

 — FAI UNISMUH MAKASSAR —	International Conference on Actual Islamic Studies		
	Vol. 3, No. 1	August 2024	e-ISSN: 2988-7925

Sharia Fintech Customer Protection and Transformation of The Indonesia Financial Service Authority (OJK)

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Abstract

Keywords: Digital Wallet, Perception, Buy Transaction

This study examines whether POJK Number 10 of 2022 (POJK 10/2022) comprehensively reflects consumer protection in Sharia Fintech. The focus of the research lies in the degree of certainty of legal norms related to consumer protection. The purpose of the study is to analyze the degree of clarity and comprehensiveness of POJK 10/2022 based on the parameters of the OJK Way in 2017. The method used is explanatory legal research with a normative or doctrinal approach, through the analysis of regulations and related literature. The findings show that POJK 10/2022 includes elements of Sharia Fintech consumer protection such as transparency, fair treatment, reliability, confidentiality and data security, as well as complaint handling and dispute resolution. However, the application of sanctions is not yet comprehensive because the level of integration of DSN MUI supervision and the integration of DSN MUI fatwas related to the digital economy have not been clearly regulated, so this regulation still focuses on licensing, not development. This research recommends the integration of supervision with DSN MUI, through the development of more comprehensive regulations. The limitation of this study is that it only focuses on POJK 10/2022, which indicates further research for similar regulations such as DSN-MUI and Bank Indonesia.

Abstract

Kata Kunci: Dompot Digital, Persepsi, Jual Beli

Penelitian ini mengkaji apakah POJK Nomor 10 Tahun 2022 (POJK 10/2022) secara komprehensif mencerminkan perlindungan konsumen dalam Fintech Syariah. Fokus penelitian terletak pada derajat kepastian norma hukum terkait perlindungan konsumen. Tujuan penelitian adalah menganalisis derajat klaritas dan komprehensivitas POJK 10/2022 berdasarkan parameter OJK Way Tahun 2017. Metode yang digunakan adalah riset hukum eksplanatoris dengan pendekatan normatif atau doktrinal, melalui analisis regulasi dan literatur

terkait. Temuan menunjukkan bahwa POJK 10/2022 mencakup elemen perlindungan konsumen Fintech Syariah seperti transparansi, perlakuan yang adil, keandalan, kerahasiaan dan keamanan data, serta penanganan pengaduan dan penyelesaian sengketa. Namun dalam penerapan sanksinya belum komprehensif karena deraja klaritas integrasi pengawasan DSN MUI dan integrasi fatwa DSN MUI terkait ekonomi digital belum jelas diatur, sehingga regulasi ini masih berfokus pada perizinan bukan pada pengembangan. Riset ini merekomendasikan integrasi pengawasan dengan DSN MUI, melalui pengembangan regulasi yang lebih komprehensif. Keterbatasan penelitian ini adalah hanya berfokus pada POJK 10/2022 sehingga mengindikasikan penelitian lebih lanjut untuk regulasi yang sejenis seperti DSN-MUI dan Bank Indonesia.

INTRODUCTION

Sharia Fintech has become one of the fastest-growing financial innovations in Indonesia, offering services that are in line with sharia principles. However, along with this growth, there is a need for comprehensive regulations to protect consumers. POJK Number 10 of 2022 (POJK 10/2022) is the latest regulation issued by the Financial Services Authority (OJK) with the aim of regulating information technology-based co-financing services, including Sharia Fintech. The question that arises is whether POJK 10/2022 comprehensively reflects consumer protection in Sharia Fintech (Isman & Muttaqin, 2023).

The purpose of this study is to analyze the degree of clarity and comprehensiveness of POJK 10/2022 in protecting Sharia Fintech consumers. This analysis will be carried out based on the parameters of the OJK Way 2017, which is a framework used by the OJK

to ensure effective and efficient financial regulation. OJK Way's parameters include integration of supervision, improvement of consumer education, improvement of risk control management, development of the sharia industry, improvement of law enforcement, and improvement of good governance (Wardiono et al., 2022; Yuspin & Fauzie, 2023).

The theoretical basis in this study is the consumer protection theory adopted by the OJK through the Way of OJK. This theory emphasizes the importance of integrating supervision to ensure compliance, consumer education to improve financial literacy, risk control management to prevent losses, development of the sharia industry to encourage sustainable growth, law enforcement to provide a deterrent effect, and good governance to create transparency and accountability (Dimiyati et al., 2021).

The focus of the problem in this study is to determine whether the clauses in POJK 10/2022 have reflected

the principles of the Way of OJK or not. This research will identify aspects that have been in accordance with the Way of OJK and aspects that still need improvement. If it is found that this regulation does not fully reflect the Way of OJK, areas that need improvement and recommendations will be identified to increase the effectiveness of consumer protection (Assari, 2023; Darsyah, 2021).

By conducting a comprehensive analysis of POJK 10/2022 based on OJK Way parameters, this study aims to contribute to the development of better regulations for Sharia Fintech in Indonesia. The results of the research are expected to be a reference for OJK and other stakeholders in an effort to improve consumer protection and encourage the growth of a healthier and more sustainable Sharia Fintech industry.

RESEARCH METHODS

This research is based on legal research with a normative approach because in this study the law is conceptualized as a hierarchically structured norm system. These legal norms are interrelated and refer to higher norms. The basic norm (Grundnorm) is the basis of the entire legal system (Isman, 2023b).

The type of data used is secondary data in the form of study literature and scientific articles that examine consumer protection in the field of financial services, research results on financial services law, research on

analysis of changes in Islamic financial services regulations. The data was collected through a literature study with the stages of identification, collection, selection, analysis, and interpretation to support the analysis on this research topic (Isman, 2023a).

The data that has been processed will be analyzed qualitatively, based on deductive logic which is carried out in stages: (1) evaluating the suitability of the data with existing concepts and theories; (2) identifying patterns or trends in the data; (3) draw conclusions and implications from the results of the analysis (Brown et al., 2016; Taekema, 2021).

RESULTS AND DISCUSSION

The results and discussion will be a description of POJK norms 10 of 2022 that regulate fintech services, especially in the context of consumer protection. This description will highlight the norm structure that consists of fintech legal certainty in terms of transparency, reliability, and consumer protection (Mehta et al., 2020; Pietkiewicz, 2021).

The description of the norm is then analyzed with the theory of legal protection in the Way of OJK. This analysis will highlight the extent to which the POJK reflects the consumer protection principles advocated by the OJK, including the integration of supervision, the improvement of consumer education, risk control management, the development of the sharia industry, law enforcement, and

good governance (Alwahidin et al., 2023).

Thus, this discussion will provide a deeper understanding of the extent to which POJK 10 of 2022 supports consumer protection in the fintech industry, especially in the context of Sharia Fintech.

Consumer Protection and POJK Number 10 of 2022

OJK Regulation Number 10 of 2022 concerning Information Technology-Based Joint Funding Services (LPBBTI) provides a strong legal basis for consumer protection in the fintech industry in Indonesia. This regulation covers various aspects ranging from share ownership, paid-up capital, to the main person in charge, as well as the conversion process to sharia operators. Each article is designed to ensure that consumers are protected from potential risks and abuses in fintech transactions (OJK Regulation Number 10 of 2022 concerning Digital Financial Services, 2022; OJK Regulation Number 77 of 2016 concerning Digital Financial Services, 2016).

The provisions of article 3 of POJK 10/2022 regulate the ownership of shares of joint funding service providers (Platibe). This provision prohibits direct ownership of shares by foreign parties, except through the stock exchange, and limits foreign ownership to a maximum of 85%. These restrictions aim to keep the majority control of Platibe in the hands of parties domiciled in Indonesia

and subject to Indonesia law, thereby increasing oversight and accountability.

The provisions of article 4 of POJK 10/2022 discuss the paid-up capital by Platibe. Platibe is required to have a minimum paid-up capital of IDR 25 billion at the time of establishment, which must be paid in cash and in full in the form of time deposits. This provision ensures that Platibe has a strong and legitimate financial foundation, so that it can run its business properly and fulfill its obligations to consumers. In addition, the prohibition of financing capital with debt or funds from illegal activities reduces operational and financial risks (Assari, 2023; Financial Services Authority, 2024).

The provisions of article 5 of POJK 10/2022 emphasize the importance of the main person in charge (PJU) in the implementation of joint funding services. Each Platibe must designate at least one PJU who is responsible for the implementation of Platibe activities. This provision also gives the OJK the authority to establish additional PJU if necessary, to ensure that Platibe is managed by competent and responsible individuals, thereby increasing accountability and consumer protection.

The provisions of article 10 of POJK 10/2022 regulate the conversion of conventional Platibe into sharia Platibe. The conversion process must obtain approval from the OJK and be carried out taking into account the interests of consumers. This article requires the organizer to meet the

required minimum equity, announce a conversion plan, and ensure that the conversion does not harm users. Transparency and accountability in this process aims to increase consumer trust in the Islamic platform (OJK Regulation Number 10 of 2022 concerning Digital Financial Services, 2022).

The provisions of articles 13 and 14 of POJK 10/2022 further explain the procedure for converting conventional Platibe to sharia Platibe. This provision requires Platibe to report the implementation of the GMS that approves the conversion to the OJK and attach complete documents such as a copy of the deed of amendment to the articles of association and proof of appointment of members of the Sharia Supervisory Board (DPS). This process is designed to ensure that conversions are carried out in an orderly and accountable manner, and that users' rights and obligations are protected during the transition (OJK Regulation Number 10 of 2022 concerning Digital Financial Services, 2022).

This means that POJK 10/2022 creates a comprehensive regulatory framework to protect consumers in information technology-based co-financing services. This regulation not only ensures that fintech operators have appropriate ownership and capital structures, but also sets high standards for governance and accountability. Increased supervision by the OJK and the application of sharia principles in conversion also encourage the growth of a healthy and trusted fintech industry.

Overall, POJK 10/2022 serves as a solid foundation for the responsible development of the fintech industry in Indonesia. By ensuring that fintech operators operate with sufficient capital, good governance, and transparency in every business process, these regulations provide significant legal protection for consumers. It also supports increased public trust in fintech services, which in turn drives innovation and growth of the digital financial sector in Indonesia.

Analysis of Consumer Legal Protection Norms

Based on the data findings and consumer protection strategies presented, there are similarities and differences between the Way of OJK in consumer legal protection. Equally, the two have similar objectives, namely to protect consumers from harmful practices and increase trust in the financial services sector. Both also emphasized the importance of preventive measures to protect consumers, both through information and education, and acknowledged the need for repressive measures to sanction business actors who violate regulations. However, there are differences in the approach, where the Way of OJK is more comprehensive with aspects of regulation, education, and law enforcement, while the consumer protection strategy is more focused on education and dispute resolution. In addition, the Way of OJK is implemented by the Financial Services

Authority as the authorized institution, while consumer protection strategies can be implemented by various parties (Amirizal et al., 2022).

The Way of OJK is normatively more comprehensive because it covers three important aspects of consumer protection theory, namely regulation, education, and law enforcement. First, the regulations included in the Way of OJK include the creation of strict regulations to supervise and control activities in the financial services sector, including Sharia Fintech. This includes provisions on share ownership, paid-up capital, and conversion procedures regulated in POJK 10 of 2022. Second, education is an integral part of the Way of OJK, where the OJK actively increases public awareness and knowledge about financial services and their rights as consumers. However, in POJK 10 of 2022, the main focus is more on licensing and the business licensing process, with little emphasis on consumer education. Lastly, law enforcement, which is an important foothold in the Way of OJK, ensures that violations of regulations are strictly punished, thus protecting consumers and maintaining public trust (Musjtari et al., 2022).

Although POJK 10 of 2022 includes several provisions related to law enforcement, its attention is more focused on licensing and effective dispute resolution. In fact, the principle of legal protection in the way of OJK has a wider scope because it requires the integration of regulations, education,

and law enforcement (Yuspin & Fauzie, 2023).

The evaluation of the suitability of data with the concept and theory of consumer protection in the financial services sector shows that there are significant steps in ensuring security and fairness for consumers, especially in the context of Sharia Fintech as regulated in POJK 10/2022 (Anwar et al., 2023).

First, within this regulatory framework, transparency, fair treatment, reliability, and confidentiality and security of consumer data are the main focuses, affirming the commitment to protecting consumers from adverse risks and practices. However, the evaluation also revealed that although protective measures have been taken, the implementation of sanctions is still not comprehensive, with challenges such as suboptimal integration of supervision with relevant institutions such as DSN MUI (Sholihah & Fatmah, 2023).

Second, the concept of consumer protection integrated in POJK shows the important role of OJK in licensing, regulating, supervising, and sanctioning financial institutions to protect consumers. This includes preventive measures, such as providing information and education to the public, as well as repressive measures, such as stopping activities that harm the community and demanding compensation.

However, dispute resolution is not a priority, this is evidenced by the

provision that dispute resolution is only regulated in 6 legal events:

1. Article 31 paragraph (2) concerning the obligation to include the dispute resolution mechanism in electronic documents;
2. Article 32 paragraph (2) concerning the substance of electronic document agreements;
3. Article 45 paragraph (3) concerning audit track record;
4. Article 100 paragraph (1.e) on consumer protection

Of the six provisions, there is no further regulation of what sanctions are received by fintech business entities if they violate the clauses mentioned above.

This means that the mechanism that ensures consumers have access to resolve disputes with financial service providers through alternative dispute resolution institutions (LAPS) has not been clearly regulated. The POJK only relies on civil relations as control without further regulation through legal remedies and what institutions can be taken by consumers when harmed.

Third, the conformity of data with the concept of consumer protection also highlights OJK's efforts in strengthening the integration of supervision and the development of more comprehensive regulations. This includes considering integration with the DSN MUI fatwa related to the development of the Sharia Industry in the digital economy, which can

strengthen protection and provide legal certainty for consumers. However, the challenge of enforcing sanctions and developing adaptive regulations remains a focus to achieve better protection (Omedo et al., 2022; Pashentsev et al., 2019; Ulum & Ulum, 2023).

Fourth, increasing education and literacy of Sharia Fintech consumers is also recognized as an important step in maintaining effective consumer protection. With a better understanding of the products and services they use, consumers can make smarter decisions and avoid harmful practices. Therefore, efforts to increase consumer awareness need to be strengthened as an integral part of consumer protection strategies.

Fifth, while the POJK has provided a robust framework for consumer protection in financial services, the evaluation also shows that more research is still needed to analyze the effectiveness of implementation in practice. This emphasizes the importance of continuous evaluation and cross-sector engagement to ensure that existing regulations can provide optimal protection for consumers in this ever-evolving era. As such, efforts to continue to strengthen consumer protections should be a priority for regulators and stakeholders in the future (Liu et al., 2021).

Patterns or trends that can be identified from POJK 10 of 2022 include increased transparency, strict supervision, PUJK's responsibility in assessing product suitability, and

simplification of complaint and dispute resolution procedures. This consumer protection mechanism aims to create a balance between sustainable growth of the financial services sector and effective consumer protection, in line with the provisions of Law Number 21 of 2011 concerning OJK.

Regarding the development of fintech and the integration of supervision, there are several gaps in comprehensive ambiguity in POJK No. 10 of 2022.

First, the complexity and speed of technological innovation so that to comprehensively regulate every new development, projective regulations are needed considering the speed of change and the complexity of technology that continues to develop.

Second, POJK 10 of 2022 has not fully embraced the characteristics of adaptive regulations, namely regulations that involve business actors and consumer representatives so that they are able to answer the challenges of flexible regulations and do not hinder innovation.

Third, the OJK may have a more specific mandate in terms of conventional banking and financial services institutions. This authority may not fully cover all aspects of fintech that is developing rapidly so that this POJK tends to be partial because it was drafted

without involving DSN MUI, the Deposit Insurance Corporation and Bank Indonesia (Hossein & Mahmudulhassan, 2023; Isman, 2023b).

Third, fragmentation of supervision in the midst of limited authority, meaning that the OJK has broad supervisory authority but is not equipped with authority for all aspects of the financial services sector, especially those involving new technologies such as fintech. Supervisory integration requires coordination with various other institutions that also have supervisory authorities such as the Ministry of Information Technology (Amalia & Musa, 2023; Suadi & Affandi, 2023).

Fourth, efforts are needed to harmonize regulations between supervisory agencies to ensure that supervision can be carried out comprehensively and integrated. This means that if these four main problems are discussed in terms of authority theory, the fragmentation of supervision shows that there is a conflict and overlap of regulations.

Consequently, the effectiveness of supervision depends on how well these institutions can coordinate and collaborate. These shortcomings in coordination can hinder the integration of comprehensive supervision.

Regulation Number 10 of 2022 has contained consumer protection mechanisms, such as, limiting foreign share ownership to maintain majority control in the hands of the Indonesian

CONCLUSION

Based on the results of the analysis and analysis, it can be concluded that the Financial Services Authority

side, requiring a minimum paid-up capital for fintech operators, appointing the main responsible person to ensure accountability and good governance in the operationalization of fintech operators, minimizing potential violations and protecting consumer rights, regulating the conversion process of conventional Platibe to sharia Platibe by paying attention to consumer rights and interests, ensuring a safe and structured transition, and minimizing potential losses for users.

However, some gaps still need to be addressed to maximize the aspect of clarity and effectiveness. That is, the integration of supervision with related

institutions such as DSN MUI needs to be regulated more clearly, to create synergy and effectiveness of more comprehensive supervision of the Sharia Fintech industry, the development of adaptive and accommodating regulations to technological developments and innovations in the fintech realm needs to be carried out,

It is recommended to analyze the effectiveness of the implementation of POJK 10/2022 in practice, identify potential regulatory gaps in the future, and explore optimal strategies to improve consumer protection in the ever-evolving digital era.

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