

ABSTRAK

Ferdinand Caspar Omar Syarif (01051190213)

CONSUMER PROTECTION AGAINST E-SKIMMING IN THE USE OF FINANCIAL TECHNOLOGY IN E-COMMERCE APPLICATIONS **(i+71 pages)**

This research aims to discover how consumer protection law protects the consumers against e-skimming in using financial technology and e-commerce applications for transactions. This research uses the theory of consumer protection by Philipus M. Hadjon and normative legal research methods with an approach to legal principles and an approach to legal systematics. Because of digitalization, the trade sector has been substantially changed into an online-based application, and this has had good effects, such as the development of the Internet of Things in the trade industry. Financial Technology and e-commerce applications have gained widespread popularity due to their convenience and widespread availability. The author emphasizes that e-skimming, which targets consumers in various financial technology and e-commerce applications, is an evolved form of the crime of skimming. In the past, skimming crimes were committed when the trading system was still in the conventional or offline trading era. Given the public's lack of familiarity with e-skimming crimes, the author investigates what can be done to defend consumers in the event of such an attack; while the crime itself has not been codified in law, it can be covered by the same article as skimming crime due to its similarities. Several laws exist to safeguard consumers from e-skimming in the context of online commerce. Articles 7 and 19 of the UUPK require businesses to compensate customers for financial losses they cause, making these provisions an important consumer protection measure. These provisions apply to both online retailers and financial technology providers. Further, both UUIE and the Criminal Code prohibit the illegal practice of e-skimming, which safeguards consumers.

Keywords: Consumer protection, e-skimming, e-commerce, FinTech

References: 21 (1995-2022)