



The Title are Written with Times New Roman Bold (18 pt) and Preferably Not More Than 16 Words

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Abstract

Abstract is written in English with Times New Roman (12 pt; 1,0 line spacing measurement) and preferably not more than 250 words. The abstract should be short, clear, concise, and descriptive in providing a brief introduction to the problem, objective of the paper, followed by a statement regarding the methodology and a brief summary of results. For example: This article analyses the legal aspects of peer-to-peer lending in terms of risks, from its legality to supervision, and the role of associations in building a sustainable financial technology ecosystem. Legal risks should be differentiated from investment risks from the user side, especially the borrowers. The purpose of this article is to raise awareness about the legal protection to peer-to-peer lending users. This paper uses normative research by referring to some peer-to-peer lending prevailing laws and regulations in Indonesia as well as factual facts. There are two types of approaches used, namely the statute and conceptual approach, to obtain the desired research results. The findings showed that some peer-to-peer lending providers operate without proper licenses from the Financial Services Authority, resulting in huge disadvantages for the borrowers as a result of illegal peer-to-peer lending. Bearing that in mind, it is important to act proactively to check whether peer-to-peer lending providers are legal and registered with the Financial Services Authority for risk management.

Keywords: Financial Technology; Peer-to-Peer Lending; Financial Services Authority (*max. 3 keywords, avoid using acronyms and abbreviations*)

A. **Introduction** (*Written in English with Times New Roman; 12 pt; 1,5 line spacing measurement*)

The introduction must be clear and provide the issue to be discussed in the manuscript. Before the objective, authors should provide an adequate background, and very short literature survey in order to record the existing solutions, to show which is the best of previous research, to show the main limitation of the previous research, to show what do you hope to achieve (to solve the limitation), and to show the scientific merit or novelties of the

paper. Therefore, the author/s should include a comment on the significance concerning identification of the issue and objective of the research. For example: Having varied legal frameworks on commercial transaction law, for example in the field of e-commerce, may lead to issues regarding its implementation between the ASEAN member states that would potentially hinder economic growth. This shows that harmonization of commercial transaction law in the ASEAN region is of utmost importance, as without its economic growth it may be hindered. The process of achieving such a target is barred by a few issues, such as different perspectives of its member states in regard to their economic regulations and how the state apparatus prepares and strategizes on this harmonization. Hence, emerges two problems: (i) The importance of harmonizing commercial transaction law within ASEAN member states as well as its possibilities and challenges; also (ii) The plan to achieve such harmonization. Please note that the research problem(s) should be stated in the form of statement(s) and not question(s).

Following the identification of the issue and objective of the research, the author/s should state the following research discussion points of this article, for instance: The following discussion will first display theories regarding what transnational commercial law and international commercial transaction is. Next, the writer will go into discussing the harmonization of commercial transaction law globally and regionally. The harmonization of commercial transaction law in regard to the economic integration targeted by ASEAN through the AEC will also be explained. Furthermore, this article will discuss how the instrument of regional harmonization plays a role in the economic integration that is in progress by ASEAN. Lastly, an analysis concerning the possibilities of harmonizing law in ASEAN countries.

At the end of the paragraphs, the author/s should also include a comprehensive section about the methodology of the research, which is used in this article, which intends to provide sufficient information of the materials and methods used.

Our references use the Chicago Manual of Style, which can be found at: <https://www.chicagomanualofstyle.org/turabian/turabian-notes-and-bibliography-citation-quick-guide.html>.

References are written in Times New Roman (10 pt; 1,0 line spacing measurement). For examples:

1. Book;¹ followed by the same reference²
2. Chapter or other part of an edited book;³
3. Journal article;⁴
4. Thesis or dissertation;⁵
5. Paper from scientific meetings or focus group discussion;⁶
6. News or magazine article;⁷
7. Website content;⁸
8. Personal communication (i.e., interview);⁹
9. National act/law/regulation;¹⁰
10. International convention/treaty;¹¹
11. Court and arbitration judgment/ruling.¹²
12. Used references.¹³

B. Discussion (*Written in English with Times New Roman; 12 pt; 1,5 line spacing measurement*)

This section is the most important section of your article. The analysis or results of the research should be clear and concise. The results should summarize (scientific) findings

¹ Agus Budianto and Gwendolyn Ingrid Utama, *Aspek Jasa Pelayanan Kesehatan Dalam Perspektif Perlindungan Pasien* (Bandung: Karya Putra Darwati, 2010), 123-125.

² *Ibid.*

³ Mary Rowlandson, "The Narrative of My Captivity," *In The Making of the American Essay*, ed. John D'Agata (Minneapolis: Graywolf Press, 2016), 19–20.

⁴ Grace Iskandar Darmawan, "Pelaksanaan Hak Eksekusi Kreditor Separatis Dalam Kepailitan," *Law Review* 20, no. 3 (2020): 101, <http://dx.doi.org/10.19166/lr.v20i1.2481>.

⁵ Guadalupe Navarro-Garcia, "Integrating Social Justice Values in Educational Leadership: A Study of African American and Black University Presidents" (PhD diss., University of California, Los Angeles, 2016), 44, ProQuest Dissertations & Theses Global.

⁶ Allan R. Brewer-Carrias, "General Report: Constitutional Courts as Positive Legislators in Comparative Law" (XVIII International Congress of Comparative Law, International Academy of Comparative Law, Washington DC, July 26-30, 2010), 10, Research Paper.

⁷ Farhad Manjoo, "Snap Makes a Bet on the Cultural Supremacy of the Camera," *New York Times*, March 8, 2017, <https://www.nytimes.com/2017/03/08/technology/snap-makes-a-bet-on-the-cultural-supremacy-of-the-camera.html>.

⁸ "History," Columbia University, accessed May 15, 2017, <http://www.columbia.edu/content/history.html>.

⁹ Interview with home health aide, July 31, 2017.

¹⁰ Article 1 section (2) *The 1945 Constitution of the Republic of Indonesia*.

¹¹ Article XI section (1) *General Agreement on Tariffs and Trade 1947*.

¹² *Decision of District Court of Makassar No. 1577/Pid.Sus/2021/PN Mks.*

¹³ Budianto, *Aspek*, 50.

rather than providing data in great detail. Please highlight differences between your results or findings and the previous publications by other researchers.

B. 1. Subheading of the Discussion

Subheading of the discussion can be used by author/s to discuss the formulation of the first research question, if the article is in the form of a research paper. If the article is not in the form of a research paper, then this part also can be used to elaborate the objective of this article into several divided sections. Furthermore, the separation between main headings, subheadings and sub-subheadings should be numbered in the manuscript with the following example.

B. 2. Subheading of the Discussion

B. 2. 1. Sub-subheading

B. 2. 2. Sub-subheading

B. 3. Subheading of the Discussion

Table, Figure, Images, Chart, etc, should be titled as following example:

Title	Title	Title
Content	Content	Content
Content	Content	Content

Table 1. The Example of Table (Applicable to Figure, Images, Chart, etc is Written in 10pts; 1 line spacing; bold (Source: if any))

C. Conclusion (*Written in English with Times New Roman; 12 pt; 1,5 line spacing measurement*)

Conclusion contains a description that should answer the objectives of research in 1 (one) paragraph. Provide a clear and concise conclusion. Do not include any provisions and repeat the Abstract or simply describe the results of the research. Give a clear explanation regarding the possible application and/or suggestions related to the research findings.

REFERENCES

(Written in English with Times New Roman; 12 pt; 1,0 line spacing measurement)

Law Review uses [the Chicago Manual of Style](#) in the References section at the end of the manuscript. Only cite literature and/or items that you have read and written on footnotes. All the publications cited in the References section should be arranged alphabetically and in accordance with the sequence exemplified as follows:

Laws and Regulations (Arranged according to the hierarchy of laws and regulations)

The 1945 Constitution of the Republic of Indonesia.
Law Number 11 Year 2020 concerning Job Creation.

Books

Budianto, Agus, and Gwendolyn Ingrid Utama. *Aspek Jasa Pelayanan Kesehatan dalam Perspektif Perlindungan Pasien*. Bandung: Karya Putra Darwati, 2010.
Menski, Werner. *Comparative Law in a Global Context, The Legal Systems of Asia and Africa*. Cambridge: Cambridge University Press, 2006.

Journal Articles

Darmawan, Grace Iskandar. "Pelaksanaan Hak Eksekusi Kreditor Separatis Dalam Kepailitan." *Law Review* 20, no. 3 (2020): 87-110.
<http://dx.doi.org/10.19166/lr.v20i1.2481>.

Thesis or Dissertations

Navarro-Garcia, Guadalupe. "Integrating Social Justice Values in Educational Leadership: A Study of African American and Black University Presidents." PhD diss., University of California, Los Angeles, 2016. ProQuest Dissertations & Theses Global.

Scientific Papers or Focus Group Discussions

Brewer-Carrias, Allan R. "General Report: Constitutional Courts as Positive Legislators in Comparative Law." Research Paper delivered at XVIII International Congress of Comparative Law: International Academy of Comparative Law. Washington DC, July 26-30, 2010.

International Conventions/Treaties

The General Agreement on Tariffs and Trade 1947.

Court and/or Arbitration Rulings

Decision of District Court of Makassar No. 1577/Pid.Sus/2021/PN Mks.

News or Magazine Articles

Manjoo, Farhad. "Snap Makes a Bet on the Cultural Supremacy of the Camera." New York Times, March 8, 2017.
<https://www.nytimes.com/2017/03/08/technology/snap-makes-a-bet-on-the-cultural-supremacy-of-the-camera.html>.

Website Contents

Columbia University. "History." Accessed May 15, 2017.
<http://www.columbia.edu/content/history.html>.

Personal Communications

Interview with home health aide. July 31, 2017.