

Penguatan Peran Pengawasan terhadap Penyelenggaraan Financial Technology di Indonesia = Strengthening the Role of Supervision in the Implementation of Financial Technology in Indonesia

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Abstrak

Tesis ini membahas mengenai aspek pengawasan bagi penyelenggaraan teknologi finansial atau Financial Technology di Indonesia. Momentum perkembangan teknologi informasi berupa internet dan ponsel pintar telah mendorong perkembangan dan pemanfaatan layanan jasa keuangan melalui Financial Technology. Namun risiko yang dapat muncul dari penyelenggaraan Financial Technology harus dimitigasi dengan tepat karena masih minimnya jaring pengaman pada model bisnis tersebut. Otoritas Jasa Keuangan berwenang melakukan pengaturan dan pengawasan terhadap penyelenggaraan Financial Technology, salah satunya dengan memanfaatkan teknologi pengawasan atau Supervisory Technology. Hasil penelitian menemukan bahwa pemanfaatan Supervisory Technology dalam pengawasan Financial Technology di Indonesia belum optimal dan belum memiliki pengaturan yang memadai.

.....This Thesis discusses the aspects of supervision for the implementation of Financial Technology in Indonesia. The momentum of the development of information technology in the form of the internet and smartphones has stimulated the development and utilization of financial services through Financial Technology. However, due to the lack of safety nets in this business model, the risks arising from the implementation of Financial Technology must be properly mitigated. The Financial Services Authority has the authority to regulate and supervise the implementation of Financial Technology, one of which is by using Supervisory Technology. The results of the study found that the use of Supervisory Technology in the supervision of Financial Technology in Indonesia was not optimal and did not have adequate regulations