

ABSTRACT

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LEGAL PROTECTION FOR GOPAY PAYLATER USERS AS A PAYMENT TOOL

(x + 96 pages + 1 table)

The current technology is advancing rapidly, providing consumers with numerous technological facilities that offer information and ease the everyday life needs. The impact of this technological advancement affects various aspects of life, including the economic field. Presently, the majority of people have shifted from offline to online trading. The existence of online marketplaces offers facilities and conveniences in transaction processes, significantly aiding businesses to interact easily with their customers online. The preference for online buying and selling has led to the emergence of e-wallets. The function of e-wallets is to store money and facilitate online payments. In Indonesia, some e-wallets like Gopay offer a payment feature called Gopay Paylater, allowing users to purchase desired items immediately but pay later. This feature has presented several issues for consumers. Therefore, the author formulates two main issues in this research. First, what is the legal protection for Gopay Paylater users experiencing losses due to invoices appearing despite being paid? Second, what is the legal certainty regarding the responsibility of the e-wallet company (Gojek) causing losses due to invoices appearing despite being paid by Gopay Paylater users? Hence, the aim of this research is to analyze these formulated problems. The author employs a normative research method using case studies, legislative approaches, and conceptual approaches to seek solutions related to the raised issues. In conclusion, according to legislation, Gopay Paylater must be accountable for the losses experienced by Andy. If Gopay Paylater refuses to take responsibility, dispute resolution can be sought through the Dispute Settlement Body (BPSK) via conciliation, mediation, and arbitration.

Keywords: Legal Protection, Paylater, Consumer

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