

# Perbandingan regulasi dan perlindungan hukum layanan pembayaran online payment gateway di Indonesia dan India = Comparison of online payment gateway services regulations and protection of law in Indonesia and India / Anggara Narendraputra

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## Abstrak

[Layanan Pembayaran melalui online payment gateway merupakan salah satu bentuk instrumen pembayaran yang dirancang untuk memperluas jangkauan metode pembayaran yang dapat digunakan untuk mendukung transaksi komersial melalui sarana elektronik. Penulisan skripsi ini menggunakan metodologi penelitian yuridis normatif yaitu mengkaji Peraturan Perundang-undangan, teori hukum dan yurisprudensi yang relevan dengan permasalahan yang diteliti. Data

penelitian yang dipergunakan meliputi data sekunder dan tersier yang diperoleh melalui studi kepustakaan. Spesifikasi penelitian ini adalah deskriptif analitis dan metode analisis data dengan kualitatif. Hasil penelitian menunjukkan bahwa Bank Indonesia selaku lembaga negara yang berwenang menerbitkan regulasi sektor keuangan makro masih terlambat untuk menerbitkan regulasi yang tepat terkait pelaksanaan layanan pembayaran melalui online payment gateway. Selain regulasi, perlindungan hukum juga menjadi salah satu aspek penting yang harus

diperhatikan khususnya dalam rangka perlindungan konsumen. India sebagai salah satu negara berkembang seperti Indonesia telah lebih dahulu menerbitkan regulasi mengenai layanan pembayaran online payment gateway khususnya terkait pelaksanaan dan penyelenggaraan. Perbandingan regulasi dan perlindungan hukum layanan pembayaran online payment gateway di Indonesia dan India menunjukkan beberapa perbedaan dan persamaan yang akan menunjukkan tidak spesifiknya regulasi yang telah terbit di

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Indonesia as the governing body which authority is to implement macro monetary regulations is still sluggish in producing the perfect regulations in accolade to online payment gateway services. As important as the regulations, protection of law is another aspect that the governing bodies need to address as it directly affect the stakeholders most importantly consumers. India as another developing country have excelled in terms of implementing regulations of online payment gateway services. The comparison between Indonesia and India's regulations and protection of law will distinguish the differences and similarities between both countries and in conclusion will reveal the unspecificness of Indonesia's current regulations.;The darting

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