

Analisis Implementasi Kebijakan Otoritas Jasa Keuangan (OJK) terhadap Upaya Pencegahan Tindak Pidana Pendanaan Terorisme (TPPT) melalui Financial Technology (Fintech) Peer-to-Peer (P2P) Lending = Analysis of Financial Services Authority (OJK)'s Policy Implementation to Prevent Criminal Acts of Financing Terrorism in Financial Technology (Fintech) Peer-to-Peer (P2P) Lending

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Abstrak

Skripsi ini membahas adanya potensi tindak pidana pendanaan terorisme (TPPT) melalui *financial technology* (*fintech*) *peer-to-peer lending* di Indonesia. Otoritas Jasa Keuangan (OJK) sebagai Lembaga Pengawas dan Pengatur (LPP) di Sektor Jasa Keuangan (SJK) melakukan upaya pengawasan dalam mencegah TPPT melalui *fintech* P2P *lending*. Penelitian ini menggunakan pendekatan *post-positivist* dengan jenis penelitian deskriptif. Metode yang digunakan yaitu kualitatif menggunakan wawancara mendalam dan studi kepustakaan. Hasil analisis dari dimensi *content of policy* menunjukkan bahwa masih kebijakan OJK dalam mencegah TPPT melalui *fintech* P2P *lending* perlu dilengkapi dengan peraturan, inovasi, peningkatan kuantitas dan kualitas sumber daya manusia, dan upaya-upaya lainnya. Hasil analisis *context of policy* menunjukkan bahwa keberhasilan kebijakan sudah didukung oleh karakteristik institusi dan rezim serta sinergi antara kepentingan, kekuasaan, dan strategi aktor yang bersangkutan dalam kebijakan. Keberhasilan kebijakan juga mengalami hambatan dalam penerapan program APU-PPT di *fintech* P2P *lending* dan membutuhkan penyusunan Surat Edaran OJK (SEOJK) yang mengatur terkait ketentuan teknis penerapan program APU-PPT. Saran-saran yang dihasilkan dari analisis penelitian ini antara lain melakukan analisis struktur organisasi, analisis bidang hukum dari segi regulasi, inovasi sistem pengawasan di bidang teknologi dan informasi, segera mengesahkan Surat Edaran OJK (SEOJK) yang mengatur terkait ketentuan teknis penerapan program APU-PPT, dan peningkatan pegawai bersertifikasi CAMS.

This thesis discusses the potency of criminal terrorism financing through financial technology (fintech) peer-to-peer lending in Indonesia. The Financial Services Authority (OJK) as a Supervisory and Regulatory Agency (LPP) in the Financial Services Sector (SJK) undertakes supervisory efforts to prevent it through fintech P2P lending. This study uses a post-positivist approach with descriptive research type. The method is qualitative using in-depth interviews and literature study. The analysis results from the content of policy shows that the OJK's policy in preventing criminal terrorism financing through fintech P2P lending needs to be complemented by regulations, innovation, increasing the quantity and quality of human resources, and other measures. The results of the context of policy analysis shows that the success of policies is supported by the characteristics of institutions and regimes as well as the synergy between the interests, powers and strategies of the actors concerned in the policies. The success of the policy also encountered obstacles in the implementation of the Anti-Money Laundering and Counter Financing of Terrorism (AML-CFT) program in fintech P2P lending and required the preparation of the Surat Edaran OJK (SEOJK) which regulates the technical provisions for implementing the AML-CFT program. The suggestions of this research include analyzing organizational

structures, analyzing the legal field from a regulatory perspective, innovating the supervisory system in the field of technology and information, ratifying the OJK Circular (SEOJK) which regulates the technical provisions for implementing the AML-CFT program immediately, and increasing in CAMS certified employees.