

**PENGATURAN HUKUM PINJAMAN *ONLINE* MELALUI LAYANAN  
PENDANAAN BERSAMA BERBASIS TEKNOLOGI INFORMASI  
(*FINANCIAL TECHNOLOGY*) DALAM PENCEGAHAN PENDANAAN  
TERORISME**

Clarisa Permata Hariono Putri  
Program Studi Magister Ilmu Hukum Universitas Surabaya  
Pembimbing: Dr. Go Lisanawati, S.H., M.Hum.

**ABSTRAK**

Layanan Pendanaan Berbasis Teknologi Informasi saat ini dipergunakan sebagai sarana baru pendanaan terorisme. Penelitian ini bertujuan untuk menganalisis permasalahan dukungan pengaturan hukum Layanan Pendanaan Bersama Berbasis Teknologi Informasi dalam mencegah pendanaan terorisme. Penelitian ini merupakan penelitian hukum normatif yang menggunakan pendekatan perundang-undangan dan konseptual. Hasil penelitian menyimpulkan pengaturan hukum Layanan Pendanaan Berbasis Teknologi Informasi belum mendukung upaya pencegahan pendanaan terorisme karena terdapat kelemahan pada unsur substansinya yang kurang komprehensif mengatur ketentuan pencegahan pendanaan terorisme seperti yang diamanatkan dalam 40 rekomendasi Financial Action Task Force, sehingga Layanan Pendanaan Bersama Berbasis Teknologi Informasi perlu melakukan berbagai bentuk konkret upaya pencegahan pendanaan terorisme seperti menerapkan berbagai tindakan yang mendukung program anti pencucian uang dan pemberantasan pendanaan terorisme, mengidentifikasi profil pemberi dana sebagai bentuk pengembangan prinsip mengenali pengguna jasa keuangan dan bergabung pada Asosiasi Fintech Pendanaan Bersama Indonesia. Berdasarkan hal tersebut, penting melakukan perubahan pada pengaturan hukum Layanan Pendanaan Bersama Berbasis Teknologi Informasi dan mengatur ketentuan identifikasi profil pemberi dana dalam aturan hukum normatif.

Kata Kunci: Pengaturan hukum, Layanan Pendanaan Bersama Berbasis Teknologi Informasi, pendanaan terorisme, upaya pencegahan

**LEGAL REGULATION OF ONLINE LOANS THROUGH FINANCIAL  
TECHNOLOGY-BASED JOINT FUNDING SERVICES IN PREVENTING  
TERRORISM FINANCING**

Clarisa Permata Hariono Putri  
Master of Law Study Program University of Surabaya  
Contributor: Dr. Go Lisanawati, S.H., M.Hum.

**ABSTRACT**

*Information Technology-Based Funding Services are currently used as a new means of funding terrorism. This research aims to analyze the problem of legal regulatory support for Information Technology-Based Joint Funding Services in preventing terrorism funding. This research is a normative legal research that uses statutory and conceptual approaches. The research concludes that the legal regulation of Information Technology-Based Funding Services has not supported the prevention of terrorism financing because there are weaknesses in the substance elements that do not comprehensively regulate the provisions of preventing terrorism financing as mandated in the 40 recommendations of the Financial Action Task Force, so that Information Technology-Based Joint Funding Services need to take various concrete forms of terrorism financing prevention efforts such as implementing various actions that support anti-money laundering programs and eradicating terrorism financing, identifying the profile of funders as a form of developing the principle of recognizing financial service users and joining the Indonesian Joint Funding Fintech Association. Based on this point, it is important to make changes to the legal arrangements for Information Technology-Based Joint Funding Services and regulate the provisions for identifying the profile of the funder in normative legal rules.*

*Keywords: Legal regulation, Information Technology-Based Joint Funding Services, terrorism financing, prevention effort.*