【ABSTRACT】

A system for executing monetary transactions includes: a user management unit configured to store social information of a plurality of users; an account management unit configured to receive a request for establishing a pledge right for an asset from one or more uploaders among the plurality of users and provide a deposit to the uploader based on the pledge right established in response to the request for establishing the pledge right; and a loan execution unit configured to establish a credit line by receiving information of a loan condition for the deposit from the one or more uploaders and execute a loan for one or more downloaders corresponding to information of a loan condition of the established credit line. By quantifying trust between users by the system for executing monetary transactions, it is possible to accurately assess future repayment capabilities of the user in replacement of or in addition to the conventional credit assessment data based on historical data, and loan transactions between the users can be made in a peer-to-peer manner.