

## ABSTRACT

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### **JURIDICAL ANALYSIS ON THE ALLEGED APPLICATION OF ARTICLE 19 LETTER b JO ARTICLE 25 IN LAW NO. 5 OF 1999 CONCERNING OVO'S BUSINESS PRACTICES**

(xiii + 97 pages: 5 picture: 6 table)

The development of increasingly sophisticated technology and increasingly high use of the internet create new innovations that are useful for society. The creation of this digital payment is due to the development of Financial Technology and the development of smartphones that have become increasingly sophisticated from time to time. OVO is one of the many digital payment instruments used by consumers. Consumer interest in choosing OVO as a means of payment is influenced by the various offers offered by OVO and OVO merchants. Related to the KPPU's decision in Case Number 13 / KPPU-I / 2019 regarding Grab and PT TPI can be analogous to OVO business practices that are suspected of having violated Article 19 b of Law Number 5 of 1999 which regulates market control and has implications for article 25 regarding dominant position. The research method used in writing this thesis is a normative legal approach. The data collection method used by the author in this study is library research. The data used in this study are primary, secondary, tertiary data. Based on market share data (kompas.com), OVO has the highest market share compared to other digital payment instruments, so it can be concluded that OVO has a dominant position in the relevant market. In its business practice, OVO uses the Two Sided Market method, which is an economic method that has two sides of the user market. The use of this two-sided market method can increase OVO consumers and the benefits they earn.

Keywords: OVO, Market Control, Dominant Position, Two Sided Market