

## BIBLIOGRAPHY

### Books and journals :

Bank for International Settlements, *Implications for Central Banks of the Development of Electronic Money* (Bank For International Settlements 1996).

Barakatullah, Abdul Halim, 2005, *Bisnis E-commerce; Studi Sistem Keamanan dan Hukum di Indonesia*, Pustaka Pelajar, Yogyakarta.

Black's Law Dictionary, 1990, 6th Edition, West Publishing Co, St. Paul, Minn, United States.

Boyrie, Maria E. de, Nelson, Darlene. And Nelson, J.A. "The Future of Electronic Money" *International Journal of Economics and Management Engineering*, Vol:1, No:3, 2007.

Ding, Julian, 1999, *E-commerce: Law and Office*, Sweet and Maxwell Asia, Malaysia.

Editorial Jurnal Hukum Bisnis. "*E-commerce Meningkatkan Efisiensi*". Vol.18, Maret 2002.

Hadjon, Phillipus M., 1897, *Perlindungan Hukum Bagi Rakyat Indonesia*, PT. Bina Ilmu, Surabaya.

Hidayati Siti, Nuryanti Ida, Fadly Agus Firmansyah Aulia, Darmawan Isnu Yuwana, 2006, *Kajian Operasional Electronic money*, Bank Indonesia, Jakarta.

Junita, Fifi, YURIDIKA Jurnal Hukum, *Aspek Risiko Dan Tanggung Gugat Bank Dalam Transaksi Pengiriman Uang Secara Elektronik*, Fakultas Hukum Universitas Airlangga, Vol. 20, Depok, 2005.

Kirillova Elena Anatolyevna, Shergunova Elena Anatolyevna, Ustinovich Elena Stepanovna, Nadezhin Nikolay Nikolaevich, Sitdikova Lyubov Borisovna, "The Principles of the Consumer Right Protection in Electronic Trade: A Comparative Law Analysis" *International Journal of Economics and Financial Issues*, Vol.1. 6, 2016.

Merskind, Roy M. and Dunn, Donald J., 2002, *Legal Research Illustrated*, Foundation Press, New York.

Miru, Ahmad and Yodo, Sutarman, 2008, *Hukum Perlindungan Konsumen*, PT Raja Grafindo Persada, Jakarta,

- Nasution, Az., 2002, *Hukum Perlindungan Konsumen: Suatu Pengantar*, cetakan ke 2, Diadit Media, Jakarta.
- Pieris, John and Widiarty, Wiwik Sri, 2007, *Negara Hukum dan Perlindungan Konsumen Terhadap Produk Pangan Kadaluwarsa*, Pelangi Cendikia, Jakarta.
- Sakti, Nufansa Wira, 2014, *Buku Pintar E-commerce*, Transmedia Pustaka, Jakarta.
- Samsumar, Lalu Delsi, “*Konsep dan Tantangan Penggunaan Teknologi E-money sebagai Ala Pembayaran Alternatif di Indonesia*” Jurnal Methodika, Vol. 2, Maret 2016.
- Schlesinger, 1988, *Comparative Law Cases and Materials*, Foundation Press, New York.
- Serfianto R, Hariyani Iswi, Serfiani Cita Yustisia, 2012, *Untung Dengan Kartu Kredit, Kartu ATM-Debit, & Uang Elektronik*, Visi Media, Jakarta.
- Soekanto, Soerjono, and Mamudji, Sri, 2001, *Penelitian Hukum Normatif: Suatu Tinjauan Singkat*, PT. Raja Grafindo Persada, Jakarta.
- Sudarsono, Mintarsih, Jurnal Wawasan Hukum “*Perlindungan Konsumen Uang Elektronik dihubungkan dengan UU No.8 Tahun 1999 Tentang Perlindungan Konsumen*” Sekolah Tinggi Hukum Bandung, Vol. 29, Bandung, 2013.
- Sunarso, Siswanto, 2009, *Hukum Informasi dan Transaksi Elektronik*, Rineka Cipta, Jakarta.
- Tantri C. D. and Sulastri, 1995, *Gerakan Organisasi Konsumen*, Seri Panduan Konsumen, Yayasan Lembaga Konsumen Indonesia-The Asia Foundation, Jakarta.
- Usman, Rachmadi, Jurnal Hukum “*Karakteristik Uang Elektronik Dalam Sistem Pembayaran*” Fakultas Hukum Universitas Airlangga, Vol. 32, Depok, 2017.
- Wulandari Dwi, Soseco Thomas, Narmaditya B.S, “Analysis of the Use of Electronic Money in Efforts to Support the Less Cash Society” Jurnal International Finance and Banking ISSN 2374-2089, Vol. 3, No. 1, Malang, 2016.

### **Laws and regulations:**

Bank Indonesia Regulation No.11/11/PBI/2009 on Card-based Payment Instrument.

Bank Indonesia Regulation No. 16/1/PBI/2014 on Consumer Protection in Payment System Services.

Bank Indonesia Regulation No. 20/6/PBI/2018 on Electronic Money.

Circular Letter of Bank Indonesia No. 11/10/DASP on Management of Card-Based Payment Instrument Activities.

Circular Letter of Bank Indonesia No. 11/11/DASP on Electronic Money.

Circular Letter of Bank Indonesia No. 16/11/DASP on Management of Electronic Money.

Circular Letter of Bank Indonesia No.16/16/ DKSP on Procedures Implementation of Consumer Protection Payment System Services.

Law No. 8 of 1999 on Consumer Protection (State Gazette of the Republic Indonesia 1999 Number 42, Additional State Gazette No. 3821).

Law No. 10 of 1998 regarding the Amendment of Law No. 7 of 1992 on Banking Act (State Gazette of the Republic Indonesia 1998 Number 182, Additional State Gazette No. 3790).

Law No. 21 of 2011 on Financial Services Authority. (State Gazette of the Republic Indonesia 2011 Number 111, Additional State Gazette No. 5253).

Law No. 23 of 1999 on Bank Indonesia. (State Gazette of the Republic Indonesia 2004 Number 7, Additional State Gazette No. 4357).

OJK Regulation No. 1/POJK.07/2013 on Consumer Protection in Financial Services Sector.

### **Websites:**

Bank Indonesia Website, "Cash Payment Instrument", at <https://www.bi.go.id/en/sistem-pembayaran/instrumen/fitur-keamanan/Contents/Default.aspx> (accessed at March 25th 2018).

Bank Indonesia Websites, "Customer Complaint" at <https://www.bi.go.id/id/iek/pengaduan-nasabah/Contents/Default.aspx> (accessed at July 5th 2018)

Bank Indonesia Website, "Payment System in Indonesia" at <https://www.bi.go.id/en/sistem-pembayaran/di-indonesia/sekilas/Contents/Default.aspx> (accessed at March 25th 2018).

Bank Indonesia Website, “*Produk-Produk Uang Elektronik*” at <https://www.bi.go.id/id/sistem-pembayaran/instrumen-nontunai/unik/Contents/Default.aspx> (accessed at May 25th, 2018).

Bank Indonesia Website, “*Kajian Teknis & Non-Teknis Electronic Money*” at [https://www.bi.go.id/id/publikasi/sistempembayaran/riset/Pages/KajianTeknisElectronic money.aspx](https://www.bi.go.id/id/publikasi/sistempembayaran/riset/Pages/KajianTeknisElectronic%20money.aspx) (accessed at March 29th 2018).

Bank Indonesia Website, “*Ringkasan Peraturan Perundang-Undangan Bank Indonesia PBI No. 20/6/PBI/2018*” at <https://www.bi.go.id/id/peraturan/sistempembayaran/Pages/PBI-200618.aspx> (accessed at May 25th, 2018).

Bank Indonesia Webstite, “*Sistem Pembayaran*” at <https://www.bi.go.id/id/sistempembayaran/Contents/Default.aspx> (accessed at March 25th 2018).

Bank Indonesia Website, “*Sistem Pembayaran di Indonesia*” at <https://www.bi.go.id/id/sistem-pembayaran/di-indonesia/Contents/Default.aspx> (accessed at May 25th, 2018).

BDO – “New Flash Regulation of BI concerning E-Money” at <https://www.bdo.co.id/en-gb/insights/regulation-of-bi-no-20-6-pbi-2018-regarding-electronic-money>(accessed at 4th June, 2018). (accessed at June 28<sup>th</sup> 2018).

Daeng, Dano Akbar M., “*Plus Minus Uang Elektronik: Pilih E-Wallet atau Kartu Electronic Money?*” at [https://tirto.id/plus-minus-uang-elektronik-pilih-e-walletatau kartu-electronic money-cCUz](https://tirto.id/plus-minus-uang-elektronik-pilih-e-walletatau-kartu-electronic-money-cCUz) (accessed at February 23th, 2018).

Dadiara, Herbeth Sefnat, thesis entitled “*Perlindungan Hukum Terhadap Pemegang Uang Elektronik dalam Transaksi Elektronik*” at <http://repository.uksw.edu/bitstream/123456789/11618/2/T1312012063BAB%20II.pdf> (accessed at March 28th 2018).

Firdauzi, Indrawan, thesis entitles, “*Pengaruh Kemampuan Finansial, Kemudahan, dan Perilaku Konsumen terhadap Minat Penggunaan Uang Elektronik di Kota Yogyakarta*”, at [http://eprints.uny.ac.id/44100/1/SKRIPSI%20 FULL.pdf](http://eprints.uny.ac.id/44100/1/SKRIPSI%20FULL.pdf) (accessed at March 29th 2018).

Haryadi, Tri, “*Uang Elektronik Bank Indonesia, Electronic money Sistem Pembayaran Non Tunai Era Digital*”, at [http://www.berjibaku.com/2014/12/ uang-elektronik-bank-indonesia-](http://www.berjibaku.com/2014/12/uang-elektronik-bank-indonesia-)

[emoney-sistem-pembayaran-nontunai-era-digital.html](#) (accessed at March 28th 2018).

Hernandez, Paula L. and Valdes, Ruy A. "Virtual Currencies, Micropayments and the Payments Systems: A Challenge to Fiat Money and Monetary Policy" at <https://eujournal.org/index.php/esj/article/viewFile/1264/1273> (accessed at 28<sup>th</sup> June 2018).

Investopedia, Asymmetric Indormation at <https://www.investopedia.com/terms/a/asymmetricinformation.asp> (accessed at June 28<sup>th</sup> 2018).

Kalakota and Whinston, 1997, E-book: Electronic Commerce; a manager's guide. Addison Wesley, p. 153 at <https://books.google.co.id/books?id=7UNqSnb52H4C&printsec=frontcover&hl=id&source=gbsgesummary&cad=0#v=onepage&q&f=false> (accessed at March 28th 2018).

Karuhanga, Francis, Stanbic Bank, "*Electronic Money; Information Security, Risk and Implication*" at <https://www.isaca.org/chapters2/kampala/newsandannouncements/Documents/ELECTIONIC%20MONEY%20%20INFORMATION%20SECURITY%20RISKS%20AND%20IMPLICATIONS%20Mr.%20Francis%20Karuha.ppt>. (accessed at June 26<sup>th</sup> 2018).

Khatimah, Husnil, "*Thesis entitled "The Intention To Use E-Money Transaction In Indonesia: Conceptual Framework"*" Universitu Utara Malaysia at <http://repo.uum.edu.my/16309/1/13.pdf> (accessed at June 26th 2018).

Kompas.com, "*Top Up Electronic money Mandiri Gagal*" at <https://inside.kompas.com/tanggapan/read/52879/Top-Up-Electronic-money-Mandiri-Gagal> (accessed at April 25th, 2018).

Merdeka-News, "Masih banyak belum paham, OJK dikira sama dengan BI" at <https://www.merdeka.com/uang/masih-banyak-belum-paham-ojk-dikira-sama-dengan-bi.html> (accessed at June 25th 2018).

Otoritas Jasa Keuangan, "*Tentang OJK*" at <https://www.ojk.go.id/id/tentang-ojk/Pages/Visi-Misi.aspx> (accessed at June 28th 2018).

Rosyadi, Dede " *Gerakan Nasional Non Tunai langkah menuju Cash Less Society*" at <https://www.merdeka.com/uang/gerakan-nasional-non-tunai-langkah-menuju-less-cash-society.html> (accessed at May 30th, 2018).

Siaran Pers Bank Indonesia, "*Bank Indonesia Mencanangkan Gerakan Nasional Non Tunai*" at <http://www.bi.go.id/id/ruang-media/siaranpers/Pages/sp165814.aspx> (accessed at February 17th, 2018).

Tempo Co, “Urgensi Regulasi Perlindungan Data Pribadi” at <https://indonesiana.tempo.co/read/74761/2016/05/21/lintangsetianti/urgensi-regulasi-perlindungan-data-pribadi> (accessed at June 28th 2018).

Trihasta, Deni and Fajaryanti, Julia, “E-Payment System”; Seminar Ilmiah Nasional Komputer dan Sistem Intelijen Universitas Gunadarma at <http://repository.gunadarma.ac.id/91/1/94.pdf> (accessed at Mei 25<sup>th</sup> 2018)

US Legal, “Cash Instruments Law and Legal Definition at <https://definitions.uslegal.com/c/cash-instruments/> (accessed at March 25th 2018).