

## Table of Contents

TITLE.....	i
APPROVAL PAGE.....	ii
ACKNOWLEDGEMENT PAGE.....	iii
STATEMENT OF AUTHENTICITY.....	iv
DEDICATION PAGE.....	v
TABLE OF CONTENT.....	vi
ABSTRACT.....	viii
INTISARI.....	ix
<b>CHAPTER I.....</b>	<b>1</b>
<b>INTRODUCTION.....</b>	<b>1</b>
A. UNDERLYING BACKGROUND .....	1
B. RESEARCH QUESTIONS .....	14
C. OBJECTIVES OF THE STUDY .....	14
D. BENEFITS OF STUDY .....	15
E. ORIGINALITY OF RESEARCH .....	16
<b>CHAPTER II.....</b>	<b>19</b>
<b>THEORETICAL REVIEW .....</b>	<b>19</b>
A. THE OVERVIEW OF FINANCIAL INCLUSION.....	19
B. PRINCIPLES IN FINANCIAL INCLUSION .....	21
C. THE OVERVIEW OF E-MONEY .....	22
D. BANK INVOLVEMENT IN BRANCHLESS BANKING MODEL.....	25
E. CUSTOMER PROTECTION IN CIVIL COUNTRY.....	27
<b>CHAPTER III .....</b>	<b>30</b>

<b>RESEARCH METHOD .....</b>	<b>30</b>
A.    METHOD OF RESEARCH .....	30
B.    TYPE OF RESEARCH .....	30
C.    DATA COLLECTION METHOD .....	32
D.    DATA ANALYSIS .....	33
<b>CHAPTER IV .....</b>	<b>35</b>
<b>RESEARCH RESULT AND ANALYSIS.....</b>	<b>35</b>
A.    LEGAL PROTECTION OF NON-BANK ISSUER IN SAFEGUARDING E-MONEY IN INDONESIA.....	35
1.    Financial Inclusion and Its Status in Indonesia.....	36
2.    Overview E-Money in Indonesia and the Gap .....	40
3.    Fiduciary Contract in Theory and In Indonesia .....	45
4.    Consumer Protection in Payment System Principles .....	47
5.    General Guideline Customer Protection Funds.....	49
6.    Classification Activities for Non-Bank.....	55
7.    Risk Theory in E-Money.....	61
8.    Theory to Solve the Risks in Civil Law Jurisdiction .....	64
B.    CONSEQUENCES ON THE ABSENCE SAFEGUARDING FUND UNDER INDONESIAN REGIME.....	70
C.    LESSONS THAT CAN BE LEARNED FROM LUXEMBOURG PROVISION .....	73
<b>CHAPTER V .....</b>	<b>78</b>
<b>CLOSURE .....</b>	<b>78</b>
A.    CONCLUSION .....	78
B.    RECOMMENDATION .....	82
<b>BIBLIOGRAPHY .....</b>	<b>I</b>