

Implementasi Manajemen Risiko dalam Kegiatan Pinjam Meminjam Uang Berbasis Teknologi Informasi sebagai Upaya Pencegahan Tindak Pidana Pencucian Uang dan Pendanaan Terorisme = Risk Management Implementation in Peer to Peer Lending for Anti Money Laundering and Counter-Terrorism Financing

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Abstrak

Aktivitas peer to peer lending memiliki akses yang sangat luas, risiko yang dapat terjadi pada kegiatan peer to peer lending adalah menjadi sarana pencucian uang dan pendanaan terorisme. Untuk mengurangi dampak bencana atas risiko tersebut, Penyelenggara peer to peer lending harus menerapkan proses kerangka kerja manajemen risiko dengan menerapkan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme secara efektif dan memadai yang terdiri dari lima pilar, yaitu pengawasan Aktif Direksi dan Dewan Komisaris, kebijakan dan prosedur, pengendalian intern, sistem informasi manajemen, serta sumber daya manusia dan pelatihan. Pada skripsi ini, Penulis akan membahas mengenai pengaturan dan implementasi manajemen risiko melalui Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta contoh implementasinya pada Platform X. Simpulan dari penelitian ini adalah bahwa pengaturan mengenai regulatory technology dan countermeasures belum sepenuhnya teregulasi secara efektif serta Platform X belum dapat mengimplementasikan manajemen risiko terkait anti pencucian uang dan pencegahan pendanaan terorisme sepenuhnya secara efektif. Penulis berharap Otoritas Jasa Keuangan dapat membentuk peraturan mengenai persyaratan minimum regulatory technology dan peraturan yang mewajibkan Penyelenggara untuk melakukan pembatasan transaksi terhadap negara berisiko tinggi untuk kegiatan countermeasures. Selain itu, Penulis memberi saran kepada Platform X untuk memenuhi seluruh pilar Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

.....Peer to peer lending activities have very broad access, the risk that can occur in peer to peer lending activities is to become a means of money laundering and financing terrorism. To reduce the impact of disasters on this risk, peer to peer lending providers must implement a risk management framework process by implementing an effective and adequate Anti-Money Laundering and Counter-Terrorism Financing Program which consists of five pillars, namely active supervision of the Board of Directors and Board of Commissioners, policies and procedures, internal control, management information systems, as well as human resources and training. In this thesis, Author will discuss the regulation and implementation of risk management through the Anti-Money Laundering and Counter-Terrorism Financing Program and examples of its implementation on Platform X. This research is normative juridical with a descriptive-analytical research typology supported by data collection tools in the form of library materials and interviews. The conclusion of this study is that regulations regarding regulatory technology and countermeasures have not been fully regulated effectively and Platform X has not been able to implement risk management related to the anti money laundering and prevention of terrorism financing fully effectively. Author hopes that the Financial Services Authority can establish regulations regarding minimum regulatory technology requirements and regulations that require Providers to restrict transactions in high-risk countries for countermeasures activities. In addition, Author advises Platform X to fulfill all pillars of the Anti-Money

Laundering and Counter-Terrorism Financing Program.