

## ABSTRAK

Perkembangan teknologi kecerdasan buatan (*Artificial Intelligence*) telah membawa transformasi signifikan dalam sektor keuangan, khususnya pada sistem penilaian skor kredit di layanan fintech lending. Pemanfaatan AI menawarkan efisiensi dan perluasan inklusi keuangan, namun disaat yang sama juga menimbulkan tantangan serius, terutama bagi kelompok rentan seperti lanjut usia (lansia) yang cenderung memiliki keterbatasan literasi digital jejak aktivitas di media sosial. Hal tersebut menimbulkan potensi bias algoritmik, dan diskriminasi akibat lemahnya kerangka hukum yang berlaku di Indonesia.

Penelitian ini menggunakan metode penelitian hukum normatif dengan pendekatan perundang-undangan, konseptual, dan perbandingan, serta analisis deskriptif terhadap bahan hukum primer dan sekunder.

Hasil penelitian menunjukkan bahwa ketiadaan pengaturan khusus mengenai penggunaan AI dalam penilaian skor kredit pada fintech mengakibatkan ketimpangan perlindungan hukum antara sektor perbankan dan sektor fintech, di mana perbankan telah menerapkan prinsip kehati-hatian, sedangkan fintech masih beroperasi dengan standar yang lebih longgar. Kondisi ini menimbulkan risiko nyata terhadap hak-hak konsumen lansia, seperti penilaian kredit yang tidak akurat, diskriminasi berbasis data, serta tidak adanya mekanisme keberatan terhadap keputusan otomatis. Oleh karena itu diperlukan regulasi yang komprehensif dengan menekankan tiga aspek utama yaitu transparansi dan kejelasan algoritma, keterlibatan manusia dalam proses verifikasi, dan tata kelola data yang ketat.

**Kata Kunci:** Artificial Intelligence, Skor Kredit, Fintech Lending

## **ABSTRACT**

*The development of Artificial Intelligence (AI) technology has brought significant transformation in the financial sector, particularly in credit scoring systems within fintech lending services. The use of AI offers efficiency and broader financial inclusion, yet at the same time also poses serious challenges, especially for vulnerable groups such as the elderly, who tend to have limited digital literacy and minimal social media activity footprints. This condition creates the potential for algorithmic bias and discrimination due to the weak regulatory framework currently in force in Indonesia.*

*This research employs a normative juridical method with statutory, conceptual, and comparative approaches, along with descriptive analysis of primary and secondary legal materials.*

*The findings indicate that the absence of specific regulations governing the use of AI in credit scoring within fintech has resulted in unequal legal protection between the banking sector and the fintech sector, where banks are bound by strict prudential principles while fintech institutions operate under looser standards. This condition poses real risks to the rights of elderly consumers, such as inaccurate credit assessments, data-based discrimination, and the lack of mechanisms to challenge automated decisions. Therefore, comprehensive regulation is required, emphasizing three key aspects: transparency and explainability of algorithms, human involvement in the verification process, and strict data governance.*

**Keywords:** *Artificial Intelligence, Credit Scoring , Fintech Lending*