

ABSTRACT

Francois (01051180019)

LEGAL PROTECTION AGAINST ONLINE SCAMS WITH FICTIONAL ONLINE STORE MODES IN SOCIAL MEDIA INSTAGRAM Final Assignment, Law Faculty (2021)

(X + 93)

Transaction in this modern could be done easily without buyer and seller having to meet in place can be use as one way to do scams. Instagram is different from other market place like tokopedia or shopee where transaction can be monitored. Instagram does not have special protection like tokopedia or shopee, this unsupervised transactions leave room for scammers to do their scam. Many victims are unable to report the scams because they do not know how to report it and who to report to, not only that but they also feel they do not need to report because the police will not be helped by the lack of available evidence. For this reason, the author draws the formulation of the problem, namely how is the process of resolving online fraud and what are the legal protections for victims of online fraud. In order to complete this research, the authors conducted interviews and literature studies, the data were then analyzed using qualitative analysis techniques. In this research author found that victims don't know that the obligation to prove lies with the perpetrators of scam. Moreover, the victims also do not know that the bank as a third party in the transaction can also help to solve the scam, by calling the bank's call center, the bank can immediately provide assistance by freezing the account of the scammer and then helping to mediate to return the victim's money. Therefore it is necessary to provide assistance provided by the bank by informing all customers if there is an online fraud, it can be assisted to be mediated by the bank. This does not eliminate the victim's right to sue or report the perpetrator for alleged fraud and for the actions he took.

Keywords : Scams, Online Scams, Fictional Store Modes, Social Media.

References: 22 (1952-2020)