

# Prospek Evaluasi Terhadap Metode Pembayaran Cash On Delivery (COD) Dalam Perdagangan Secara Elektronik = The Prospect Of Evaluating The Cash On Delivery (COD) As A Payment Method In Electronic Commerce

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## Abstrak

Cash On Delivery (COD) menimbulkan kecemasan di masyarakat karena pemerintah belum mengeluarkan bentuk kontrol tentang peraturan maupun evaluasi terhadap metode pembayaran Cash On Delivery (COD). Berdasarkan permasalahan tersebut maka muncul permasalahan penelitian yaitu, apakah Cash On Delivery (COD) adalah sistem pembayaran, bagaimana Peraturan Pemerintah No. 80 Tahun 2019 tentang Perdagangan Melalui Sistem Elektronik mengatur tentang Cash On Delivery (COD), dan bagaimana prospek evaluasi metode pembayaran Cash On Delivery (COD). Menurut Bank Indonesia sistem pembayaran hanya terdapat tunai dan non tunai. Dalam hal ini Cash On Delivery (COD) tidak memfokuskan diri terhadap pembayaran tunai dan non tunai tetapi memfokuskan pada transaksi jual beli yang melibatkan pihak ketiga dimana marketplace dan kurir sebagai pihak ketiga. Tujuan dari Cash On Delivery (COD) adalah memberikan kenyamanan bagi penggunaannya, hal ini dapat dikatakan Cash On Delivery (COD) hanyalah sebatas strategi dari marketing agar pembeli tertarik untuk berbelanja online. Tidak ada peraturan yang secara jelas mengatur tentang Cash On Delivery (COD), namun apabila melihat Peraturan Pemerintah tentang Perdagangan Melalui Sistem Elektronik terdapat beberapa pasal yang dapat dijadikan dasar untuk bertransaksi menggunakan Cash On Delivery (COD). Yaitu terdapat pada Pasal 40 dan 41 tentang penawaran secara elektronik, Pasal 52 tentang kontrak elektronik, Pasal 60 s.d. 62 tentang sistem pembayaran, Pasal 63 s.d. 68 tentang pengiriman barang dan jasa, kemudian terakhir terdapat pada Pasal 69 s.d. Pasal 71 tentang penukaran dan pembatalan pembelian barang atau jasa. Cash On Delivery (COD) perlu di evaluasi sistem penggunaannya karena kekurangan dan penyalahgunaan sistem dalam transaksi jual beli menggunakan sistem elektronik.

.....Cash on Delivery (COD) raises concerns among people as government not yet establish ordinance or to regulate or evaluating Cash on Delivery (COD) payment method. Considering that issue, a research problem arises, is Cash On Delivery (COD) can be defined as a payment method, how is government regulation No. 80 of 2019 concerning Trading Through Electronic Systems regulates Cash On Delivery (COD), and what is the prospect of evaluating the Cash On Delivery (COD) payment method. According to Bank Indonesia, there are only cash and non-cash payment method. In this case, Cash on Delivery (COD) does not focus on cash and non-cash payments but focuses on trading systems that involve third parties wherein the marketplace and courier are the third parties. The purpose of Cash on Delivery (COD) is to provide convenience for its users, it can be said that Cash On Delivery (COD) is only limited to a marketing strategy so that buyers are interested in shopping online. There are no regulations that regulate Cash On Delivery (COD) with clarity, however, by exploring Government Regulations regarding Trading Through the Electronic System there are several articles that can be used as the basis for transactions using Cash On Delivery (COD), specifically in Articles 40 and 41 concerning offers electronically, Article 52 concerning electronic contracts, Articles 60 to 62 concerning the payment system, Article 63 to 68 concerning the

delivery of goods and services, moreover, Articles 69 to Article 71 regarding the exchange and cancellation of purchases of goods or services. Cash On Delivery (COD) needs to be banned due to system deficiencies and misuse in buying and selling transactions using an electronic system.