai swasta di Indonesia pasca berlakunya peraturan otoritas jasa keuangan no.31/POJK.05/2016 tentang usaha pergadaian = The existence of private pawn shops business services in Indonesia post enactment of the financial service authority regulation no.31/POJK.05/2016 about pawn shop business

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Abstrak

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Setiap manusia membutuhkan uang untuk dapat memenuhi kebutuhannya sehari-hari, namun terkadang dalam keadaan mendesak, seseorang perlu mendapatkan uang secara cepat untuk dapat mengatasi kebutuhan mendesak tersebut. Oleh sebab itu, pergadaian swasta seringkali menjadi pilihan untuk menggadaikan barang yang dimiliki seseorang untuk mendapatkan uang tanpa menjual barang yang dimilikinya tersebut. Di Indonesia, sebelum adanya Peraturan Otoritas Jasa Keuangan, tidak ada peraturan yang mengatur mengenai pergadaian milik swasta, oleh sebab itu keberlakuan peraturan ini memberikan pengaruh bagi pergadaian swasta di Indonesia, salah satunya dengan diaturnya dan diawasinya pergadaian swasta di Indonesia. Hal ini didasarkan oleh penelitian mengenai pengaturan dan pengawasan jasa usaha gadai swasta di Indonesia pasca berlakunya Peraturan Otoritas Jasa Keuangan, serta dalam penerapan Peraturan Otoritas Jasa Keuangan ini, terdapat dampak hukum bagi pergadaian swasta di Indonesia.

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Every person needs money to fulfill their daily needs, but sometimes in urgent circumstances, a person needs to get money quickly to be able to meet the immediate needs. therefore, private pawnshops is often become the solution for some person to earn money without selling their owned. in Indonesia, before the Regulation of Financial Services Authority, there are no regulations for the private pawnshops, therefore, the enactment of these regulations, will impact the private pawnshops in Indonesia, one of them is the private pawnshops regulates and supervises in Indonesia. It is based on research on the regulation and supervision of private pawn business services in Indonesia after the enactment of the Financial Services Authority, as well as in the implementation of the Financial Services Authority's regulation, there are legal ramifications for private pawnshops in Indonesia.