DAFTAR PUSTAKA

Buku

A. Djazuli, *Kaidah-Kaidah Fikih: Kaidah-Kaidah Hukum Islam dalam Menyelesaikan Masalah-Masalah yang Praktis*, Edisi Pertama, Kencana Prenada Media Group, Jakarta, 2006.

A. Qirom Syamsudin Meliala, *Pokok-pokok Hukum Perjanjian beserta Perkembangannya*, Liberty, Yogyakarta, 1985.

Adrian Sutedi, *Good Corporate Governance*, Sinar Grafika, Jakarta, 2011.

Agus Yudha Hernoko, *Hukum Perjanjian: Asas Proporsionalitas dalam Kontrak Komersial*, Edisi Pertama, Kencana Prenada Media, Jakarta, 2010.

Al-Imam al-Bukhari, *Shahih al-Bukhari*, Dar Ibn Katsir, Beirut, 1987.

Al-Imam Muslim, *Shahih Muslim*, Dar Ihya al-Turats al-'Arabi, Beirut, t.t.

Ali Haydar, *Durar al-Hukkam Syarh Majallat al-Ahkam*, t.p., Istanbul, 1330 H.

Az. Nasution, *Hukum Perlindungan Konsumen: Suatu Pengantar*, Diadit Media, Jakarta, 2007.

Bismar Nasution, *Keterbukaan dalam Pasar Modal*, Fakultas Hukum Universitas Indonesia, Jakarta, 2001.

Celina Tri Siwi Kristiyanti, *Hukum Perlindungan Konsumen*, Cetakan ke-4, Sinar Grafika, Jakarta, 2014.

David Lauer, *Creditworthy: A History of Consumer Surveillance and Financial Identity in America*, Columbia University Press, New York, 2017.

Departemen Agama RI, *Al-Qur'an dan Terjemahannya*, Departemen Agama RI, Jakarta, 2004.

Gatot Supramono, *Perjanjian Utang Piutang*, Kencana Prenada Media Group, Jakarta, 2013.

H. Salim HS, *Hukum Jaminan di Indonesia*, Edisi Revisi, RajaGrafindo Persada, Jakarta, 2016.

Hand David J dan Jacka Saul D, *Statistics in Finance (Arnold Applications of Statistics Series)*, Wiley, Chichester, 1998.

Hermansyah, *Hukum Perbankan Nasional Indonesia*, Edisi Kedua, Kencana, Jakarta, 2011.

Imam al-Nawawi, *Al-Arba'in al-Nawawiyyah*, Dar Ibn Hazm, Beirut, 1994.

Johannes Ibrahim, *Mengupas Tuntas Kredit Komersial dan Konsumtif dalam Perjanjian Kredit Bank*, Mandar Maju, Bandung, 2004.

Jonaedi Efendi, *Metode Penelitian Hukum: Normatif dan Empiris*, Penadamedia Group, Jakarta, 2016.

L. C. Thomas dkk., *Credit Scoring and its Applications*, Society for Industrial and Applied Mathematics, Philadelphia, 2002.

Malayu S.P. Hasibuan, *Dasar-Dasar Perbankan*, Cetakan ke-8, Bumi Aksara, Jakarta, 2009.

Mariam Darus Badrulzaman, *Kompilasi Hukum Perikatan*, Citra Aditya Bakti, Bandung, 2001.

Muhamad Djumhana, *Hukum Perbankan di Indonesia*, Edisi Revisi, Citra Aditya Bakti, Bandung, 2012.

Muhammad Amin ibn 'Abidin, *Radd al-Muhtar 'ala al-Durr al-Mukhtar*, Dar al-Fikr, Beirut, 1992.

Muhammad Mustafa al-Zuhaili, *Al-Qawa'id al-Fiqhiyyah wa Tatbiqatuha fi al-Madzahib al-Arba'ah*, Dar al-Fikr, Damaskus, 2006.

Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori ke Praktik*, Gema Insani Press, Jakarta, 2001.

Mustafa Ahmad al-Zarqa', *Al-Madkhal al-Fiqhi al-'Am*, Dar al-Fikr, Damaskus, 1967.

Permadi Gandapradja, *Dasar dan Prinsip Pengawasan Bank*, Gramedia Pustaka Utama, Jakarta, 2004.

Peter Mahmud Marzuki, *Penelitian Hukum*, Kencana Prenada Media Group, Jakarta, 2009.

Philipus M. Hadjon, *Perlindungan Hukum bagi Rakyat di Indonesia*, Bina Ilmu, Surabaya, 2007.

R. Subekti, *Hukum Perjanjian*, Cetakan ke-21, Intermasa, Jakarta, 2005.

Rachmadi Usman, *Aspek-Aspek Hukum Perbankan di Indonesia*, Gramedia Pustaka Utama, Jakarta, 2001.

Raymond Anderson, *The Credit Scoring Toolkit: Theory and Practice for Retail Credit Risk Management and Decision Automation*, Oxford University Press, Oxford, 2007.

Ridwan HR, *Hukum Administrasi Negara*, Edisi Revisi, RajaGrafindo Persada, Jakarta, 2014.

Ridwan Khairandy, *Hukum Kontrak Indonesia dalam Perspektif Perbandingan*, Bagian Pertama, FH UII Press, Yogyakarta, 2013.

Sentosa Sembiring, *Hukum Perbankan*, Mandar Maju, Bandung, 2002.

Shidarta, *Hukum Perlindungan Konsumen Indonesia*, Edisi Revisi, Grasindo, Jakarta, 2006.

Suharnoko, *Hukum Perjanjian: Teori dan Analisa Kasus*, Cetakan ke-4, Kencana, Jakarta, 2014.

Thomas Schindler dan Marc Poeschel, *Credit Rating Systems: A Critical Assessment of Modern Credit Risk Management*, German Institute for Banking Research, Frankfurt, 2016.

Trisadini Prasastinah Usanti dan Abd. Shomad, *Hukum Perbankan*, Kencana, Jakarta, 2017.

Wahbah al-Zuhaili, *Al-Fiqh al-Islami wa Adillatuhu*, Dar al-Fikr, Damaskus, 1997.

Yusuf al-Qaradawi, *Fawa'id al-Bunuk Hiya al-Riba al-Muharram*, Dar al-Sahwah, Kairo, 1994.

Zaeni Asyhadie, *Hukum Keperdataan dalam Perspektif Hukum Nasional, KUH Perdata (BW), Hukum Islam dan Hukum Adat*, Rajagrafindo Persada, Jakarta, 2018.

Jurnal

Adelya Divaputri dan Bagus Panuntun, "Penilaian Credit Scoring KUR Kepada Calon Debitur Guna Meminimalkan Non Performing Loan Pada BPD Sumsel Babel Cabang Utama Kapten A. Rivai," *JAMBU AIR: Journal of Accounting Management Business and International Research* 4, no. 1, 2025.

Ahmad Fauzi Ridwan dan Neng Yani Nurhayani, "Penerapan Prinsip Kehati-hatian dalam Pemberian Kredit oleh Perusahaan Fintech Lending di Indonesia," *Jurnal Hukum Ekonomi Syariah* 6, no. 2, 2023.

Andin Nurafrida dan Raden Murjiyanto, "Perlindungan Hukum bagi Debitur dalam Perjanjian Kredit Digital: Kajian Asas Konsensualisme dan Keterbukaan Informasi," *Jurnal Hukum Ius Quia Iustum* 30, no. 2, 2023.

Anton Markov dkk., "Credit Scoring Methods: Latest Trends and Points to Consider," *The Journal of Finance and Data Science* 8, 2022, terdapat dalam https://doi.org/10.1016/j.jfds.2022.07.002.

Cherednychenko O.O., "On the Bumpy Road to Responsible Lending in the Digital Marketplace: The New EU Consumer Credit Directive," *Journal of Consumer Policy* 47, no. 2, 2024, terdapat dalam

https://doi.org/10.1007/s10603-024-09564-z.

David Chandrawan dkk., "Financial Technology Peer-to-Peer Lending sebagai Salah Satu Solusi Pembiayaan bagi UMKM," *Nilai* 1, no. 2, 2023, terdapat dalam https://doi.org/10.56881/nilai.v1i2.153.

Dewi Astutty Mochtar dan Ahmad Yani, "Ketidakseimbangan Klausul Baku dalam Perjanjian Pinjaman Online: Analisis Hukum Perlindungan Konsumen," *Jurnal Penelitian Hukum De Jure* 22, no. 4, 2022.

Diah Pawestri Maharani dan M. Hadin Muhjad, "Asas Keseimbangan dalam Perjanjian Kredit Perbankan sebagai Upaya Perlindungan Hukum bagi Nasabah Debitur," *Jurnal Kajian Hukum dan Keadilan Iustisia* 5, no. 1, 2021.

Douglas W. Arner dkk., "The Evolution of Fintech: A New Post-Crisis Paradigm?," *SSRN Electronic Journal*, 2015, terdapat dalam https://doi.org/10.2139/ssrn.2676553.

Eisha Maghfiruha Rachbini dkk., *Innovative Credit Scoring untuk Inklusi Keuangan*, No. 5, INDEF, Jakarta, Juli 2023.

European Banking Authority (EBA), *Discussion Paper on the Use of Machine Learning in Credit Scoring*, EBA, London, 2022.

European Commission, *Commission Staff Working Document: Evaluation of Directive 2008/48/EC on Credit Agreements for Consumers*, SWD(2020) 254 final, Brussels, 2020.

Federico Ferretti, "Algorithms, Credit Scoring, and the New Proposals of the EU for an AI Act and on a Consumer Credit Directive," *Law and Financial Markets Review* 15, no. 3–4, 2023, terdapat dalam https://doi.org/10.1080/17521440.2023.2168940.

Feng Ye dkk., *Indonesia Fintech 2025 Report: Past Lessons and Future Opportunities*, Favour Capital dan Skystar Capital, Jakarta, 2025.

Financial Services User Group, *Responsible Consumer Credit Lending: FSUG Opinion and Recommendations for the Review of the Consumer Credit Directive*, Financial Services User Group European Union, European Union, 2019.

Fitri Komariyah dan Annisah Febriana, "Peran FinTech dalam Meningkatkan Inklusi Keuangan di Era Ekonomi Digital," *Journal of Economics, Business, Management, Accounting and Social Sciences (JEBMASS)* 3, no. 4, 2025, terdapat dalam https://doi.org/10.63200/jebmass.v3i4.204.

Hafizah Nabila dan Yeti Sumiyati, "Proporsionalitas Penetapan Bunga dan Denda dalam Perjanjian Pinjam Meminjam Uang Berbasis Teknologi Informasi,"

ACTA DIURNAL Jurnal Ilmu Hukum Kenotariatan 6, no. 1, 2022.

INDEF, *Innovative Credit Scoring untuk Inklusi Keuangan*, Policy Brief No. 5/2022, INDEF, Jakarta, 2022.

J. Cesar Leandro dan Delane Botelho, "Consumer Over-Indebtedness: A Review and Future Research Agenda," *Journal of Business Research* 145, 2022.

Jerry Shalmont dkk., "Manajemen dan Mitigasi Risiko Lender Peer-To-Peer Lending Pasca Diundangkan POJK 10/2022," *Jurnal Hukum & Pembangunan* 53, no. 1, 2023, terdapat dalam https://doi.org/10.21143/jhp.vol53.no1.1527.

Josh Lauer, "The Good Consumer: Credit Reporting and the Invention of Financial Identity in the United States, 1840–1940," *Enterprise & Society* 11, no. 4, 2010.

Latif Adam dkk., "Driving Financial Inclusion in Indonesia with Innovative Credit Scoring," *Journal of Risk and Financial Management* 18, no. 8, 2025, terdapat dalam https://doi.org/10.3390/jrfm18080442.

Marie Christine Duggan, "Scoring for Profit: Fair Isaac and the Rise of Algorithmic Credit," *Journal of Economic Issues* 51, no. 4, 2017.

Marieke de Goede, "Repoliticizing Financial Risk," *Economy and Society* 33, no. 2, 2004.

Meyske Adriani Metanila dkk., "Penerapan Prinsip Kehati-hatian Pada Data Nasabah Pinjaman Secara Online," *TATOHI: Jurnal Ilmu Hukum* 3, no. 11, 2024, terdapat dalam https://doi.org/10.47268/tatohi.v3i11.2102.

Nindyo Pramono dan Sularto, "Prudential Principle dalam Penyaluran Kredit Digital: Tantangan Regulasi di Era Fintech," *Jurnal Hukum dan Pembangunan* 52, no. 3, 2022.

Patrick Schueffel, "Taming the Beast: A Scientific Definition of Fintech," *Journal of Innovation Management* 4, 2016, terdapat dalam https://doi.org/10.2139/ssrn.3097312.

Rai Mantili, Putri Purbasari, dan Hazar Kusmayanti, "Problematika Penerapan Asas Konsensualisme dalam Perjanjian Pinjam Meminjam Berbasis Teknologi Finansial," *Jurnal Bina Mulia Hukum* 7, no. 1, 2022.

Ramdan Fauzi dan Gunawan Widjaja, "Akuntabilitas Penyelenggara Fintech Lending dalam Sistem Perlindungan Konsumen di Indonesia," *Jurnal Hukum dan Peradilan* 12, no. 1, 2023.

Rizki Dwi Ananda dan Lastuti Abubakar, "Kewajiban Keterbukaan Informasi Penyelenggara Layanan Pinjam Meminjam Uang Berbasis Teknologi dalam Perspektif Perlindungan Konsumen," *Padjadjaran Jurnal Ilmu Hukum* 9,

no. 2, 2022.

Robert M. Hunt, "The Development and Regulation of Consumer Credit Reporting in America," *Federal Reserve Bank of Philadelphia Working Paper* no. 02-21, 2002.

Tazkiya Nur Hakim dan Siti Malikhatun Badriyah, "Transparansi Informasi Suku Bunga Pinjaman Online dalam Perspektif Perlindungan Hukum Konsumen," *Jurnal Pembangunan Hukum Indonesia* 5, no. 1, 2023.

Tigges Maximilian dkk., "Who Gets the Money? A Qualitative Analysis of Fintech Lending and Credit Scoring through the Adoption of AI and Alternative Data," *Technological Forecasting and Social Change* 205, 2024, terdapat dalam https://doi.org/10.1016/j.techfore.2024.123491.

Trissia Wijaya, "Berkembangnya Sistem Innovative Credit Scoring di Indonesia: Menilai Risiko dan Tantangan Kebijakan," Center for Indonesian Policy Studies (CIPS), Jakarta, 2023, terdapat dalam https://www.cips-indonesia.org/publications/berkembangnya-sistem-innovative-credit-scoring-di-indonesia-menilai-risiko-dan-tantangan-kebijakan.

Trissia Wijaya dan Muhammad Nidhal, *International Experiences with Innovative Credit Scoring*, Discussion Paper No. 14, Center for Indonesian Policy Studies (CIPS), Jakarta, Agustus 2023.

Vanessa Mak, "What Is Responsible Lending? The EU Consumer Mortgage Credit Directive in the UK and the Netherlands," *Journal of Consumer Policy* 38, no. 4, 2015, terdapat dalam https://doi.org/10.1007/s10603-015-9301-9.

World Bank, *Credit Scoring Approaches Guidelines*, The World Bank Group, Washington DC, 2019.

World Bank, *Responsible Lending: Overview of Regulatory Tools*, The World Bank Group, Washington DC, 2013.

Peraturan

Undang-Undang Nomor 10 Tahun 1998 tentang Perubahan atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan.

Peraturan Bank Indonesia Nomor 19/12/PBI/2017 tentang Penyelenggaraan Teknologi Finansial.

Peraturan Otoritas Jasa Keuangan Nomor 64/POJK.03/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2017 tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan.

Peraturan Otoritas Jasa Keuangan Nomor 40 Tahun 2024 tentang Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi.

Surat Edaran Otoritas Jasa Keuangan Nomor 19/SEOJK.06/2025 tentang Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi.

Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (General Data Protection Regulation), OJ L 119, 4 May 2016.

Directive (EU) 2023/2225 of the European Parliament and of the Council of 18 October 2023 on Credit Agreements for Consumers and Repealing Directive 2008/48/EC, OJ L 263, 30 October 2023.

Regulation (EU) 2024/1689 of the European Parliament and of the Council of 13 June 2024 (Artificial Intelligence Act), OJ L, 12 July 2024.

Gesetz über die Statistik der Überschuldung privater Personen (Überschuldungsstatistikgesetz), Bundesgesetzblatt 2011 I S. 3083.

Gesetz zur Umsetzung der Richtlinie (EU) 2023/2225 über Verbraucherkreditverträge, Bundesgesetzblatt 2026 I Nr. 139.

Risalah dan Dokumen Legislasi

Deutscher Bundestag, *Beschlussempfehlung und Bericht des Ausschusses für Recht und Verbraucherschutz*, Drucksache 21/5381, 16 April 2026.

Entwurf eines Gesetzes zur Umsetzung der Richtlinie (EU) 2023/2225 über Verbraucherkreditverträge, Drucksache 21/1851, 29 September 2025.

Data Elektronik

Badan Pusat Statistik, "Tingkat Kemiskinan Kembali Menurun," *Berita Resmi Statistik*, terdapat dalam https://www.bps.go.id/id/news/2025/07/25/731/tingkat-kemiskinan-kembali-menurun.html. Diakses tanggal 25 Juli 2025.

Bundesministerium der Justiz, "Pfändungsfreigrenzen," terdapat dalam https://www.bmjv.de/DE/themen/wirtschaft_finanzen/zwangsvollstreckung/pfaendungsfreigrenzen/pfaendungsfreigrenzen_node.html. Diakses tanggal 23 Juni 2026.

Bundeszentrale für politische Bildung, "Überschuldung privater Haushalte," terdapat dalam https://www.bpb.de/kurz-knapp/zahlen-und-fakten/soziale-situation-in-deutschland/61794/ueberschuldung-privater-haushalte/. Diakses tanggal 23 Juni 2026.

Deutschlandatlas, "Überschuldung von Privatpersonen," terdapat dalam https://www.deutschlandatlas.bund.de/DE/Karten/Wie-wir-arbeiten/074-Ueberschuldung-Privatpersonen.html. Diakses tanggal 23 Juni 2026.

Die Bundesregierung, "Regelbedarfe 2026," terdapat dalam

https://www.bundesregierung.de/breg-de/aktuelles/nullrunde-buergergeld-2383676. Diakses tanggal 1 Juli 2026.

EBSCO Research, *FICO Score*, terdapat dalam https://www.ebsco.com/research-starters/science/fico-score. Diakses tanggal 29 Maret 2026.

Ferry Saputra, *Fintech Funding in Indonesia is Majority Consumptive, Productive Sector Only 33.65%*, terdapat dalam https://english.kontan.co.id/news/fintech-funding-in-indonesia-is-majority-consumptive-productive-sector-only-3365. Diakses tanggal 23 April 2026.

"Financial Technology-P2P Lending-Pinjaman Online Berizin di OJK," terdapat dalam https://ojk.go.id/waspada-investasi/id/berita/Pages/Financial-Technology-P2P-Lending-Pinjaman-Online-Berizin-di-OJK.aspx. Diakses tanggal 12 Februari 2026.

Friedrich-Ebert-Stiftung, "Überschuldung – Definition und Übersicht," terdapat dalam https://www.fes.de/wissen/ueberschuldung. Diakses tanggal 23 Juni 2026.

Iuwashtangguh, *SLIK OJK: Pengertian, Sejarah dari BI Checking, Fungsi, dan Dampaknya pada Pengajuan Kredit*, terdapat dalam https://iuwashtangguh.or.id/berita-pinjaman-online/162025993/slik-ojk-pengertian-sejarah-dari-bi-checking-fungsi-dan-dampaknya-pada-pengajuan-kredit/. Diakses tanggal 29 Maret 2026.

Koordinierungsstelle Schuldnerberatung Schleswig-Holstein, "Überschuldung in Deutschland," terdapat dalam https://www.schuldnerberatung-sh.de/themen/ueberschuldung-in-deutschland. Diakses tanggal 23 Juni 2026.

Landeszentrale für politische Bildung Baden-Württemberg, "Bürgergeld Regelsatz 2025 – Ein Überblick," terdapat dalam https://www.lpb-bw.de/regelsatz-buergergeld. Diakses tanggal 1 Juli 2026.

Marketplace, *The History of Credit Score Algorithms*, terdapat dalam https://www.marketplace.org/episode/2022/07/05/the-history-of-credit-score-algorithms-and-how-they-became-the-lender-standard. Diakses tanggal 29 Maret 2026.

Myfico.com, *The History of the FICO Score*, terdapat dalam https://www.myfico.com/credit-education/blog/history-of-the-fico-score. Diakses tanggal 29 Maret 2026.

OCBC, *Apa Itu BI Checking (SLIK OJK)*, terdapat dalam https://www.ocbc.id/en/article/2025/12/12/apa-itu-bi-checking-slik-ojk-dan-cara-mengeceknya. Diakses tanggal 29 Maret 2026.

Otoritas Jasa Keuangan, *Sistem Layanan Informasi Keuangan (SLIK)*, terdapat

dalam https://ojk.go.id/id/kanal/perbankan/Pages/Sistem-Layanan-Informasi-Keuangan-SLIK.aspx. Diakses tanggal 29 Maret 2026.

Statistik P2P Lending Periode Januari 2026, terdapat dalam https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/fintech/. Diakses tanggal 12 Juni 2026.

"Pengaruh Terpaan Konten Iklan Layanan Pinjaman Online terhadap Pembelian Impulsif pada Gen Z," *Jurnal Ilmiah Dinamika Sosial Undiknas*, terdapat dalam https://journal.undiknas.ac.id/index.php/fisip/article/view/4932. Diakses tanggal 23 April 2026.

smava GmbH, "Haushaltsrechnung der Bank – Erklärungen & Beispiele," terdapat dalam https://www.smava.de/kredit/haushaltsrechnung-der-bank/. Diakses tanggal 1 Juli 2026.

Statistisches Bundesamt, "Hauptauslöser der Überschuldung," terdapat dalam https://www.destatis.de/DE/Themen/Gesellschaft-Umwelt/Einkommen-Konsum-Lebensbedingungen/Vermoegen-Schulden/Tabellen/ueberschuldung.html. Diakses tanggal 23 Juni 2026.

"Überschuldung privater Personen," terdapat dalam https://www.destatis.de/DE/Themen/Gesellschaft-Umwelt/Einkommen-Konsum-Lebensbedingungen/Vermoegen-Schulden/_inhalt.html. Diakses tanggal 23 Juni 2026.