

ABSTRAK

Otoritas Jasa Keuangan Kantor Regional 4 Jawa Timur bersama 3 Kantor OJK lain yang berada di Kota Malang, Jember dan Kediri secara khusus bertugas melakukan pengaturan, pengawasan, pemeriksaan dan penyidikan terhadap kegiatan yang berlangsung pada lembaga jasa keuangan di Jawa Timur serta bertanggungjawab untuk melakukan perlindungan kepada masyarakat atau konsumen lembaga jasa keuangan di Jawa Timur. Berdasarkan Hasil Penelitian yang dilakukan oleh penulis secara deskriptif kuantitatif melalui kegiatan wawancara dengan Divisi Edukasi dan Perlindungan Konsumen Otoritas Jasa Keuangan Kantor Regional 4 Jawa Timur maka telah diperoleh data bahwa selama tahun 2016 Otoritas Jasa Keuangan Kantor Regional 4 Jawa Timur telah menerima 735 pengaduan dari konsumen dan pengaduan terus meningkat di tahun 2017 hingga mencapai 1044 pengaduan yang diterima dari sektor usaha jasa keuangan. Sementara itu, berdasarkan hasil wawancara secara terstruktur yang dilakukan dengan 60 narasumber di Jawa Timur telah diperoleh data bahwa sebanyak 97% narasumber menggunakan produk dari lembaga jasa keuangan. Dalam hal ini dapat diketahui bahwa lembaga jasa keuangan memiliki peran yang sangat penting bagi masyarakat.

Kata Kunci : Peran, Otoritas Jasa Keuangan, Perlindungan Konsumen

ABSTRACT

Indonesia Financial Services Authority (OJK) 4th regional office in East Java along with 3 other offices in Malang, Jember, and Kediri specialized in regulating, supervising, examining, and investigating financial services activities in East Java and responsible in providing protection towards the public and financial services consumers in East Java. Regarding those issue, the Division of Education and Consumer Protection of OJK at the 4th regional office in East Java have done various amount of activities to educate the public about financial services institutions along with their products and services they offer so then their knowledge of financial industry will increase and it will affect the rate of public's trust and utility to the financial industry. Based on the result of this research that used descriptive quantitative methods by doing interview with the Division of Education and Consumer Protection of OJK at the 4th regional office at East Java it is known that in 2016 Indonesia Financial Services Authority (OJK) 4th regional office in East Java had received 735 reports from consumers and the number of reports has increased since then. In 2017 they received 1044 reports from various sectors. Meanwhile, based on the result of performing structured interview toward 60 respondents in East Java it is known that 97% of the respondents are using products and services from financial services institutions. With that, we can conclude that financial services institution has an important role in people's lives.

Keywords : The Role, OJK, Consumer Protection.