

ABSTRACT

Araetha Gautama (01051190112)

LEGAL PROTECTION TOWARDS THE FUND DEPOSITOR IN SHOPEEPAY ELECTRONIC WALLET

(xii + 96 pages + 1 table)

Technology's existence can never be separated with the current world revolving around us. The presence of the internet which makes it easier for people in terms of distance and time is not an obstacle for everyone to transact online using an e-wallet. Nonetheless, e-wallet's development does not guarantee that the e-wallet can run perfectly. There are cases that state that they experience unpleasant experiences when replenishing electronic funds on e-wallets, namely funds that are not returned, even though the transaction has been done successfully through a bank. Yet, a lot of people who experienced this are not aware about the fact that they are protected by the law. If they had been harmed by the e-wallet business actor, they can sue through the Consumer Dispute Resolution Agency or through an alternative dispute resolution. Through this, the Author formulates 2 (two) problems in compiling this thesis. First, how is the legal protection towards the fund depositors in the ShopeePay e-wallet? Second, how is the accountability of e-wallet business actors of ShopeePay towards its fund depositors? With that being said, this thesis aims to understand and analyze those 2 (two) formulated problems. In conducting this thesis, the Author uses a normative research method with an approach to legal principles with the result of research on legal protections that protects ShopeePay e-wallet's fund depositors, as well as various methods to resolve disputes. In conclusion, the legal protection for Lanny is in the form of compensation, namely a refund. If ShopeePay is unable to compensate for the loss, then this dispute can be resolved through the Consumer Dispute Resolution Agency in 3 (three) ways, which is through mediation, arbitration, or conciliation. Aside from that, it can also be resolved through an alternative dispute resolution through negotiation, consultation, mediation, conciliation, and an expert's judgment.

Keywords: Legal Protection, Electronic Wallet, Consumer, Dispute

References: 77 (1945-2022)