

ABSTRAK

PERLINDUNGAN HUKUM TERHADAP *LENDER FINTECH PEER-TO-PEER (P2P) LENDING* TERHADAP ANCAMAN *DEEPFAKE FRAUD* DI INDONESIA

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Perkembangan teknologi finansial, khususnya layanan pinjaman online berbasis *Fintech Peer-to-Peer (P2P) Lending*, telah memberikan kemudahan akses pendanaan bagi masyarakat. Seiring dengan perkembangan tersebut, muncul risiko baru berupa ancaman *deepfake fraud* yang memanfaatkan teknologi kecerdasan buatan untuk memalsukan identitas digital konsumen dan menembus sistem keamanan penyelenggara *fintech*. Tujuan dalam penelitian ini adalah menganalisis bentuk perlindungan hukum terhadap *lender* dan pertanggungjawaban penyelenggara terhadap ancaman *deepfake fraud*.

Jenis penelitian yang digunakan dalam penulisan skripsi ini adalah penelitian hukum normatif dengan tipe penelitian deskriptif. Pendekatan yang digunakan adalah pendekatan perundang-undangan. Sumber data yang digunakan adalah data sekunder. Data yang diperoleh kemudian diolah melalui proses pemeriksaan, klasifikasi dan sistematisasi data. Metode pengumpulan data dilakukan melalui studi kepustakaan, sedangkan analisis data dilakukan secara kualitatif.

Hasil penelitian dan pembahasan menunjukkan bahwa bentuk perlindungan hukum terhadap *lender* meliputi perlindungan preventif dan represif yang berlandaskan pada Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik, serta Peraturan Otoritas Jasa Keuangan Nomor 40 Tahun 2024 dan Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2023. Perlindungan preventif diwujudkan melalui kewajiban transparansi informasi dan edukasi risiko kepada *lender*, penerapan manajemen risiko keamanan sistem elektronik, serta pelaksanaan verifikasi identitas digital (e-KYC) yang akurat. Sementara perlindungan represif memberikan pemulihan hak bagi *lender* dalam bentuk ganti kerugian, hak mengajukan pengaduan dan memperoleh penyelesaian sengketa. Pertanggungjawaban penyelenggara *Fintech P2P Lending* atas kerugian *lender* akibat *deepfake fraud* diwujudkan dalam dua bentuk, yaitu pemberian ganti rugi yang mencakup pengembalian dana pokok dan potensi imbal hasil yang hilang, serta penerapan sanksi administratif secara bertingkat, mulai dari peringatan tertulis, hingga pencabutan izin usaha oleh Otoritas Jasa Keuangan.

Kata Kunci : **Perlindungan Konsumen, *Fintech Peer-to-Peer Lending*, Penipuan Identitas Digital, *Deepfake*.**

ABSTRACT

LEGAL PROTECTION FOR FINTECH PEER-TO-PEER (P2P) LENDING LENDERS AGAINST THE THREAT OF DEEPPFAKE FRAUD IN INDONESIA

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The development of financial technology, particularly online lending services based on Fintech Peer-to-Peer (P2P) Lending, has facilitated broader access to funding for the public. Alongside this advancement, new risks have emerged, including the threat of deepfake fraud, which utilizes artificial intelligence technology to falsify consumers' digital identities and penetrate the security systems of fintech providers. This study aims to analyze the forms of legal protection available to lenders and the liability of platform providers in relation to the threat of deepfake fraud.

This research employs normative legal research with a descriptive approach. The method applied is a statutory approach. The data used are secondary data, which were processed through stages of examination, classification, and systematization. Data were collected through library research, and the analysis was conducted qualitatively.

The results of the research and discussion indicate that the forms of legal protection for lenders include preventive and repressive protection based on Law Number 8 of 1999 concerning Consumer Protection, Law Number 11 of 2008 concerning Electronic Information and Transactions, as well as Financial Services Authority Regulation Number 40 of 2024 and Financial Services Authority Regulation Number 22 of 2023. Preventive protection is realized through the obligation of transparency of information and risk education for lenders, the implementation of risk management and electronic system security, as well as the accurate implementation of digital identity verification (electronic Know Your Customer / e-KYC). Meanwhile, repressive protection provides the restoration of lenders' rights in the form of compensation, the right to file complaints, and access to dispute resolution mechanisms. The liability of Fintech P2P Lending providers for lender losses caused by deepfake fraud is manifested in two forms, namely compensation covering the return of principal funds and lost potential returns, as well as the imposition of tiered administrative sanctions, ranging from written warnings to the revocation of business licenses by the Financial Services Authority (Otoritas Jasa Keuangan).

Keywords : **Consumer Protection, Fintech Peer-to-Peer Lending, Digital Identity Fraud, Deepfake.**