

ABSTRAK

Dengan menggunakan metode penelitian yuridis normatif, dalam penelitian ini akan membahas mengenai sistem pembayaran transaksi *e-commerce* antara konsumen dan pelaku usaha serta perlindungan bagi pelaku usaha apabila konsumen membatalkan transaksi *e-commerce* dalam sistem pembayaran *cash on delivery*. Tujuan adanya penelitian ini adalah guna menjelaskan sistem pembayaran antara konsumen dan pelaku usaha dalam transaksi *e-commerce* serta menganalisis perlindungan bagi pelaku usaha apabila terjadi pembatalan transaksi konsumen *e-commerce* dalam sistem *cash on delivery*.

Dengan lahirnya transaksi jual beli melalui media daring atau *online* pada situs *e-commerce*, memberikan kebebasan kepada konsumen untuk memilih berbagai macam sistem pembayaran yang disediakan, seperti *transfer bank*, kartu *debit/kredit*, melalui *mini market*, dan juga *cash on delivery (COD)*. *Cash on delivery* merupakan suatu metode pembayaran yang sedang marak digunakan dalam bertransaksi jual beli suatu barang, dimana pembayaran dilakukan setelah barang diantar dan diterima oleh konsumen. Namun kerap kali ditemukan tindakan wanprestasi yang dilakukan oleh konsumen kepada pelaku usaha. Hasil yang ditemukan dari penelitian ini bahwa (1) Sistem pembayaran *cash on delivery* diakui sebagai sistem transaksi elektronik sesuai dengan peraturan perundang-undangan yang berlaku. (2) Perlindungan terhadap pelaku usaha terhadap timbulnya kerugian akibat tindakan wanprestasi yang dilakukan oleh konsumen dalam sistem pembayaran *cash on delivery*, yaitu pelaku usaha dapat melakukan gugatan ke pengadilan ataupun di luar pengadilan.

Kata Kunci: *Cash On Delivery, E-commerce, Perlindungan Pelaku Usaha, Transaksi Online, Wanprestasi.*

ABSTRACT

By using normative juridical research methods, this study will discuss the payment system for e-commerce transactions between consumers and business actors as well as protection for business actors if consumers cancel e-commerce transactions in the cash on delivery payment system. The purpose of this study is to explain the payment system between consumers and business actors in e-commerce transactions and to analyze the protection for business actors in the event of cancellation of e-commerce consumer transactions in the cash on delivery system.

With the birth of buying and selling transactions through online media or online on e-commerce sites, giving consumers the freedom to choose the various payment systems provided, such as bank transfers, debit/credit cards, through mini markets, and also cash on delivery (COD). . Cash on delivery is a payment method that is currently being used in buying and selling goods, where payments are made after the goods are delivered and received by consumers. However, it is often found that acts of default committed by consumers to business actors are often found. The results found from this study are that (1) The cash on delivery payment system is recognized as an electronic transaction system in accordance with the applicable laws and regulations. (2) Protection of business actors against incurring losses due

to default acts committed by consumers in the cash on delivery payment system, i.e. business actors can file lawsuits in court or out of court.

Kata Kunci: Business Actor Protection, Breach, Cash On Delivery, E-commerce, Online Transaction.