
Juridical Review of Online Fraud Under the Guise of Payment of Insurance Guarantee Funds in Indonesia

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ABSTRACT

The modes of operation of crime are increasingly diverse, one of which is online fraud. Particularly in economic activity around the world, transactions take advantage of the internet, which is popularly known as trading via the internet (e-commerce). In this article, the author discusses online fraud and the mode of payment of insurance funds in Indonesia. This fraud mode usually acts on behalf of JNE expedition services and takes advantage of the buyer's security in the JNE insurance calculation system. This study aims to explain the factors that lead to online fraud in Indonesia and to describe efforts to enforce and prevent online fraud with the insurance fund mode in Indonesia. The problems faced are: what are the factors that cause online fraud in Indonesia, and how are efforts to enforce and prevent online fraud by companies and the government in an integrated manner in Indonesia? Data were taken from secondary and primary sources in the form of online surveys and reports and studies from related institutions such as the police, the Indonesian Telecommunications Regulatory Body (BRTI), and the Association of Indonesian Internet Service Providers (APJII) with data collection and analysis methods. So based on this research, it is known that there are many factors that influence online fraud and follow-up that can be taken by the government according to applicable regulations so that it can have a good impact on the community to avoid cybercrime, especially online fraud.

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I. INTRODUCTION

Nowadays, the development of society and technology, humans are increasingly utilizing digital technology facilities, therefore, the operating mode of Health is increasingly diverse, one of which is online learning. Specialized in economic activities in the world transact by utilizing the internet world popularly known as trade through the internet media (e-commerce). One of the crimes that often occur in the internet media is online fraud which is one type of e-commerce crime by using software or internet services with the aim of deceiving or taking advantage of victims, such as stealing data or personal information that can trigger identity theft. enforcement is regulated in the Criminal Code (KUHP) and Law Number 11 of 2008 on information and electronic transactions provides legal sanctions against perpetrators of this fraud. Such cases will be enforced by using Article 378, Article 28 paragraph (1) of Law No. 11 of 2008.

In this article, the author discusses online fraud payment mode of insurance funds in Indonesia, this fraud mode is usually on behalf of JNE expedition services and utilize the security of buyers in the insurance calculation system JNE. the research was taken based on personal experience of researchers, with the case of buying electronic goods on Instagram and it turned out to be an online fraud with the mode of payment of insurance funds on behalf of additional insurance funds imposed by the expedition service, namely JNE. so the author takes the title **“JURIDICAL REVIEW OF ONLINE FRAUD UNDER THE GUISE OF PAYMENT OF INSURANCE GUARANTEE FUNDS IN INDONESIA”**

II. RESEARCH PROBLEMS

the author discusses online fraud payment mode of insurance funds in Indonesia, this fraud mode is usually on behalf of JNE expedition services and online fraud law enforcement in indonesia. Based on this background, then the problem in this study is:

1. What are the factors that cause online fraud in Indonesia ?
2. How are efforts to enforce and prevent online fraud by companies and the government integratively in indonesia ?

III. RESEARCH METHODS

The research method used is empirical juridical research by implementing normative legal provisions directly on any particular legal events that occur in society. So that the data to be used by researchers is primary data consisting of primary legal sources, namely Article 378, Article 28 paragraph (1) of Law Number 11 of 2008 on information and Electronic Transactions and secondary legal sources that can help analyze and understand primary legal material, online surveys conducted to victims of online fraud and witnesses who have experienced online fraud, in - depth interviews with cybersecurity experts, police officials, lawyers, and victims of online fraud. Facebook Instagram, as well as secondary data reports and studies from related institutions such as the police, the Indonesian Telecommunications Regulatory Agency (BRTI), and the Indonesian Internet Service Providers Association (APJII), Data from social media such as Twitter, Facebook, and Instagram, Research and articles that have been conducted by researchers and experts in the field of cyber security and criminology.

Data collection methods to obtain data from this paper include online surveys, interviews and observation and data collection from the authorities. So that it can be analyzed by qualitative descriptive method to describe the data in successive sentences, regular, non-overlapping, logical and effective that can facilitate the interpretation and understanding of data on the results of the analysis of legal material based on concepts, legislation, theory., doctrine, or the author's own views.

IV. RESULT AND DISCUSSION

A. factors that cause online fraud in Indonesia

Online fraud is a crime that is increasingly prevalent in Indonesia. Here are some factors that can lead to online fraud in Indonesia:

1. Ease of access to technology, advances in technology have made it easier to access the internet and social media in Indonesia. This makes it difficult for online fraudsters to find potential victims
2. Lack of awareness and Education, people's lack of awareness and education about the safety of the internet and social media makes them vulnerable to online fraud. The public needs to be given an understanding of how to avoid online scams and how to report if they become a victim
3. High unemployment rate, high unemployment rate in Indonesia can trigger people to look for easy ways to earn money. This can make them tempted to commit online fraud as a source of income.
4. Low penalties, low penalties for online fraudsters make them feel unafraid to commit criminal acts. It can also make online fraud even more rampant.
5. Lack of oversight, lack of oversight from authorities such as the police or other authorities triggers online fraudsters to freely operate.

These are some of the factors that can lead to online fraud in Indonesia. To overcome this problem, cooperation is needed from all parties, including the government, legal institutions, and the public to raise awareness and education about the safety of the internet and social media, and provide

B. efforts to enforce and prevent online fraud by companies and the government in an integrative manner in indonesia

Online fraud that is increasingly prevalent in Indonesia requires integrated law enforcement and prevention efforts between companies and the government. Here are some efforts that can be done integratively to tackle online fraud in Indonesia:

1. Raising public awareness and education

companies and governments can conduct outreach and education campaigns to the public on how to avoid online fraud and how to report if they become a victim. Trainings and seminars on internet and social media security can also be held to raise public awareness.

2. Strict law enforcement

the government can provide strict and appropriate sanctions to online fraud perpetrators. In addition, the company can cooperate with the authorities to assist in enforcement proceedings.

3. Security Technology Development

Companies can develop security technology to protect customer data and information from online fraudulent actions. The government can also tighten rules and regulations related to data and information security in the digital world.

4. Collaboration and cooperation

companies and governments can work together when it comes to preventing and tackling online fraud. Collaboration can take the form of providing information between companies and governments, as well as exchanging data and information related to online fraud.

5. Improved reporting system

the government can improve the reporting system to make it easier for people to report fraudulent actions online. The company can also develop an effective and efficient internal reporting system to deal with online fraudulent acts committed against customers.

Such are some of the efforts to enforce and prevent online fraud by companies and the government in an integrative manner in Indonesia. Cooperation and collaboration between companies and governments is needed to maintain data and information security in the digital world and protect the public from online fraud.

V. CONCLUSION

In conclusion, online fraud is an increasingly common crime in this digital age and can cause significant financial and psychological harm. Online fraud can be committed through various techniques, such as phishing, malware and skimming, and can affect internet users of all ages and backgrounds. Therefore, efforts are needed to reduce the risk of online fraud, such as increasing public awareness of online fraud, developing more sophisticated online fraud detection technologies, and improving compliance with cyber security-related regulations and policies. With these efforts, people can be protected from online fraud and can use the internet more safely and comfortably.

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