

ACKNOWLEDGEMENT

This thesis is completed with the aim to fulfill the requirement of Bachelor of Law Degree at the Faculty of Law in Pelita Harapan University. The Author hopes that this writing will help the legal system in Indonesia regarding the protection of e-wallet users, thus improving the practice of e-wallet operations. The completion of this thesis cannot be separated from the motivation, support and assistance from a number of individuals. Therefore, the author hereby would like to thank:

1. Prof. Dr. Bintan R. Saragih, SH, as the Dean of Faculty of Law Universitas Pelita Harapan.
2. Dr. Vincensia Esti Purnama Sari, SH, M.Hum, as Head of Faculty of Law Universitas Pelita Harapan.
3. Dr. Velliana Tanaya, SH, MH, as the Director of Faculty of Law Universitas Pelita Harapan.
4. Bu Yossi Niken Respati, S.H., M.H. as the Deputy Chair of the Study Program
5. Ms. Jerry Shalmont, SH, MH, as the Author's thesis co-supervisor who has given the author her time and guidance throughout the writing process
6. Dr. jur. Udin Silalahi, SH, LL.M, as the Author's thesis supervisor who has given his input and assistance throughout the writing process
7. Kak Luna, as the Author's Pembimbing Akademi who has been patient and helpful in answering author's inquiries regarding the fulfilment of this thesis.

8. Mr. Joel Shen, a Singapore – Indonesian lawyer who has given his time to discuss the overview of e-wallet system under the Singapore legal system with the Author.
9. To the Author's beloved family, Mom, Dad and sister, who has shown endless love and encouragement to complete this thesis.
10. To the Author's boyfriend, Akmal Refandia Bakrie, who is always giving support and making the Author feel better in panic or stressful situation by saying positive and powerful affirmations.
11. To the Author close friends from UPH Law 2017; Alma Almira, Alleta Raniya Asari, Aida Ning, Gwyneth Lorraine, Jetta Leonardi, Naomi Situmorang, Natalia Budiman, Rania Hadromi. Thank you for making the Author's 3 years of education in UPH fun and memorable.

Tangerang, 10 August 2020

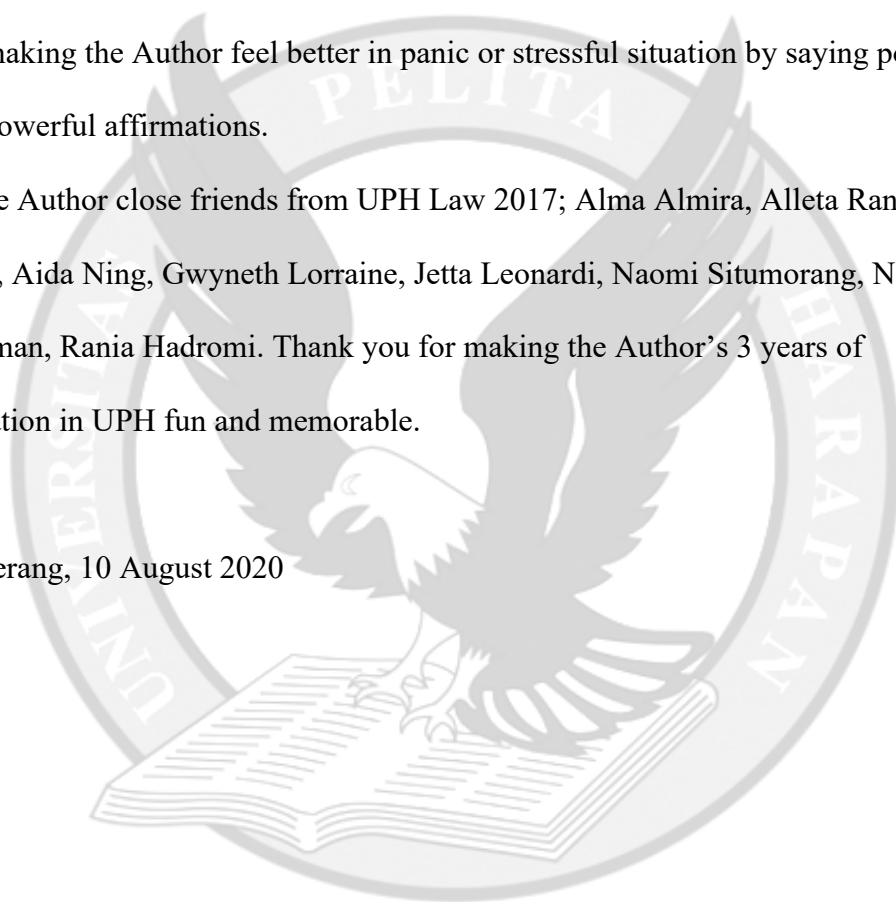


TABLE OF CONTENTS

Title Page	i
Final Assignment Statement and Upload Agreement	ii
Thesis Advisor Approval	iii
Examination board of approval	iv
ABSTRAK	v
ACKNOWLEDGEMENT	vi
CHAPTER I –.....	10
INTRODUCTION	10
1.1 Background	10
1.1 Formulation of Issues	20
1.2 Research Purpose	20
1.3 Research Benefits	20
1.3.1 Theoretical Benefits.....	20
1.4.2 Practical Benefits.....	21
1.4 Framework of Writing	21
CHAPTER II –	24
LITERATURE REVIEW	24
2.1 Theoretical Framework	24
2.1.1 General Overview of Consumer Protection.....	24
2.1.2 General Overview of Electronic Money in Indonesia	34
2.1.3 Protection of E-Wallet User under the Indonesian Legal System.....	36
2.1.4 Protection of E-Wallet User under Singapore Legal System.....	40
2.2 Conceptual Framework	44
2.2.1 E-wallet Terms and Conditions	44
2.2.2 E-wallet Consumer Rights.....	45
2.2.3 Protection of Personal Data and Unauthorized Transactions	47
CHAPTER III	50
RESEARCH METHOD	50
3.1 Concept of Research	50
3.2 Types of Research	52
3.2.1 Normative Legal Research	52
3.2.2 Empirical Legal Research.....	53
3.2.3 Normative – Empirical Legal Research.....	53
3.3 Types of Research Data	54
3.4 Types of Approach	57
3.4.1 Approach to Legal Systematics	57
3.4.2 Approach to Comparison of Law	57
3.5 Data Analysis Method	57

CHAPTER IV	59
RESEARCH RESULTS AND ANALYSIS	59
4.1 Protection of E-wallet User based on the Law in Indonesia and Singapore ...	59
4.1.1 Applicable Laws and Regulations for Protection of E-wallet User in Indonesia	60
4.1.2 Applicable Laws and Regulations for Protection of E-Wallet User in Singapore	74
4.2 Comparison of User Protection in Unauthorized Transactions based on the Law in Indonesia and Singapore	83
4.2.1 User Responsibility under Terms and Conditions	87
4.2.2 Third Parties and Personal Data under Terms and Conditions	90
4.2.3 Limit Value and Correction under Terms and Conditions	93
4.2.4 Limitation of Liability under Terms and Conditions	97
CHAPTER V	102
CONCLUSION AND RECOMMENDATION	102
5.1 Conclusion	102
5.2 Recommendation	104
BIBLIOGRAPHY	106

