

## DAFTAR BACAAN

### BUKU

- Abdulkadir Muhammad. *Hukum Perusahaan Indonesia*, Citra Aditya Bakti. Bandung, 2009.
- Ahmad Rizki Sridadi. *Aspek Hukum dalam Bisnis*. Airlangga University Press. Surabaya, 2009.
- Arief Ramadhan, *Spk Internet & Aplikasinya*, Elex Media Komputindo, Jakarta, 2005.
- Dimaz Ankaa Wijaya, *Memahami Bitcoin & Cryptocurrency*, Puspantara, Medan, 2016.
- Edmon Makarim, *Tanggung Jawab Hukum Penyelenggara Sistem Elektronik*, Lembaga Kajian Hukum Teknologi, Universitas Indonesia, Rajawali Pers, 2010.
- Hill, John, *Fintech and the Remaking of Financial Institutions*, Academic Press, 2018.
- Idik Saeful Bahri, *Cyber Crime dalam Sorotan Hukum Pidana*, Bahasa Rakyat, 2020.
- Imron Rosyadi, *Jaminan Kebendaan Berdasarkan Akad Syariah (Aspek Perikatan, Prosedur Pembebanan dan Eksekusi)*, Kencana, Jakarta, 2017.
- Irawaty dan Martini, Buku Ajar: *Hukum Perdata dan Hukum Acara Perdata*, Jakad Publishing, Surabaya, 2019.
- J. Satrio, *Hukum Jaminan, Hak-hak Kebendaan*, Citra Aditya Bakti, Bandung, 1993.
- Kelly, Brian, *The Bitcoin Big Bang: How Alternative Currencies are about To Change the World*, Jakarta: PT. Elex Media Komputindo.
- Kelsen, Hans, (diterjemahkan oleh Raisul Mutaqien), *Teori Hukum Murni Nuansa & Nusa Media*, Bandung, 2006.
- Koops, Bert-Jaap, *The Crypto Controversy: A Key Conflict in the Information Society*, Kluwer Law International B.V., Cambridge, 1999.
- Maskun, *Kejahatan Siber (Cyber Crime) Suatu Pengantar*, Kencana Prenada Media Group, Jakarta, 2013.
- Moch. Isnaeni, *Pengantar Hukum Jaminan Kebendaan*, PT. Revka Petra Media, 2016.
- \_\_\_\_\_, *Hukum Benda Dalam Burgelijk Wetboek*, PT. Revka Petra Media, 2016.
- Munir Fuady, *Hukum Bisnis dalam Teori dan Praktek Buku Kedua, Volume 3*, Citra Aditya Bakti, Bandung, 2018.
- Muhammad Aslam Zahid, *bitcoins: Mining, Transaction, Security Challenges and Future of This Currency*, Universal Publishers, Florida, 2015.
- Peter Mahmud Marzuki, *Penelitian Hukum Edisi Revisi*, Cetakan Ke-12, Kencana, Jakarta, 2016.

- Philippa Ryan, *Trust and Distrust in Digital Economies*. Routledge, New York, 2019.
- Rulli Nasrullah, *Teori dan Riset Media Siber (Cybermedia)*, Kencana, Jakarta, 2016.
- R. Wirjono Prodjodikoro, *Hukum Perdata tentang Hak Atas Benda*, Intermasa, Jakarta, 1980.
- Satrio, *Hukum Perikatan, Perikatan Pada Umumnya*, Bandung, Alumni, 1999.
- Salim HS, *Perkembangan Hukum Jaminan di Indonesia*, Jakarta, Rajawali Press, 2014.
- Simanjuntak, P.N.H, *Hukum Perdata Indonesia*, Kencana, Jakarta, 2017.
- Subekti, *Pokok-pokok Hukum Perdata*, Internusa, Jakarta, 2001.
- Supianto, *Hukum Jaminan Fidusia: Prinsip Publisitas pada Jaminan Fidusia*, Garudhawaca, 2015.
- Shidarta, Abdul Rasyid, Ahmad Sofian, dkk, *Aspek Hukum Ekonomi & Bisnis, Edisi Pertama*, Jakarta, Prenadamedia Group, 2018.
- Shohib Muslim, Khotbatul Laila, *Hukum Bisnis: Hukum Bisnis*, Polinema Press, Malang, 2018.
- Sri Adiningsih, *Transformasi Ekonomi Berbasis Digital di Indonesia: Lahirnya Tren Baru Teknologi, Bisnis, Ekonomi, dan Kebijakan di Indonesia*, Gramedia Pustaka Utama, Jakarta, 2019.
- Sri Soedwi Mascjchoen Sofwan, *Hukum Jaminan di Indonesia, Pokok-pokok Hukum Jaminan dan Jaminan Perorangan*, Yogyakarta, Liberty, 1980.
- \_\_\_\_\_, *Hukum Perdata: Hukum Benda*, Liberty, Yogyakarta, 2000.
- Tiana Laurenca, *Introduction to Blockchain Technology*, Van Haren Publishing, 2019.
- Titik Triwulan Tutik, *Hukum Perdata dalam Sistem Hukum Nasional*, Kencana, Jakarta, 2015.
- Usman W. Chohan, *A History of Bitcoin*, University of New South Wales, Canberra, Discussion Paper, 2017.
- Winda Swastika, *Memahami Teknologi Blockchain Untuk Pemula*, Ashera Publisher.
- Wilson, Adidas, *Mastering Ethereum and Blockchain – A Beginner's Guide To Start Making Money With Ethereum and Blockchain*, 2017.
- Yandra Arkeman, dkk, *IPB 4.0: Pemikiran, Gagasan, dan Implementasi*, Penerbit IPB Press, Bogor, 2019.
- Yusnaedi Achmad, *Aspek Hukum dalam Ekonomi*, Deepublish, Yogyakarta, 2019.
- Yulianto, *Tanggung Jawab Notaris Dalam Membuat Akta Jaminan Kredit Perbankan*, Mitra Usaha Abadi, Surabaya, 2004.

- Adzan Fariq D, *Perspektif Gadai dalam Hukum Perdata*, HIMSLAW ARTICLE, Binus University, 2019.
- Atsushi Samitsu (Bank of Japan), *Structure of P2P lending and investor protection: Analyses based on an international comparison of legal arrangements*, Research LAB No 17-E-6, 2017.
- Berry A. Harahap, dkk, *Perkembangan Financial Technology terkait Central Bank Digital Currency (CBDC) Terhadap Transmisi Kebijakan Moneter dan Makroekonomi*, Working Paper Bank Indonesia, 2017.
- Candrika Radita Putri, *Tanggung Gugat Penyelenggara Peer to Peer Lending Jika Penerima Pinjaman Melakukan Wanprestasi*, Jurist-Diction Law Journal, Fakultas Hukum Universitas Airlangga, 2018.
- Cliff Kohardinata, dkk, *Indonesian Peer to Peer Lending (P2P) at Entrant's Disruptive Trajectory*, Verslas: Teorija ir Praktika/Business: Theory and Practice, Vol. 21, Issue 1, University of Vilnius Gedimino Technikos, 2020.
- Dwi Resti Pratiwi, *Penting Perkembangan Financial Technology dalam Mendorong Keuangan Inklusif*, Buletin APBN, Pusat Kajian Anggaran Badan Keahlian DPR RI Vol. III, Edisi 15, 2018.
- Habib Adjie dan Emmy Haryono Saputro, *Perlindungan Hukum Bagi Pemilik Objek Gadai atas Pelelangan Objek Gadai*, Jurnal Hukum Bisnis Vol.1 No.1, Univeritas Narotama Surabaya, 2015.
- I Gede Etha Prianjaya, I Ketut Westra, *Pemberian Kredit Bank dengan Jaminan Hak Guna Bangunan yang Jangka Waktunya Telah Berakhir Sedangkan Perjanjian Kreditnya Belum Berakhir*, Acta Comitatus: Jurnal Hukum Kenotariatan, vol.2, 2017.
- Ivo Letra, *what drives cryptocurrency value? A Volatility and Predictability using GARCH*, International Energy Agency (IEA), Research Gate, 2016.
- Kelsen, Hans, *General Theory of Law and State*, BEE Media Indonesia, Jakarta, (Diterjemahkan oleh Somardi), Teori Umum Hukum dan Negara, Dasar-Dasar Ilmu Hukum Normatif sebagai Ilmu Hukum Deskriptif Empirik.
- Milutinović, Monia, Serbia: *Cryptocurrency*, Ekonomika – Journal for Economic Theory and Practice and Social Issues, Januari, 2018.
- Naoko Nemoto, David, Storey dan Bihong Huang, *Optimal Regulation of P2P Lending for Small and Medium-Sized Enterprises*, ADBI Working Paper Series, 2019.
- So Salto dan Joerg Schmidt, *Digital Assets in Japan: Digital assets, Crypto Derivatives, Primary Markets, Secondary Markets, and Key Market Infrastructure*, So & Sato Innovative Lawyers, 2020.
- Pavel Ciaian, Miroslava Rajcaniova, d' Artis Kancs, *The Economic of Bitcoin Price Formation*, Applied Economics Vol. 48, Isu 19, 2016.
- Vina Akfa Dyani, *Pertanggungjawaban Hukum dan Perlindungan Hukum bagi Notaris dalam Membuat Party Acte*, Jurnal Lex Renaissance, No. 1, Vol. 2, Universitas Islam Indonesia, Yogyakarta, 2017.
- Yujin Kwon, Hyoungshick Kim, Jiwoo Shin, Yongdae Kim, *Bitcoin vs. Bitcoin Cash: Coexistence or Downfall of Bitcoin Cash?*, 2019.
- Yuta Seki, *Japan's Securities Markets and FinTech*, Nomura Institute of Capital Markets Research, Vol.2, No.1, 2017.

## SKRIPSI/TESIS/DISERTASI

- Abdul Salam, *Hukum Kebendaan Digital (Digital Property): Kajian Hukum Keperdataan Terhadap Kebendaan Digital*, Disertasi, Universitas Indonesia, 2017.
- Shabrina Puspasari, *Perlindungan Hukum Bagi Investor oada Transaksi Aset Kripto dalam Bursa Berjangka Komoditi*, Skripsi, Fakultas Hukum, Universitas Airlangga, Surabaya, 2019.

## INTERNET

- Anandito Utomo, *Definisi Kejahatan dan Jenis-Jenis Kejahatan Internet*, <https://www.hukumonline.com/klinik/detail/ulasan/cl294/definisi-kejahatan-dan-jenis-jenis-kejahatan-internet/>
- Apa itu Ethereum?*, <https://ethereum.org/id/what-is-ethereum/>
- Asia Blockchain Review, *The State Bank Vietnam Banned on Bitcoin and Other Crypto Payments*, 7 Agustus 2018, <https://www.asiablockchainreview.com/the-state-bank-vietnam-banned-on-bitcoin-and-other-crypto-payments/>
- Bank of England, *What are cryptoassets?*, <https://www.bankofengland.co.uk/knowledgebank/what-arecryptocurrencies>
- Bitcoin Price Index, *Real-time Bitcoin Price Chats*, 2020, <https://www.coindesk.com/price/bitcoin>.
- Bitdegree, *Understanding the Different Types of Cryptocurrency*, <https://www.bitdegree.org/tutorials/types-of-cryptocurrency/>.
- Blockchainmedia.id, *Bursa Aset Kripto Triv kini Resmi Terdaftar di Bappebti*, 2020, <https://blockchainmedia.id/bursa-aset-kripto-triv-kini-resmi-terdaftar-di-bappebti/>
- Circular no.:6/2018, Central Bank of Qatar, *Trading in Bitcoin*, 7 Februari 2018, <http://www.qcb.gov.qa/sitelists/CircularsToBanks/Lists/Circulars/Attachments/173/Circular%20no.%206-2018.pdf>.
- Cryptoverse, *Tether (USDT) Whitepaper*, <https://cryptoverse.com/tether-whitepaper/>
- CryptoGadai *Solusi Mengamankan Aset Anda*, 2019, <https://medium.com/@crypto.gadai/cryptogadai-solusi-mengamankan-aset-anda-a6ee6474a69d>
- Crypto.com, *What are the Differences between Altcoins and Tokens?* <https://crypto.com/en/university/article.html?category=cryptocurrency&page=what-are-the-differences-between-altcoins-and-tokens>.
- Cointelegraph, *What is Bitcoin Cash?*, <https://cointelegraph.com/bitcoin-cash-for-beginners/what-is-bitcoin-cash>.
- Cointelegraph, *South Korea Presidential Committee Recommends Allowing Bitcoin Derivatives*, 6 Januari 2020, <https://cointelegraph.com/news/south-korean-presidential-committee-recommends-allowing-bitcoin-derivatives>

CoinMarketCap, *Top 100 Cryptocurrencies by Market Capitalization*, <https://coinmarket cap.com>.

Chainsight.news, *Top 40 Exchange Crypto 2019 di Dunia*, 2019, <https://chainsight.news/post/100-exchange-crypto-top-2019>

Crypto-zastavarna, <https://crypto-zastavarna.cz/en/>

Daftar Perusahaan *Fintech Peer to Peer Lending* Ilegal (Juli 2018 – Maret 2020) <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20548>.

Digitalis, *Indodax Resmi Terdaftar di Bappebti dan Siap Lakukan Terobosan Baru di Dunia Investasi*, 2020, <https://digitalis.id/blog/indodax-resmi-terdaftar-di-bappebti-dan-siap-lakukan-terobosan-baru-di-dunia-investasi/>

Duniafintech, *Jenis Aset Kripto yang Perlu Anda Ketahui Sebelum Memulai Investasi*, 2020, <https://duniafintech.com/jenis-aset-kripto/>

Ethereum.org, *What is Ether (ETH)?*, <https://ethereum.org/en/eth/>.

Feedough.com, *What is a Cryptoasset? Types of Cryptoassets [Ultimate Guide]*, <https://www.feedough.com/what-is-a-cryptoasset-types-of-cryptoassets-ultimate-guide/>

Financial Services Agency, *Details of Screening for New Registration Application as Virtual Currency Exchange Service Provider*, 23 April 2018, <https://www.fsa.go.jp/en/news/2017/20170930-1/02.pdf>.

Finansialku.com, *Apakah Ada Mesin ATM Bitcoin di Indonesia? Bagaimana Penampakkannya?*, <https://www.finansialku.com/apakah-ada-mesin-atm-bitcoin-di-indonesia/>

Gareth Jenkinson, 2018, <https://cointelegraph.com/news/a-brief-history-of-bitcoin-10-years-of-highs-and-lows>

Government of Canada, *Digital Currency*, <https://www.canada.ca/en/financial-consumer-agency/services/payment/digital-currency.html>.

Hisahi Oki, *Japan Hopes to Set Global Law Benchmark With Latest Regulatory Update*, <https://cointelegraph.com/news/japan-hopes-to-set-global-crypto-law-benchmark-with-latest-regulatory-update>.

IFWG Crypto Assets Regulatory Working Group, *Position Paper on Crypto Assets*, [http://www.treasury.gov.za/comm\\_media/press/2020/20200414%20IFWG%20Position%20Paper%20on%20Crypto%20Assets.pdf](http://www.treasury.gov.za/comm_media/press/2020/20200414%20IFWG%20Position%20Paper%20on%20Crypto%20Assets.pdf)

Jake Frankenfield, *Altcoin*, <https://www.investopedia.com/terms/a/altcoin.asp>.

\_\_\_\_\_, *Bitcoin Cash Definition*, <https://www.investopedia.com/terms/b/bitcoin-cash.asp>.

John Edwards, *Bitcoin's Price History*, 2019, <https://www.investopedia.com/articles/forex/121815/bitcoins-price-history.asp>

Kamus Hukum Online Merriam-Webster, <https://www.merriam-webster.com/dictionary/cryptocurrency>

Kevin Helms, *Japanese Corporation Begins Offering Loans Secured by Cryptocurrency*, <https://news.bitcoin.com/japanese-corporationloanssecured-cryptocurrency/>.

Luno, *Apa yang Membedakan Bitcoin dan Ripple?* <https://www.luno.com/learn/id/article/what-is-the-difference-between-bitcoin-and-ripple>

- Luno, *What is the Difference between a hot and cold wallet?*, <https://www.luno.com/learn/en/article/what-is-the-difference-between-a-hot-and-cold-wallet>
- Ledger Academy, *A Brief History on Bitcoin & Cryptocurrencies*, 2019, <https://www.ledger.com/academy/crypto/a-brief-history-on-bitcoin-cryptocurrencies>.
- Ledger Academy, 23 Oktober 2019, <https://www.ledger.com/academy/crypto/a-brief-history-on-bitcoin-cryptocurrencies/>
- Lending Times, 2016. <https://lending-times.com/2016/11/08/p2p-lending-in-japan/>  
*Major Pawnshop Network in Ukraine Launching Cryptocurrency-Secured Loans*, <https://news.bitcoin.com/pawnshop-network-ukraine-launching-cryptocurrency-secured-loans/>
- Noviyanto, *Sejarah Peer to Peer Lending (P2P Lending) di Inggris*, <https://koinworks.com/blog/sejarah-p2p-lending-di-inggris/>.  
\_\_\_\_\_, *Perkembangan Peer to Peer Lending di Amerika Serikat*, <https://koinworks.com/blog/perkembangan-peer-to-peer-lending-di-amerika-serikat/>.
- Prajesh SJB Rana, *Everything You Need to Know About Cryptocurrency*, Kathmandu Post, 15 Agustus 2019, <https://kathmandupost.com/money/2019/08/15/everything-you-need-to-know-about-cryptocurrencies>
- Policy Paper HM Revenue & Customs, *Cryptoassets: Tax for Individuals*, 2019. <https://www.gov.uk/government/publications/tax-on-cryptoassets/cryptoassets-for-individuals>
- Press Release Bermuda Monetary Authority, *Risks of Initial coin Offerings (ICOs)*, 17 Januari 2018. <http://www.bma.bm>, <https://perma.cc/8KBG-BWAD>.
- Press Release State Bank of Pakistan (SBP), *Caution Regarding Risks of Virtual Currency*, 6 April 2018, <http://www.sbp.org.pk/press/2018/Pr-VC-06-Apr-18.pdf>.
- Pernyataan paragraph 29, *Legal statement on cryptoassets and smart contracts*, UK Jurisdiction Taskforce. [https://35z8e83m1ih83drye280o9d1wpengine.netdnssl.com/wpcontent/uploads/2019/11/6.6056\\_JO\\_Cryptocurrencies\\_Statement\\_FINAL\\_WEB\\_111119-1.pdf](https://35z8e83m1ih83drye280o9d1wpengine.netdnssl.com/wpcontent/uploads/2019/11/6.6056_JO_Cryptocurrencies_Statement_FINAL_WEB_111119-1.pdf)
- Sana Elouazi, *Bye-Bye Bitcoin: Morocco Bans Cryptocurrency*, Morocco World News, 21 November 2017, <https://www.morocoworldnews.com/2017/11/234382/bitcoin-morocco-cryptocurrencies-economy/>
- Suara.com, *Upbit Indonesia Terdaftar di Bappebti Sebagai Pedagang Fisik Aset Kripto*, 2019, <https://www.suara.com/bisnis/2019/12/19/082258/upbit-indonesia-terdaftar-di-bappebti-sebagai-pedagang-fisik-aset-kripto>
- Skalex, *Cryptocurrency in Japan: A Brief History*, <https://www.skalex.io/crypto-japan/>.
- Ripple.com, *What is XRP?*, <https://ripple.com/xrp/>.
- Rakesh Sharma, Investopedia.com, *What is Dash Cryptocurrency?*, 2019. <https://www.investopedia.com/tech/what-dash-cryptocurrency/>
- Yodik Prastyana, *Mengenal Mata Uang Kripto DASH*, 2017, <https://www.seputarforex.com/artikel/mengenal-mata-uang-kripto-dash-280986-38>.

- Yosano Ishaq, *Cold Wallet Terbaik untuk Menyimpan Cryptocurrency*, 2019, <https://digitalis.id/blog/cold-wallet-terbaik-untuk-menyimpan-cryptocurrency/>
- Wei Dai, *B-money*, <http://www.weidai.com/bmoney.txt>.
- Penyelenggara Fintech Terdaftar dan Berizin di OJK per 19 Februari 2020, <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Penyelenggara-Fintech-Terdaftar-dan-Berizin-di-OJK-per-19-Februari-2020.aspx>
- Paulus Aluk Fajar Dwi Santo, Mempertanyakan Konsepsi “Tanggung Gugat”, Binus, 2016. <https://business-law.binus.ac.id/2016/05/31/mempertanyakan-konsepsi-tanggung-gugat/>
- Ryan Leopold dan Pascal Vollmann, *In depth: A look at current financial reporting issues*, 2019. <https://www.pwc.com/gx/en/auditservices/ifrs/publications/ifrs-16/cryptographic-assets-related-transactions-accounting-considerations-ifrs-pwc-in-depth.pdf>
- Robert Lemos, *Five Ways Cyber-Criminals are Trying to Cash in on Cryptocurrency*, 2018, <https://www.eweek.com/security/five-ways-cyber-criminals-are-trying-to-cash-in-on-crypto-currency>.
- Sam Robinson, dkk, *FinTech in the UK: Overview*, Thomson Reuters Practical Law, [https://uk.practicallaw.thomsonreuters.com/w-0193924?transitionType=Default&contextData=%20\(sc.Default\)&firstPage=true&bhcp=1](https://uk.practicallaw.thomsonreuters.com/w-0193924?transitionType=Default&contextData=%20(sc.Default)&firstPage=true&bhcp=1)
- Satoshi Nakamoto, *Bitcoin: A-Peer-to-Peer Electronic Cash System*, 2008, diterjemahkan dalam Bahasa Indonesia oleh Christopher Tahir, Gregorius Airlangga dan K. Hendrawan dari bitcoin.org.
- Sophia Ankel, Prabhjote Gill, *Top cryptocurrency scams of 2019 – and how most hackers got away with it*, Business Insider India, 27 Desember 2019, <https://www.businessinsider.com/the-biggest-cryptocurrency-scams-and-arrests-of-2019-so-far-2019-8?IR=T#10-million-in-xrp-stolen-from-github-6>
- Scott Robertson, *A Guide to the New Peer-to-Peer Lending FCA Regulations (PS19/14)*, Lending Works, 2019, <https://www.lendingworks.co.uk/blog/peer-to-peer/fca-regulations-ps1914>.
- Syarat Penyerahan Benda (Levering), <https://litigasi.co.id/hukum-perdata/29/syarat-penyerahan-benda-levering>.
- The Law Library of Congress*, Juni 2018, <https://www.loc.gov/law/help/cryptocurrency/china.php>.
- Terms & Condition Inlock.id*, Last Revision: 2020.05.02.
- Website nexo.io. <https://nexo.io/instant-crypto-loans/nexo-loan>.