

## TABLE OF CONTENT

<b>COVER PAGE</b> .....	<b>i</b>
<b>ENDORSEMENT</b> .....	<b>ii</b>
<b>APPROVAL</b> .....	<b>iii</b>
<b>DISCLAIMER</b> .....	<b>iv</b>
<b>ACKNOWLEDGMENT</b> .....	<b>v</b>
<b>TABLE OF CONTENT</b> .....	<b>viii</b>
<b>ABSTRACT</b> .....	<b>X</b>
<b>INTISARI</b> .....	<b>xi</b>
<b>CHAPTER I</b> .....	<b>1</b>
<b>INTRODUCTION</b> .....	<b>1</b>
<b>A. BACKGROUND</b> .....	<b>1</b>
<b>B. RESEARCH QUESTIONS</b> .....	<b>8</b>
<b>C. GUARANTEE OF AUTHENTICITY</b> .....	<b>9</b>
<b>D. RESEARCH OBJECTIVE</b> .....	<b>12</b>
<b>E. RESEARCH BENEFITS</b> .....	<b>13</b>
<b>CHAPTER II</b> .....	<b>15</b>
<b>THEORETICAL FRAMEWORK</b> .....	<b>15</b>
<b>A. CONSUMER PROTECTION</b> .....	<b>15</b>
1. GENERAL OVERVIEW OF CONSUMER.....	15
2. GENERAL OVERVIEW OF LEGAL PROTECTION.....	15
3. GENERAL OVERVIEW OF CONSUMER PROTECTION.....	17
<b>B. GENERAL OVERVIEW OF AGREEMENT</b> .....	<b>19</b>
<b>C. GENERAL OVERVIEW OF FINANCIAL TECHNOLOGY</b> .....	<b>23</b>
<b>D. GENERAL OVERVIEW OF ELECTRONIC WALLET</b> .....	<b>24</b>
<b>E. GENERAL OVERVIEW OF PAYMENT SERVICE PROVIDER</b> ..	<b>27</b>
<b>CHAPTER III</b> .....	<b>29</b>
<b>RESEARCH METHOD</b> .....	<b>29</b>
<b>A. Type of Research</b> .....	<b>29</b>
<b>B. Type of Data</b> .....	<b>30</b>
<b>C. Data Collection Method</b> .....	<b>33</b>
<b>D. Data Analysis</b> .....	<b>34</b>

<b>CHAPTER IV .....</b>	<b>35</b>
<b>RESEARCH RESULTS AND ANALYSIS.....</b>	<b>35</b>
<b>A. An analysis on how Bank Indonesia Regulation Number 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection provide legal protection provision to consumers regarding electronic wallet.....</b>	<b>35</b>
1. The Role of Bank Indonesia .....	35
2. Analysis on some Articles of Bank Indonesia Regulation Number 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection related to Consumer Complaint.....	37
<b>B. An analysis on to what extent the legal protection for consumers regarding electronic wallet is adequate .....</b>	<b>62</b>
1. Analysis on some Articles of Bank Indonesia Regulation Number 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection related to Consumer Complaint on DANA's implementation .....	64
2. Interview .....	76
3. Issues Found .....	80
<b>CHAPTER V .....</b>	<b>84</b>
<b>CLOSURE.....</b>	<b>84</b>
<b>A. CONCLUSION.....</b>	<b>84</b>
1. On how Bank Indonesia Regulation Number 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection provide legal protection to consumers regarding E-Wallet .....	84
2. On to what extent the legal protection for consumers regarding E-Wallet is adequate .....	85
<b>BIBLIOGRAPHY .....</b>	<b>88</b>