

# Perlindungan Konsumen Dalam Hal Terjadinya Kehilangan Nilai Uang Elektronik Server Based yang Diterbitkan oleh Penyelenggara Teknologi Finansial (Studi Kasus: Kehilangan Nilai Uang Elektronik GoPay) = Consumer Protection in the Event of Loss of Value of Server-Based Electronic Money as Issued by Financial Technology Organizer (Study Case: Loss of GoPay Electronic Money Value)

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## Abstrak

Data Bank Indonesia menunjukkan penggunaan uang elektronik yang tinggi di Indonesia, yang didominasi dengan uang elektronik server based yang diterbitkan oleh penyelenggara teknologi finansial. PT Dompot Anak Bangsa (GoPay) merupakan salah satu penerbit uang elektronik berbentuk penyelenggara teknologi finansial terbesar di Indonesia yang telah beroperasi sejak tahun 2014. Namun, hingga saat ini masih terdapat berbagai pengaduan mengenai kehilangan nilai uang elektronik dari pengguna GoPay. Maka, Penulis mengangkat dua pokok permasalahan yaitu bagaimana pengaturan perlindungan konsumen uang elektronik server based yang diterbitkan oleh penyelenggara teknologi finansial dan implementasinya oleh GoPay dalam kasus kehilangan nilai uang elektronik GoPay. Bentuk penelitian pada skripsi ini bersifat yuridis-normatif dengan tipologi penelitian deskriptif yang didukung oleh alat pengumpulan data berupa bahan pustaka dan wawancara. Kesimpulan yang didapat adalah: 1) Pengaturan mengenai perlindungan konsumen uang elektronik server based yang diterbitkan oleh penyelenggara teknologi finansial antara lain diatur dalam Peraturan Bank Indonesia Nomor 16/1/PBI/2014 tentang Perlindungan Konsumen Jasa Sistem Pembayaran beserta ketentuan pelaksanaannya dan Peraturan Bank Indonesia Nomor 20/6/PBI/2018 tentang Uang Elektronik beserta ketentuan pelaksanaannya; dan 2) Implementasi perlindungan konsumen uang elektronik server based yang dilakukan oleh GoPay dalam kasus kehilangan nilai uang elektronik GoPay sudah cukup baik, tetapi terdapat beberapa kewajiban terhadap konsumen yang belum GoPay laksanakan secara sepenuhnya.

.....Bank Indonesias data shows the high usage of electronic money in Indonesia, which is dominated by server based electronic money as issued by financial technology organizer. PT Dompot Anak Bangsa (GoPay) is one of the biggest electronic money issuers in the form of financial technology organizer that has been operating since 2014. And yet, until this day, there are still various reports regarding the loss of electronic money value from GoPay users. Therefore, the author brings two main issues, which are how consumer protection for server-based electronic money as issued by financial technology organizer is regulated and how such regulation is implemented by GoPay in the event of loss of GoPay electronic money value. The research method of this thesis is juridical-normative with descriptive research typology supported by data collection tools in the form of literature and interview. The conclusions are: 1) The regulations on consumer protection for server-based electronic money as issued by financial technology organizer are regulated in, among others, Bank Indonesia Regulation Number 16/1/PBI/2014 on Consumer Protection in Payment System Service along with the implementation provisions and Bank Indonesia Regulation Number 20/6/PBI/2018 on Electronic Money along with the implementation provisions; and 2) The implementation of the regulation on consumer protection for server-based electronic money by GoPay in the event of loss of

GoPay electronic money value is quite well, however there are several obligations to consumers which GoPay has not yet fully implemented.