JIHAD: Jurnal Ilmu Hukum dan Administrasi
Vol. 8 No. 3 September 2026
p-ISSN : 2745-9489, e-ISSNl 2746-3842
DOI: *10.36312/jihad.v8i2.11245/*https://ejournal.mandalanursa.org/index.php/JIHAD/issue/archive

The Role of the OJK as a Regulator and Facilitator of Consumer Protection in the Fintech Sector Through ADR

Tarissa Dwi Indrawati[1], Rina Arum Prastyanti[2], Muhamad Habib[3]
Duta Bangsa University, Indonesia

Article Info

Article history:
Accepted: 23 July 2026
Publish: 1 September 2026

Keywords:
Consumer Protection;
Fintech;
OJK;
LAPS SJK;
ADR.

Abstract (10 PT)

This study aims to analyze the role of the Financial Services Authority (OJK) in Solo as a regulator and facilitator in providing fintech consumer protection through alternative dispute resolution, as well as to identify the obstacles encountered in its implementation. The study employs an empirical legal method with a descriptive qualitative approach. Primary data were obtained through interviews with the OJK in Solo, while secondary data were sourced from laws and regulations, academic literature, and official OJK reports. The results indicate that the OJK plays a role in regulating, supervising, and facilitating dispute resolution through the Consumer Protection Portal Application (APPK), as well as referring cases to the Financial Services Dispute Resolution Center (LAPS SJK) when internal resolution is not achieved. In addition, the OJK also conducts financial education as a form of preventive protection. Major challenges include low levels of financial and digital literacy, the complexity of proving financial well-being, limitations in the restoration of consumer rights, and difficulties in coordinating oversight. Therefore, improving public literacy, ensuring compliance by fintech providers, and fostering institutional synergy are necessary to achieve more effective consumer protection and provide legal certainty.

Corresponding Author:
Tarissa Dwi Indrawati
Universitas Duta Bangsa Surakarta, Indonesia
Email Coresspondent: tarissadwi328@gmail.com

1. INTRODUCTION

Technological innovation in the financial services sector has continued to evolve, leading to the emergence of Financial Technology, or fintech, as a form of digital-based financial services transformation. The emergence of fintech is the result of the integration of information technology with financial services, which has the potential to improve transaction efficiency, expand financial services, and drive innovation in financial services business models (Hani Harlan, 2025). According to Bank Indonesia Regulation (PBI) No. 19/12/PBI/2017, fintech is defined as the use of technology and/or new business models that impact monetary stability, the financial system, and transaction efficiency. Fintech began to grow rapidly worldwide, particularly in Indonesia, during the COVID-19 pandemic (Adji et al., 2023). Fintech is divided into several types, including payment gateways or online transaction systems; mobile banking; budgeting apps; consumer banking; peer-to-peer lending (P2P); digital insurance; and equity financing (Asosiasi Fintech Pendanaan Bersama Indonesia, n.d.).

Fintech continues to evolve and deliver benefits through digital financial services that are faster, more flexible, and more affordable, reaching segments of the population not served by formal financial institutions, while also driving increased financial inclusion and a shift from conventional to digital transaction methods. Furthermore, the use of fintech has also changed people's transaction behaviors because it is considered more practical, efficient, and in line with technological advancements (Neves et al., 2023). However, fintech also poses serious threats to its consumers. These risks may take the form of cyber threats, as the fintech sector has become a prime target for cybercriminals. These cybercrimes include phishing attacks, ransomware, and breaches of fintech user data (AlBenJasim et al., 2024). According to the annual report released by the OJK, the total number of fintech-related complaints submitted through the Consumer Protection Portal Application (APPK) has continued to rise significantly from 2022 to 2025. In 2022, there were 2,855 fintech-related complaints; in 2023, 5,677; in 2024, 12,239; and by 2025, the number reached more than 22,230.

The rising number of complaints and various potential risks of consumer losses indicate the evolution of cybercrime that exploits technology and digital platforms (Efendi et al., 2025). This has the potential to present new problems and challenges for law enforcement and relevant agencies in providing preventive and post-loss protection for fintech consumers (Purba, 2025). According to (Suryadarma & Faqih, 2024) fintech regulations can provide a clear framework for companies in the financial services sector, encourage the development of innovative financial solutions, and ensure consumer protection. Consumer protection regulations themselves are governed by Law No. 8 of 1999 on Consumer Protection, which establishes the foundation for consumer rights and mechanisms for non-litigious dispute resolution. This is reinforced by Law No. 21 of 2011 on the Financial Services Authority (OJK), which serves as the basis for the establishment of the OJK, tasked with overseeing activities in the financial services sector, including fintech.

The rising number of complaints and various potential risks of consumer losses signal the growth of cybercrime that exploits digital technologies and platforms. This has the potential to create new problems and challenges for law enforcement and relevant agencies in providing preventive and post-loss protection for fintech consumers. According to Suryadarma (Suryadarma & Faqih, 2024), fintech regulations can provide a clear framework for companies in the financial services sector, encourage the development of innovative financial solutions, and ensure consumer protection. Consumer protection regulations themselves are governed by Law No. 8 of 1999 on Consumer Protection, which establishes the foundation for consumer rights and mechanisms for out-of-court dispute resolution. This is reinforced by Law No. 21 of 2011 on the Financial Services Authority (OJK), which serves as the basis for the establishment of the OJK, tasked with overseeing activities in the financial services sector, including fintech. Furthermore, more specific regulations are set forth in POJK 6/POJK.07/2022 on Consumer Protection in the Financial Services Sector, POJK No. 77/POJK.01/2016 on Information Technology-Based Money Lending Services (P2P Lending), which was updated to POJK No. 10/POJK.05/2022 on Fintech-Based Crowdfunding Services, Law No. 27 of 2022 on Personal Data Protection, and POJK No. 61/POJK.07/2020 on Alternative Dispute Resolution Institutions in the Financial Services Sector (LAPS SJK), which governs the authority of LAPS SJK to handle cases in the financial services sector through non-litigation means.(Sani & Alfiany, 2026)

Although regulations protecting fintech consumers are in place, their implementation is still considered ineffective (Wijayanti, 2025). This is evidenced by the increasing number of fintech dispute resolution requests received by LAPS SJK through both APPK and non-APPK channels. In 2024, there were 575 disputes recorded, and this number more than doubled in 2025 to 1,014 disputes. This situation has made fintech consumer protection an urgent necessity, particularly to ensure transparency of information for consumers, protect the personal data of fintech consumers, and enforce the obligations of fintech service providers (PUJK). Furthermore, fintech consumer protection in Indonesia requires stronger oversight from the OJK, as there are still many violations that harm consumers (Chusnul Maulidina Hidayat et al., 2023). Consequently, fairness in digital technology-based financing services can be ensured for fintech consumers.

Based on this, there is an urgent need to conduct research on this issue. This study will be structured around two research questions: what is the role of the OJK Solo in protecting fintech consumers, and what are the challenges in handling fintech consumer complaints. The objective is to understand how the OJK Solo protects fintech consumers through alternative dispute resolution and to identify the challenges it faces. This study is expected to provide theoretical benefits by contributing to the literature on fintech and, practically, to offer a realistic picture of fintech consumer protection in the field through alternative dispute resolution. This study will employ an empirical legal method with a descriptive qualitative approach. Primary data will be sourced from interviews with the OJK Solo office, while secondary data will be drawn from legislation, scholarly literature, OJK reports, and other supporting documents. Previous research (Aji Febrian Nugroho, 2023)focused on consumer protection mechanisms in fintech-based peer-to-peer lending services through the Alternative Dispute Resolution Institution for the Financial Services Sector in general, without addressing regional mechanisms or the lack of up-to-date empirical data. Furthermore, (Reski Syahrir, 2025) discussed the effectiveness of the OJK's role in supervising the fintech industry, as well as the challenges and obstacles faced by the OJK in general, but did not focus on fintech consumer protection through alternative dispute resolution. Therefore, based on previous research, the originality of this study lies in its specific discussion of the role of the OJK Solo as a regional entity in providing consumer protection—a topic that has not been addressed in prior research.

2. METHOD

This study employs three approaches simultaneously to obtain a comprehensive overview of fintech consumer protection through alternative dispute resolution. The first approach is the legislative approach, which involves examining various laws and regulations related to the provision of fintech services, consumer protection in the financial services sector, and alternative dispute resolution mechanisms facilitated by the OJK (Ika Atikah, 2022). This approach is used to identify applicable legal norms that serve as the basis for analyzing legal issues (Rizkita Dinar Anggraini & Sinarianda Kurnia Hartantien, 2024). Furthermore, this approach serves as the foundation for determining the rights and obligations of the parties involved and for assessing practices against applicable law (Wulandani & Adiyaryani, 2024).

The second approach is the contextual approach, which utilizes the theory of consumer protection proposed by Nasution. Consumer protection theory is used to analyze the extent of the OJK's efforts to provide consumer protection through alternative dispute resolution, as well as the obstacles encountered. This is because, in this theory, consumers are viewed as parties requiring legal protection to ensure that their rights are fulfilled fairly and proportionally (Az. Nasution, 2011). Finally, the last approach is the empirical approach, which focuses on examining the implementation of fintech consumer protection through alternative dispute resolution in the city of Solo. This approach involves collecting primary data through interviews with the OJK Solo office, as well as secondary data in the form of other supporting documents (Sukmawan & Damayanti, 2025).

This study is an empirical legal research that examines the implementation of law in society, linking normative and social aspects to understand how fintech consumer protection regulations through alternative dispute resolution are enforced at the OJK Solo office

(Bintang et al., 2026). This study employs a descriptive qualitative approach using the interactive analysis model developed by H.B. Sutopo. This analytical model involves three steps: data reduction, data presentation, and drawing conclusions or verification (H.B. Sutopo, 2006). The data used as the basis for this study consist of primary and secondary data. Primary data is data obtained directly from informants. In this study, data was collected by interviewing the OJK Solo office via email. Meanwhile, the secondary data in this study were obtained through a literature review and documents related to the research, such as relevant regulations, books, journals, previous research findings, theses, other scientific sources, and data on the number of fintech dispute complaints as well as the number of fintech dispute resolution requests (Sulung & Muspawi, 2024).

3. RESULTS AND DISCUSSION

Based on the interview findings, the Financial Services Authority (OJK) serves as a regulator, facilitator, and supervisor in the resolution of disputes between consumers and Financial Services Business Entities (PUJK). The OJK does not directly adjudicate disputes but rather oversees the complaint process, facilitates communication among the parties, and ensures that FSPs fulfill their obligations in accordance with regulations. This role reflects the principles of Alternative Dispute Resolution (ADR), which prioritize consultation, cooperation, and peaceful resolution, enabling the OJK to ensure that the process remains fair, transparent, and effective. This authority is in line with Law No. 21 of 2011 on the OJK, which was subsequently reinforced by Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector.

The research findings indicate that the OJK may provide guidance, clarification, and recommendations to the parties involved, but does not issue binding decisions. If an internal complaint resolution fails to reach an agreement, the OJK directs consumers to pursue dispute resolution through the LAPS SJK. This mechanism is in accordance with OJK Regulation No. 6/POJK.07/2022, which governs the step-by-step resolution of disputes, with final resolution resting with the authorized dispute resolution body. Coordination between the OJK and LAPS SJK has also been integrated through the Consumer Protection Portal Application (APPK), which functions to receive, monitor, and forward complaints electronically. The use of APPK complies with OJK Regulation No. 61/POJK.07/2020 and enhances the effectiveness, transparency, and accessibility of fintech dispute resolution.

In addition to carrying out its enforcement functions, the OJK—including the OJK Solo office—also implements preventive consumer protection through financial education for the public, MSMEs, community organizations, and educational institutions via public lectures, workshops, social media, and the development of fintech modules. This education aims to improve digital financial literacy, understanding of consumer rights and obligations, and awareness of fintech risks and crimes. Thus, the OJK implements comprehensive consumer protection through its functions of regulation, supervision, dispute resolution facilitation, and public education.

Based on the interview findings, the OJK Solo office implements fintech consumer protection through the APPK as the initial mechanism for handling complaints. Each complaint is verified and forwarded to the PUJK to be resolved first through Internal Dispute Resolution (IDR), so that the OJK acts as a facilitator and supervisor, not as the party that adjudicates the dispute. This mechanism aligns with Law No. 21 of 2011, Law No. 4 of 2023, and OJK Regulation No. 6/POJK.07/2022, which prioritize a phased resolution process.

Research findings also indicate that the APPK not only functions as an administrative tool for handling complaints but also supports integrated registration, verification, case monitoring, and communication between consumers and financial services providers.

Through the implementation of a Service Level Agreement (SLA), the use of the APPK enhances the efficiency, transparency, and certainty of the complaint resolution process. Consequently, the implementation of the APPK reflects the OJK's optimized role in leveraging technology to strengthen fintech consumer protection through dispute resolution mechanisms that are easily accessible, effective, and in accordance with applicable regulations.

Based on the interview findings, the implementation of fintech dispute resolution at the OJK Solo office is carried out in stages, with the initial stage involving internal resolution between consumers and PUJKs. If no agreement is reached, the parties are then directed to resolve the dispute through LAPS SJK as an External Dispute Resolution (EDR) body. This mechanism demonstrates that the OJK does not act as a dispute adjudicator but rather ensures that disputes are resolved through procedures in accordance with applicable laws and regulations.

Submission of fintech disputes to LAPS SJK occurs after administrative requirements—such as proof of IDR resolution, the identities of the parties, and supporting documents—are deemed complete. Resolution can be achieved through mediation, arbitration, or other mechanisms depending on the nature of the dispute. Additionally, filing complaints through the OJK and APPK is free of charge, while services at LAPS SJK are priced according to the type of service and the value of the dispute. These conditions indicate that the dispute resolution mechanism is designed to be accessible, efficient, and to provide procedural certainty for consumers.

The research findings also show that the use of the APPK and electronic media in the dispute resolution process has supported the digitization of fintech consumer protection. This practice is in line with POJK No. 61/POJK.07/2020, which provides the legal basis for the use of electronic means in dispute resolution within the financial services sector, thereby making the resolution process faster, more transparent, and more adaptable to developments in digital financial services.

The effectiveness of the OJK Solo's role is reflected in the public's growing trust in the consumer protection mechanisms provided. The existence of the APPK and coordination with LAPS SJK ensure that dispute resolution channels are easily accessible, thereby ensuring that the implementation of consumer protection functions aligns with the mandate of Law No. 21 of 2011 on the Financial Services Authority. In addition to providing dispute resolution mechanisms, the effectiveness of consumer protection is also influenced by clear and transparent information regarding products, benefits, risks, costs, as well as the rights and obligations of the parties involved before using the services. This practice is in line with Law No. 8 of 1999 on Consumer Protection and POJK No. 22 of 2023, which require businesses to provide accurate, clear, and honest information as a form of preventive protection.

Another aspect that supports the effectiveness of consumer protection is personal data protection. Research findings indicate that fintech providers are required to ensure data security, obtain consent from data subjects, and use data in accordance with the agreed-upon purposes. These provisions are in line with Law No. 27 of 2022 on Personal Data Protection. Thus, the effectiveness of the OJK's role is determined not only by dispute resolution mechanisms but also by its success in building trust through an easily accessible complaint system, transparency, and the protection of consumers' personal data.

Based on the interview results, the main challenge faced by the OJK Solo in providing fintech consumer protection through alternative dispute resolution stems from consumer capacity. These barriers include low financial and digital literacy, a lack of understanding of complaint procedures and the burden of proof, limited internet access, difficulty using complaint apps, and the perception that dispute resolution takes a long time. As a result, the protection mechanisms that have been put in place have not been fully utilized by consumers.

These findings indicate that the effectiveness of consumer protection is determined not only by the availability of regulations and complaint mechanisms, but also by consumers' ability to understand and utilize these mechanisms. This aligns with Law No. 8 of 1999 on Consumer Protection, which guarantees consumers' rights to receive protection and file complaints, although in practice the fulfillment of these rights is still influenced by the public's level of financial literacy. The research results also show that the provision of the APPK has not automatically increased public participation in filing complaints. Furthermore, the OJK Solo office still faces challenges in improving financial literacy due to disparities in the public's educational levels, the rapid development of fintech products, and the prevalence of inaccurate information in digital media. Therefore, financial education and digital literacy are crucial components of preventive consumer protection efforts.

In addition to consumer factors, challenges also arise in the dispute resolution process. Interview results indicate that consumers do not fully understand the transparency of information provided by fintech operators due to the complexity of the products and the use of technical terminology. This situation hinders consumers' ability to understand their rights and obligations and complicates the dispute resolution process. These findings highlight the importance of strengthening transparency as stipulated in Law No. 8 of 1999 and OJK Regulation No. 77/POJK.01/2016.

This study also shows that resolving fintech disputes requires an administrative process involving information gathering, document verification, and coordination among consumers, fintech providers, the OJK, and LAPS SJK. Furthermore, compensation cannot be granted automatically but must be based on proof of loss and a determination of the provider's liability. This process results in dispute resolution taking a relatively longer time, particularly when documents are incomplete or there are differences in interpretation regarding the liability of the parties involved.

Based on the interview findings, the OJK Solo office still faces challenges in ensuring that consumer rights are upheld following the alternative dispute resolution process. These obstacles are evident in the suboptimal implementation of compensation, the uneven compliance of businesses with the resolution outcomes, and the complexity of proving damages. This situation means that the restoration of consumer rights is not always carried out promptly or provides legal certainty. These findings indicate that although Law No. 8 of 1999 stipulates consumers' rights to receive compensation and resolve disputes through non-litigation channels, its implementation still faces various obstacles. The effectiveness of rights restoration depends not only on the existence of regulations but also on the commitment of businesses to implement the outcomes of dispute resolutions. Therefore, strengthening compliance is a critical factor in achieving effective consumer protection.

The research findings also indicate that the OJK Solo office carries out its supervisory functions regarding PUJK compliance through monitoring, evaluation, and coordination with various stakeholders. However, the effectiveness of supervision is still influenced by the rapid pace of fintech innovation, the limitations of technology-based supervision, and low public financial literacy. These conditions call for more adaptive and sustainable supervision to keep pace with the dynamics of the fintech sector. In addition, supervision of fintech operators is carried out centrally by the OJK Headquarters, while the OJK Solo office is responsible for receiving complaints, monitoring regional issues, and reporting indications of violations to headquarters. This mechanism demonstrates that the success of consumer protection in the regions is highly dependent on coordination and information exchange between the OJK headquarters and regional offices. Thus, institutional synergy is a critical factor in supporting the effectiveness of supervision.

In carrying out its duties, the OJK Solo office also faces challenges in the form of rapid technological advancements, the broad reach of fintech services, and low public participation in filing complaints. These conditions make the supervisory process more complex, as the regulator must adapt its oversight approach to keep pace with digital innovations. On the other hand, limited information from the public also affects the speed at which suspected violations can be identified.

As a preventive measure, the OJK Solo office continues to educate the public on financial and digital literacy. However, the effectiveness of these educational efforts is still limited by varying levels of public understanding, meaning that the information provided has not yet been fully applied in the use of fintech services. This finding indicates that the success of consumer protection depends not only on supervision but also on enhancing the public's capacity as users of digital financial services.

Based on the overall research findings, the challenges faced by the OJK Solo in providing fintech consumer protection through alternative dispute resolution do not lie in the availability of regulations or dispute resolution mechanisms, but rather in the effectiveness of their implementation. Low public literacy and participation, the complexity of verifying and restoring consumer rights, business compliance, and challenges in supervisory coordination are the main factors affecting the optimization of consumer protection. Therefore, strengthening public education, improving compliance among fintech operators, optimizing coordination between the central OJK and the OJK Solo office, and implementing more adaptive supervision are necessary to achieve more effective consumer protection and provide legal certainty.

4. CONCLUSION

Based on the research findings, it can be concluded that the OJK Solo office serves as a regulator, facilitator, and supervisor in providing consumer protection in the fintech sector through alternative dispute resolution mechanisms. These roles are carried out through the formulation of regulations, supervision of financial services providers, the provision of complaint resolution facilities via the APPK, and the provision of recommendations for dispute resolution through the LAPS SJK when internal resolution fails to reach an agreement. Additionally, the OJK Solo conducts financial education and digital literacy programs as a form of preventive protection to enhance the public's understanding of their rights and obligations as fintech consumers.

Nevertheless, the effectiveness of consumer protection still faces various challenges. These obstacles include low levels of financial and digital literacy among consumers; a lack of understanding regarding supporting documentation; limited internet access; difficulties in using applications; the perception that the complaint process takes too long; and a lack of transparency in information provided by financial services providers. The OJK also faces challenges in the form of limitations regarding oversight of compensation payments by fintech businesses to consumers, as well as in building public literacy and encouraging public participation in the complaint process.

5. SUGGESTION

I would like to thank Duta Bangsa University in Surakarta, as the educational and research institution that provided the education enabling me to conduct this study. In addition, I would like to thank the OJK Solo office for agreeing to serve as a source of information for this study, thereby helping to ensure its completion with credible data sources. Last but not least, I would like to thank Assoc. Prof. Dr. Rina Arum Prastyanti, S.H., M.H., and Muhamad Habib, S.Pd.I., S.Pd., M.Pd.I., the faculty members who provided guidance and supervision throughout this research.

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