

CASE ANALYSIS OF DISPUTE RESOLUTION IN E-COMMERCE

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Abstract

Technological developments make the implementation of trade transactions easier by using the internet, everyone can transact freely. However, the use of technology in e-commerce transactions still has the risk of dispute. The reality occurs in some cases that cause losses felt by the buyer and seller in a buying and selling transaction through e-commerce such as, the goods sent are not in accordance with the order, the buyer is not responsible for payment, the seller cannot be contacted or is not honest in providing information about the goods sold, the goods are lost and damaged at the time of delivery, and other things that often happen in e-commerce transactions.

Keywords: *Alternative Dispute Resolution, E-commerce, Consumer.*

1. INTRODUCTION

The internet brings the world economy today into a new phase that is more popular with the term digital economy or digital economy. Its existence is marked by the increasingly widespread economic activities that utilize the internet as a medium of communication. The development of information technology has changed people's habits in conducting buying and selling transactions such as the habits of people who previously carried out buying and selling transactions directly or face-to-face, now slowly changing into a new style, namely buying and selling transactions via the internet / online. Online trading activities are also called e-commerce. Understanding e-commerce itself is all forms of trade transactions or commerce of goods or services using electronic media / internet. E-commerce is developing in the community as a result of technological developments and the increasing number of internet users, especially in Indonesia. In the field of trade, the internet began to be widely used as a medium of business activity, especially because of its contribution to efficiency, through online transactions simply by accessing sites that offer the goods needed consumers can already choose and compare the quality and price of the desired goods, this makes trading activities more efficient and economical than buying directly to stores / outlets (Omoola & Oseni, 2016).

E-commerce is currently an option because it has advantages, among others, it is more practical and easy and can be done at any time as long as you have an internet connection, but on the other hand e-commerce transactions also have some negative impacts, namely in terms of protection issues, the use of internet technology to make online transactions also has a negative impact on consumers considering that purchases through online transactions are made by the perpetrators Businesses and consumers by not meeting face to face directly and not knowing each other this makes it vulnerable for business actors to cheat such as the quality of the goods ordered may not be in accordance with what was promised by business actors so that the objects that come are far different from what was ordered / not in accordance with the criteria agreed at the beginning, the delivery time

is not in accordance with the agreed time, In the process of shipping goods are also prone to damage and delays. Another problem that often occurs and is very detrimental to consumers is that goods that have been ordered and paid for by consumers are not sent by business actors (Wasundari. Ni Putu Putri, 2014).

Given the rapid growth of e-commerce, rules related to e-commerce have been regulated in Law Number 7 of 2014 concerning Trade (Trade Law). The development of the increasingly advanced internet is one of the driving factors for the development of e-commerce in Indonesia. The development of e-commerce is also regulated in Law Number 11 of 2008 juncto (jo) Law Number 19 of 2016 concerning Electronic Information and Transactions (ITE Law) and Government Regulation Number 82 of 2012 concerning the Implementation of Electronic Systems and Transactions (PP No. 82/2012). Different from the buying and selling process which is one type of agreement regulated in the Civil Code (KUHPercivil), that e-commerce is basically a modern buying and selling transaction model that implies innovation (Tsurel et al., 2020).

The Government of the Republic of Indonesia in an effort to provide protection to consumers has issued Law Number 8 of 1999 concerning Consumer Protection. The law contains the definition of consumer protection in Article 1 paragraph (1), namely: Consumer protection is all efforts that ensure legal certainty to provide protection to consumers.

This law can be used as a guideline in terms of e-commerce consumer protection with the aim of creating a consumer protection system that contains elements of legal certainty and information disclosure as well as access to information. The substance regulated in the regulation indirectly provides protection to parties who carry out e-commerce transactions so that consumers who carry out e-commerce transactions can take refuge in this regulation. In the event of a dispute between consumers and business actors, Law Number 8 of 1999 concerning Consumer Protection has provided space for consumers to sue for their rights that have been violated. In accordance with Article 4 of Law No. 8 of 1999 concerning Consumer Protection, it is stated that: consumers have the right to get advocacy, protection, and efforts to resolve consumer protection disputes properly, which means in this case ecommerce consumers have the right to get dispute resolution efforts for losses suffered from e-commerce transactions (Rafika & Kirana, 2023).

Generally, e-commerce sites have terms & conditions (terms and conditions), which is a form of agreement between e-commerce and consumers as site organizers that regulate the terms and conditions of site use such as copyright provisions, payments, refunds and some e-commerce It also contains choice of law and dispute resolution provisions. The current problem is how to resolve disputes if there are problems between business actors and consumers in e-commerce transactions in a small nominal, this becomes very difficult because online transactions are carried out with unknown business actors and currently there are many disputes that occur related to ecommerce transactions, but if the dispute is submitted to the court, the cost of the case can be greater Compared to the amount of losses suffered by consumers, in addition, the settlement also tends to take a long time and inefficient procedures for consumers who are harmed with a small nominal. Seeing the above problems, consumers in ecommerce transactions need institutions that are able to

accommodate so that complaints and resolution of problems that harm consumers, especially in e-commerce transactions, are fought. In Law Number 8 of 1998 concerning Consumer Protection there is an article about institutions that can be a place for consumers to solve their problems, namely through the court (litigation) and outside the court (non-litigation) or Alternative Dispute Resolution (Simanullang, 2017).

The more and wider the trading activities and e-commerce transactions, the higher the frequency of disputes and this means that there will be many disputes that must be resolved. With the development of communication and information technology, improving the management and resolution of disputes online. When Alternative Dispute Resolution (ADR) is combined with communication and information technology, the result is Online Dispute Resolution (ODR) (Fawzi & Putrawan, 2020).

2. IMPLEMENTATION METHOD

The research method used is by using normative legal research methods, namely, by conducting analysis or assessment by analyzing the conformity between normative rules or laws and regulations with life or symptoms that exist in people's lives

3. RESULTS AND DISCUSSION

Trade transactions can be carried out directly or indirectly, namely through internet media (cyberspace). Globalization in the economic world, especially trade, is increasingly facilitated by the internet (interconnected networking) as a fast communication medium. Transactions through the development of trade without face-to-face by utilizing internet facilities have changed the business world from traditional trading patterns to a more modern trading system, namely the online trading system and known as electronic commerce (e-commerce).

The trading system by utilizing internet facilities (e-commerce) in addition to the development of information technology, was also born from the demands of the community for fast-paced, easy, and practical services. The existence of e-commerce transactions offers practical and fast trading practices for sellers and buyers, and is able to bring together many parties who come in different regions in a seamless container (borderless). (Arsyad Sanusi, 2001)

The Indonesian Internet Service Providers Association (APJII) projects that in 2015 internet users in Indonesia will reach \pm 139 million users. With this figure, we can estimate that if only 30% of internet users in Indonesia conduct electronic trade transactions (e-commerce), then the figure that appears is \pm 42 million users will make trade transactions. This figure is also if it is estimated that 10% of transactions have a chance of a dispute then \pm 4.2 million dispute cases will arise and need to be resolved quickly, effectively, and efficiently considering that the disputing parties are separated by a geographical location that is quite far away. Disputes arising from losses or defaults experienced, it is not impossible for a lawsuit to occur from the injured party. Then to file a lawsuit through the court will take quite a long time. Conventionally, business dispute resolution is generally settled through the courts (litigation). It takes quite a long time and causes uncertainty for the company or the parties to the dispute (Rule, 2012).

The government in its efforts also formed a new body, namely the Consumer Dispute Settlement Agency (BPSK), to overcome the settlement of consumer disputes, one of which is in E-commerce transactions outside the court. But now there are many disputes about online commerce or commonly referred to as e-commerce. The emergence of electronic disputes that occur online on the Internet, is expected to be resolved online as well. For this reason, alternative dispute resolution is sought that is expected to facilitate the dispute resolution process with online transactions. One of them is to offer alternative dispute resolution through Online Dispute Resolution (ODR) (Rifan Adi Nugraha & Ardianto, 2015).

3.1 Dispute Resolution Cases Through Litigation

The case of E-commerce Default by Grab Toko stems from complaints from a number of consumers on social media after buying goods at Grab Toko where the goods that have been paid for have been delayed in delivery for days. And one of these complaints came from one of the consumers with the username @ChardKurniawan who stated that he had bought two smartphones at Grab Toko in the form of Samsung Galaxy A51 for IDR 2.34 million on December 29, 2020 and Apple iPhone 12 Pro Graphite for IDR 12.01 million on January 3, 2021, but the items ordered were never received.

Then the Grab Toko Management represented by Grab Toko Managing Director Yudha Manggala Putra had sent an announcement as well as an apology to him because the delivery was constrained and had to be postponed from January 4 to January 5, 2021. Yudha had stated that the delay in delivering goods to consumers occurred because there was an embezzlement of funds carried out by Grab Toko investors. So the company reported this to the Police Headquarters. While waiting for the investigation process by the Police, Yudha stated that Grab Toko will immediately restore consumer trust, by returning funds for consumer transactions at Grab Toko.

In line with the alleged embezzlement, PT Bank Central Asia Tbk aka BCA, which is a partner payment system service provider for transactions at Grab Toko, blocked the e-commerce account. This is done in accordance with the provisions banking operations. Even though Grab Toko has given a statement that it will refund consumers, consumers still prosecute on the grounds that after paying for the goods, they do not get news about whether or not the goods will be and they also cannot contact Customer Service from Grab Toko. So the *bareskrim* arrested Yudha because he allegedly embezzled and then invested it in cryptocurrency instruments with assistance and he has allegedly harmed 980 people with losses reaching Rp17 billion. After investigation, Yudha built Grab Toko for fraud using hosting from abroad through third parties. To manage its business domestically (Cortés, 2014).

The agreement that has occurred between the seller and the buyer of Grab Toko is included in an agreement where the agreement itself is interpreted as a legal relationship between two or more parties where each party has rights and obligations arising from the agreement. And the source of the engagement that occurs between the seller and the buyer of Grab Toko is included in the agreement / agreement in written form (contract) which is an event where a person promises to carry out a thing from which a legal relationship arises between the two legal subjects called engagement⁷ where in

this case a written contract made in electronic form which can be referred to as an Electronic Contract as stated in the provisions of Law No. 11 of 2008 concerning Electronic Information and Transactions in Article 1 paragraph 17 which states that "Electronic Contract is an agreement of the parties made through an Electronic System". This electronic contract itself is a valid evidence as stated in Law No. 11 of 2008 concerning Electronic Information and Transactions in Article 5 paragraph 1 which states that "Electronic Evidence is Electronic Information and/or Electronic Documents and/or printouts are valid legal evidence, which meets the formal requirements and material requirements regulated in the ITE Law".

In accordance with the provisions in the ITE Law, the Seller or Business Actor who offers goods or services electronically or online, which in this case is: Grab Toko must provide complete and correct information about the terms of the contract, manufacturer and product. In buying and selling transactions via the internet, the related parties in it carry out legal relations that are applied through a form of agreement or contract carried out electronically. Based on the Expressive Contract Theory where this theory proposes that any contract that is stated expressly (expressively) by the parties either in writing or orally, to the extent that it fulfills the terms of the validity of the contract, is considered a perfect bond for the parties, *Facta sunt servanda*, then the electronic contract that occurs between the buyer and seller in this case is clear and perfect for both parties so that both parties must carry out their respective achievements in accordance with the contents of the online sale and purchase agreement/contract. So that if one party violates/does not carry out proper performance in accordance with the contents of the agreement/contract, then that party, which in this case is the seller, namely Grab Toko, can be said to have committed a default (broken promise).

This E-commerce Default case by Grab Toko can be categorized as a default committed by the seller where in this case the buyer is harmed. Default itself is defined as not fulfilling obligations that have been agreed in the agreement. The default that has been committed by the seller in this case is that the party from Grab Toko is included in the form of the Seller carrying out what was promised but late where the party from Grab Toko did not give the promised goods to the buyer too long from the agreed date.

According to Abdul Kadir Muhammad, default can occur due to force majeure (*overmacht / force majeure*) and also because of mistakes, either intentionally or due to negligence. Actually, the seller who has committed a default is able to defend on the grounds of non-fulfillment of the performance that should be done by the seller due to a force majeure, however, in this case the condition of the seller, namely Grab Toko cannot be categorized as force majeure but as negligence / intentionality on the part of Grab Toko itself due to the investigation of default that carried out by Grab Toko is due to embezzlement of funds carried out by Grab Toko itself, namely the Managing Director of Grab Toko Yudha Manggala Putra.

And in Article 1365 of the Civil Code (KUHPer) it is explained about the legal consequences of the existence of Default acts where it is stated that every unlawful act, which brings losses to others, requires the person who for his mistake publishes the loss, to compensate for the loss. And if one party violates or defaults on the online transaction, it can be taken by legal channels in accordance

with article 36 and also article 39 of the Electronic Information and Transaction Law on dispute resolution, which can be taken through litigation / court channels or non-litigation channels in this case parties from Grab Toko want to resolve disputes through non-litigation channels, namely by providing Compensation/compensation and refund to the buyer who has been harmed, but the buyer prefers to settle it through litigation / court channels so that the buyer who feels aggrieved reports to the authorities. This is done by the buyer in accordance with the provisions of Law No. 8 of 1999 concerning Consumer Protection in Article 45 paragraph 1 which states that "Every aggrieved consumer can sue business actors through institutions in charge of resolving disputes between consumers and business actors or through courts in the general judicial environment", which was later found that there were individuals from Grab Toko who embezzled funds so that the goods did not reach the buyer's hands. Because there are still many loopholes in the application of online buying and selling / e-commerce that cause losses to buyers and sellers, further studies are needed in improving the legal system related to e-commerce, which according to Lawrence M. Friedman this legal function has 4 functions, namely distributing and maintaining the correct allocation of values according to the community, dispute resolution, social control in the form of enactment of regulations regarding proper conduct, and creating. The norms themselves, the raw materials for social control, in which case the legal system is necessary for dispute resolution.

3.2 Dispute Resolution Cases Through Consumer Dispute Resolution Agency

This e-commerce dispute case began with consumer X purchasing a Mobile unit from the e-commerce site PT. BL, Consumer X in this dispute is called the Applicant and PT. BL is called the Respondent.

On December 12, 2017, the Applicant ordered a unit of Samsung J3 Pro Mobile for Rp.1,560,826.- The Applicant did not get a payment notification, and there was a number that contacted the Applicant's whatsapp on behalf of PT. BL. On December 13, 2017, the Applicant received an e-mail back from the Respondent that it was temporarily deactivated due to alleged indications of account theft. On December 14, 2017, at 18.00, the status of the goods was seen that the goods had arrived and been received by the Applicant, even though the Applicant had not received any goods on that day. Because the Applicant felt deceived, the Applicant finally reported to Polda Metro Jaya, and Polda Metro Jaya recommended that he first speak directly to the Respondent regarding the case. The next day, the Petitioner went to the Respondent's office on the case but the Respondent claimed that it could not be held responsible for the case, the Respondent felt that it was not their fault because the Petitioner was also "negligent" and careless to have filled in the form given by Y on behalf of the Respondent. However, the Applicant also felt that the Respondent was uncooperative in protecting consumers, consumers felt insecure in transactions and lack of information related to account theft. The Applicant also cannot apply for order cancellation, because the order will be automatically canceled if within 2 days the applicant has not returned the goods, after that the funds that the consumer has paid will be transferred to the Applicant's account. Because the Applicant as a consumer feels aggrieved, the Applicant finally reports to BPSK to resolve the dispute. Settlement of e-commerce disputes that occur between consumers and business

actors The dispute is resolved through mediation, and the consumer receives compensation for his claims to the business actor. For such disputes the Consumer Dispute Resolution Board:

1. Have read the Consumer Complaint Letter registered with Registration Number 001/REG/BPSK-DKI/I/2018 dated December 19, 2017
2. Have summoned the parties appropriately and heard as stated in the minutes dated January 15, 2018
3. Has summoned business actors in accordance with article 52, Letter (g), Law No. 8 of 1999 concerning consumer protection
4. Have read the applicant's evidence papers 5. Have heard the statements of the petitioner and respondent in the application and demand for dispute resolution Aquo.
5. Case Dispute Resolution Through Online Dispute Resolution (ODR)

Mrs. Anik Indarti is one of the buyers or consumers on the shopee online buying and selling platform in meeting her needs, Mrs. Anik dated December 12, 2019 made a purchase of one of the cosmetic items that was sold on that day. One of the highlights in purchasing cosmetics is because of the massive 12 12 Big Sale promo which means that there are several facilities that can be used in the promo such as free shipping promos, and discounts that exceed thirty percent.

On that day, one of the products purchased by Mrs. Anik appeared, namely cosmetics in the form of lipstick because there was a promo, namely buying one to get discount benefits, until finally Mrs. Anik ordered the product and bought it at a price of Rp.60,000 with the exemption of shipping costs. The first step is to ask the buyer whether the product is still available, indeed the seller in that case confirms the existence of stock that is still available, then an agreement is established between the two parties which in the end both parties agree to buy and sell through electronic network media. Electronic transactions are buying and selling carried out with the help of a network electronic, computer or trading through a platform that provides a forum to bring together sellers and buyers in the transaction, the goods from the purchase were received by Mrs. Ani in December 2019 but the goods received did not match the predetermined order, but because one of the items received was not in accordance with the order, Mrs. Anik as the buyer filed a complaint against the error of the goods received until finally Swordan confirmed the error, but the merchant did not want to take responsibility because he considered the item to be a discounted item in the previous 1212 promo. This causes the trader to default on the agreement that was previously done, the trader does an act to fulfill his achievements but not in accordance with what has been agreed, this is one type of default and violates consumer protection laws, which contains about sellers are prohibited from refusing to return goods or money that has been received due to losses caused by business actors (Abedi et al., 2019).

Finally, the shopee enters the forum available on the shopee platform, the admin serves as a mediator or mediator in disputes that occur between sellers and buyers, then the admin of shopee gives a decision that the goods that have been received by the seller must be sent to the shopee storage warehouse through postal expedition services. This is done for the team from shopee itself to assess the mistakes made by sellers and buyers, so Mrs. Anik followed the advice of the shopee admin and

then sent the goods back to shopee's warehouse. After a few days until December 22, 2019, the warehouse returned the goods belonging to Anik's mother that had been paid previously and did not return the money that had been paid. In the end, the shopee team's decision on this matter was that the buyer was defeated in the case because he considered the goods purchased to be discounted products that existed at the time the promo was running, this was more or less detrimental to consumers who should have received guarantees for the transactions that had been made but instead the decision was made unilaterally and harmed Mrs. Anik as a consumer.

Consumers do not continue the case because the price of Rp.60,000 is relatively small, requiring litigation up to arbitration, therefore the average consumer only accepts decisions made by the shopee team forcibly. The disregard of consumer protection laws and the default of agreed contracts is what removes the legal protection between the two parties, this should the state enter as carrying out the obligation to protect the rights of its citizens in terms of private law. Indeed, Rp.60,000 is relatively small, this is what happens to Indonesian consumers, which is permissive because the nominal is something small until finally the incident continues to repeat and harm many people

The number of electronic transaction processes in the online marketplace does not rule out the possibility of problems arising during the transaction process. Problems that occur in this transaction require an easy, fast and simple problem resolution that does not cost much. Online marketplaces make policies in resolving disputes. Like the case with some marketplaces that already have their own ODR systems, such as:

1. Tokopedia

Tokopedia as one of the online marketplaces in Indonesia has a Resolution Center which is a feature provided by Tokopedia to facilitate the resolution of transaction problems between Buyers and Sellers. This feature will automatically hold the payment of goods to the Seller until the issue reported to the Resolution Center is resolved.

2. Shopee

Shopee in protecting buyers has regulated in its terms of service with the Shopee Guarantee, which is a service provided by Shopee or an authorized agent to protect purchases. To protect against the risk of liability, payment for purchases made to sellers using the services will be held by Shopee or an authorized agent (Shopee Guarantee account) and Shopee will not use buyer funds for expenses operational or corporate goals. In this case, the seller will not receive interest or other income from the amount that the buyer has paid to the Shopee Guarantee account.

3. Bukalapak

Bukalapak As one of the online marketplaces, in dealing with problems between buyers and sellers during transactions, Bukalapak has a return discussion policy, namely Bukalapak helps to

resolve problems between sellers and buyers by conducting discussions between sellers and admins to reach an agreement on return complaints. Buyers can submit a return complaint at Bukalapak before 2x24 (twice twenty-four) hours since the goods are declared to have been received according to the delivery service or as long as they have not forwarded the money to the seller.

4. Lazada

Lazada in its settlement of Lazada with the instructions contained in Lazada's return policy by filling out the online return form/online return form according to the loss suffered by the buyer. Replacement of goods is carried out only if Lazada and/or the seller have agreed. If Lazada (as the seller) has agreed to provide a replacement product or has agreed to provide a refund to the customer, the product and all components or complete with its packaging and all contents, must be returned or sent back to the seller as soon as possible with shipping costs borne by the buyer. The same thing is done by several other marketplaces such as Blibli, JD.ID, Zalora, and others.

4. CONCLUSION

E-commerce, which basically refers to the provisions of Law No. 11 of 2008 concerning Electronic Information and Transactions, has not been able to protect e-commerce consumers if a dispute arises. As a harmonization of electronic transactions and consumer protection, in Law Number 8 of 1998 concerning Consumer Protection there is an article on institutions that can be a place for consumers to complete the problem, namely through the court (litigation) and outside the court (non-litigation) or Alternative Dispute Resolution.

The settlement of consumer disputes outside the court in Article 45 of Undang-Law Number 8 of 1998 is through the Consumer Dispute Settlement Agency (BPSK). This institution was formed by the government to resolve small-scale and simple consumer dispute cases, and dispute resolution can be done quickly, easily and cheaply. E-commerce consumers with sued business actors can resolve disputes at BPSK on the basis of the agreement of both parties by choosing mediation, conciliation, or arbitration forums.

The more and wider the trading activities and e-commerce transactions, the higher the frequency of disputes and this means that there will be many disputes that must be resolved. With the development of communication and information technology, improving the management and resolution of disputes online. When Alternative Dispute Resolution (ADR) is combined with communication and information technology, the result is Online Dispute Resolution (ODR). ODR is directly addressed under Government Regulation No. 80 of 2019 on Trade Through Electronic Systems ("Regulation 80/2019"), which allows for e-commerce dispute resolution through electronic platforms (ODR). Although no institution in Indonesia explicitly identifies itself as an ODR provider, a number of organizations operating within the country, both state-owned and private, currently offer some type of ODR facility.

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