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Legal Aspects of Cross-Border Electronic Commerce Transactions with Quick Response Code (QR Code) Based Payments in the ASEAN Cooperation Framework

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Abstract: Cross-border e-commerce transactions, involving various payment methods such as international credit/debit cards, bank transfers, e-wallets, and QR Cross-border, have made it easier for consumers to engage in international transactions with varying costs. This study uses a qualitative descriptive approach with a literature study method and in-depth interviews. Data were obtained through document analysis related to QRIS policies, cross-border transaction reports, and interviews with experts in the field of e-commerce and digital law in ASEAN. The result although e-commerce offers significant benefits, legal challenges such as personal data protection, unclear legal status, and inter-country legal permissions still need to be addressed. In Indonesia, the QRIS standard launched by Bank Indonesia has helped improve the efficiency of the payment system and supports cross-border transactions in ASEAN, in line with regional economic integration through the ASEAN Economic Community (AEC). With Indonesia serving as the chair of ASEAN in 2023, collaboration in e-commerce and MSMEs continues to be strengthened, despite facing policy challenges, infrastructure, and cybersecurity concerns.

Keyword: QR Cross-border, consumer protection, ASEAN economic integration.

INTRODUCTION

The development of financial digitalization has brought about many changes in society. The result of these innovations is the digital economy, which is growing rapidly thanks to advances in financial technology. The digital economy can be interpreted as new activities related to virtual business and transactions carried out that utilize the internet, namely online. In order to support the development of the digital economy, Bank Indonesia as the central bank has regulated a digital financial ecosystem as contained in the Indonesian Payment System Blueprint 2025 (hereinafter referred to as "SPI 2025"), in order to create a conducive business climate (Gabiella, 2021).

Today's trade has followed advances in information technology. The collaboration between trade and information technology has given rise to the term E-commerce (Decky, 2019). Observing the great potential that arises from electronic transactions, the government is encouraged to support the growth of e-commerce in Indonesia. In order to strengthen E-commerce, an internet-based payment system is needed that replaces conventional or manual payment methods with an online payment system. Following the current trend, several trading platforms have started adopting the Quick system Response Code (hereinafter referred to as "QR Code") as a payment method. This system changes consumer behavior, shifting from cash to non-cash payment practices (Evelyn, 2021).

According to Article 1 paragraph 11, Minister of Communication and Informatics Regulation Number 16 of 2008, QR Code is defined as information about goods that form a matrix code and contains information about the customer's identity and number contained in the Certificate. QR Code is considered a practical payment system, so with the rapid growth of QR Code service companies, the government through Bank Indonesia has set official standards for transactions using QR Code via Quick Indonesian Standard Response Code (hereinafter referred to as "QRIS") (Ayu, 2021).

QRIS is a national standard QR code which is useful in assisting the payment process using QR codes in Indonesia. The Indonesian Payment Systems Association (hereinafter referred to as "ASPI") and Bank Indonesia introduced QRIS for the first time on 17 August 2019 with the aim of increasing efficiency and security in the domestic payment transaction process via QR Code. By using QRIS, all payment applications used by the public, whether bank or non-bank, can be applied at all merchants that have the QRIS logo (BI, 2023).

In 2022, Bank Indonesia carried out testing on QR Cross-border with Thailand, this provides an opportunity for consumers and traders in both countries to carry out and obtain results on goods and services using QR Codes (BI, 2023). QR Cross-border can help increase cross-border e-commerce transactions by making it easier for foreign consumers to carry out transactions when buying local products. A similar principle also applies in the tourism sector, where foreign tourists can use QR Cross-border to make transactions while on holiday in Indonesia. QR Cross-border can also increase efficiency and support the acceleration of economic recovery in several sectors because it can minimize the costs and time required to carry out cross-border transactions.

Association of The Southeast Asian Nations (hereinafter referred to as "ASEAN"), which consists of ten member countries, has developed various cooperative frameworks to regulate aspects of electronic commerce including the use of QR Codes as one of the dominant means of payment. Among them are Indonesia, Thailand, Malaysia, Singapore, the Philippines and Vietnam which are part of *ASEAN Payment Connectivity Initiative*, which shows shared loyalty to increase efficiency and inclusiveness in cross-border payments. QR Cross-border has begun to expand in Indonesia through cooperation with other ASEAN countries. With QR Cross-border, customers and sellers from different countries can quickly arrange and receive payments for goods and services efficiently through the use of instant QR (BI, 2023) Codes.

The purpose of this writing is to find out and analyze the forms of payment methods in cross-border electronic commerce transactions and their respective legal risks. Apart from that, this research also aims to examine the legal aspects of electronic transactions with a QR-based payment system in Indonesia. Furthermore, this paper focuses on analyzing the ASEAN cooperation framework in supporting cross-border electronic trade transactions.

In reality, it is present Cross-border QR as a means of payment in E-commerce makes it very easy for consumers who are members of ASEAN and contributes to improving the economies of member countries, however Currently there are no regulations that discuss the implementation of QR Cross-border in detail and clearly by law in our country as a pioneer of

QR Cross-border , so there is a need for regulations that regulate which in this case regulate protection for consumers and business actors. in ASEAN countries that carry out QR Code-based electronic commerce transactions . Based on this background explanation, that is why the author feels very enthusiastic about studying the legal aspects of the implementation of Cross-border QR as a cross-border electronic trade transaction tool, which has been implemented in 6 ASEAN countries in legal acts, namely electronic transactions. with a Cross-border QR based system formulated in a thesis entitled " Legal Aspects of Cross-Border Electronic Commerce Transactions with Quick Response Code (QR Code) Based Payments in the ASEAN Cooperation Framework ".

METHOD

Research methods are procedures that involve working from the process of gathering information to reaching conclusions in a research to obtain the truth, so as to be able to understand the target or goal to be achieved in solving a problem. Research is a careful process that involves investigation, collection, processing, analysis and presentation of data arranged in a structured and objective manner to solve problems. Thus, research methods are defined as procedures or stages carried out in collecting data and information to solve a problem. This research uses a normative juridical method or also known as doctrinal research , which is a library legal research method carried out through efforts to examine library materials or secondary data. The nature of the research used in this thesis is prescriptive, which aims to describe or formulate problems in line with existing conditions or facts, and then relate them to applicable law . The approach method used is a statutory approach and a conceptual approach.

The data source for this research uses secondary data, namely data obtained from books, books or other documents indirectly. Secondary data used in this research consists of primary, secondary and tertiary legal materials. Primary legal materials include relevant legal regulations that are still in force, such as the Civil Code (KUH Perdata), Law Number 11 of 2008 concerning Information and Electronic Transactions (UU ITE), Law Number 19 of 2016 concerning Amendments to the ITE Law, Law Number 7 of 2014 concerning Trade (UUP), Government Regulation Number 71 of 2019 concerning Implementation of Electronic Systems and Transactions, Government Regulation Number 80 of 2019 concerning Trading via Electronic Systems, Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money, as well as several other related regulations. Secondary legal materials act as support for primary legal materials, which consist of scientific papers such as books, journal articles, opinions of legal experts, and other research results that are in accordance with this research. Tertiary legal materials are legal materials that show explanations regarding primary legal materials and secondary legal materials, including legal dictionaries, general dictionaries, encyclopedias and legal encyclopedias.

The technique used to obtain information is to collect legal materials through documentary studies. Documentary study is an exploration of various documents, including those related to existing laws and regulations. In this research, the author uses relevant primary, secondary and tertiary legal materials to support the analysis of the Legal Aspects of Cross-Border Electronic Commerce Transactions with Quick Response Code (QR Code) Based Payments within the ASEAN Cooperation Framework.

RESULTS AND DISCUSSION

The discussion in this research will explain in depth the various legal aspects related to cross-border electronic commerce transactions, with a special focus on Quick code-based payment methods. Response (QR Code) in the context of the ASEAN cooperation framework. The analysis will include an explanation of the forms of payment methods

commonly used in cross-border transactions, legal risks that may arise, as well as an in-depth review of the applicable laws and regulations in Indonesia. In addition, this discussion will also explore the normative approaches used to understand the legal implications of the application of digital payment technology in various jurisdictions within ASEAN, as well as how this regional collaboration affects the overall legal and regulatory framework for e-commerce

Forms of Payment Methods in Cross-Border Electronic Commerce Transactions

Cross - border transactions include financial transactions where the sender and recipient are in different countries. Apart from that, sending goods between countries is also part of cross-border transactions. In this context, multiple payment methods are often used to facilitate international transactions. The following are some payment methods commonly used in cross-border electronic commerce transactions:

1. International Credit/Debit Card

International credit or debit cards are a simple payment method and are suitable for small-scale cross-border transactions. Credit cards allow buyers to make purchases and pay at a later date, sometimes with the option of monthly installments. Debit cards, on the other hand, rely on the funds available in the buyer's bank account. Although practical, using international cards often incurs higher fees and requires strict requirements compared to domestic cards.

2. Wire Transfer

Wire transfer is a method of sending funds electronically through a global network managed by banks and transfer service institutions. This process involves sending funds from the buyer's account to the seller's account and does not require the use of a physical card. While wire transfers offer security and support from financial institutions, they often take longer and have higher fees, and may be limited by currency regulations in some countries.

3. E-Wallet

E- wallets or digital wallets such as PayPal , Google Pay, and Apple Pay make cross-border transactions easier by simplifying payments and storing money in various currencies. E- wallets are generally better suited to small transactions and often incur additional fees, either as upfront administration fees or through less favorable exchange rates.

4. Payment Gateways

Payment Gateway is an online application that processes payments securely over the internet. Its functions include encryption of sensitive information such as credit card details and transaction authorization to prevent fraud. Payment Gateways ensure that payment data is sent securely between buyers, sellers, and financial institutions.

5. QR Cross-border

QR Cross -border or QRIS inter-country is a QR code-based payment system that allows cross-country transactions without the need for currency conversion. Consumers simply scan the QR code to make a payment, and the system will automatically convert the amount into local currency. QRIS inter-country facilitates transactions in RPC cooperation with ASEAN countries and follows the ASEAN agreement on e-commerce.

Cross-border e- commerce facilitates international transactions via online platforms , but also presents various legal risks due to differences in jurisdiction between sellers and buyers. One of the main challenges is limited product evaluation, where consumers cannot assess or inspect goods directly, creating uncertainty regarding the quality and accuracy of product information. Unclear information is also a problem, with incomplete or unclear product data preventing consumers from making informed transaction decisions. In addition, the legal status of business actors is often unclear, adding to the risks for consumers if business actors do not have guaranteed legitimacy. Data protection and privacy are also

crucial issues, especially when consumers' personal information may not be properly protected. Payment and delivery risks also arise, where consumers have to pay in advance without certainty of when the goods will be received. Guarantees often focus more on the delivery process than on receiving the goods themselves. In addition, international legal issues become complex with the question of which country's law applies, given the differences in regulations in various countries.

In Indonesia, consumer protection in e-commerce is regulated by the Consumer Protection Law (UUPK) as well as related regulations such as the Bank Indonesia Regulations regarding Electronic Money. This protection includes identification of business actors, security of personal data, product information and clear transaction mechanisms. The government also plans to establish a certification institution Authority (CA) to guarantee the legitimacy of online stores and increase consumer confidence. However, consumer protection in e-commerce needs to continue to be improved in order to keep up with developments in technology and existing regulations.

Legal Aspects of Electronic Transactions Using QR-Based Payment Systems in Indonesia

At the beginning of the 20th century, developments in product identification technology began to be introduced, with the checking system developed by Wallace Flint in 1932, being the first step before barcodes or barcodes were invented. The barcode itself was born in 1948 from Bernard's innovation Silver and Norman Joseph Woodland at Drexel Institute of Technology. Their invention, which was an early prototype of the modern barcode, marked an important breakthrough in how products could be tracked and identified more efficiently. These barcodes simplify the inventory management process and have been widely accepted in various industries to speed up the checkout process and track products.

QR Code, short for Quick Response Code, introduced in 1994 by Denso Wave, a Japanese company. Different from barcodes which only store one-dimensional information, QR Codes are a two-dimensional technology that can store much larger amounts of data. QR Codes were originally designed to track parts in the automotive manufacturing process, but their ability to store more complex information made them quickly accepted in a variety of applications outside the automotive industry.

Along with technological developments and increasingly widespread adoption of QR Codes, in Indonesia, QR Codes have received special attention with the introduction of QRIS (Quick Response Code Indonesian Standard) by Bank Indonesia in 2019. QRIS aims to simplify and integrate digital payment systems by providing a national standard that allows various payment applications to use the same type of QR code. With QRIS, electronic transactions have become easier for both consumers and merchants, because they no longer need to use various QR codes for each different payment application.

The integration of QRIS into the national payment system brings various benefits, including increasing transaction efficiency and encouraging financial inclusion throughout Indonesia. Through QRIS, users can make payments quickly using just one QR code, while merchants can reduce operational costs associated with managing multiple payment methods. In addition, QRIS plays an important role in supporting economic digitalization in Indonesia by facilitating access to financial services for people who were previously not served by the traditional banking system.

Regulations regarding the use of QR Codes are regulated in various regulations to ensure transactions run safely and in accordance with established standards. Regulations such as the Information and Electronic Transactions Law (UU ITE) and Bank Indonesia regulations establish guidelines for payment systems and personal data protection, providing the legal framework necessary to maintain the security and integrity of digital transactions.

With clear regulations, it is hoped that the implementation of the QR Code can continue to develop well, supporting technological progress and financial inclusion in Indonesia on an ongoing basis.

ASEAN Cooperation Framework in Cross-Border Electronic Commerce Transactions

Bank Indonesia has launched the Cross -border QR initiative with the strategic aim of expanding the reach of QRIS (Quick Response Code Indonesian Standard) and facilitate cross-border transactions in the ASEAN region. This initiative aims to simplify and increase the efficiency of payment transactions between countries, as well as strengthen regional economic integration. With the existence of a Mutual Agreement (MoU) on cooperation in regional payment connectivity, QR Cross -border plays an important role in increasing financial connectivity in Southeast Asia.

Cross -border QR provides significant benefits in strengthening ASEAN economic integration. This payment system simplifies the cross-border transaction process by providing convenience and efficiency, which contributes to strengthening cross-sector cooperation in the region. Cross -border QR integration allows ASEAN countries to optimize their economic potential, strengthen their position in the global market, and reduce international trade barriers.

Regional cooperation in ASEAN through AAEC (ASEAN Agreement on E- Commerce) is a positive step in creating an environment that supports the growth of e- commerce and MSMEs. With an efficient payment system such as QR Cross -border, small and medium enterprises (MSMEs) can more easily access international markets. This in turn encourages regional economic growth and increases the competitiveness of ASEAN products in the global market.

Commerce based services in Southeast Asia has had a positive impact on the economy and industry in this region. E- commerce contributes significantly to ASEAN economic growth by providing benefits for consumers and business actors through easier access and faster transactions. Over the past decade, ASEAN economies have shown strong growth, and e- commerce plays a key role in this trend.

Efforts to improve Information and Communication Technology (ICT) infrastructure are an important focus in ASEAN regional cooperation. ICT improvements support the development of e- commerce by ensuring reliable and efficient infrastructure. Investment in ICT also strengthens digital connectivity in the region and supports economic integration and sustainable e- commerce growth.

Indonesia has ratified the AAEC and integrated it into national law, strengthening the country's position in the ASEAN digital economy. As one of the countries with rapid digital economic growth, Indonesia has great potential to lead the development of e- commerce in the region. This ratification also shows Indonesia's commitment to supporting regional economic integration and facilitating cross-border transactions.

However, despite the promising growth of e- commerce , there are challenges that need to be overcome, including policy, infrastructure and cybersecurity. Policy consistency and harmonization of regulations between countries is needed to ensure successful e- commerce integration . Adequate infrastructure and guaranteed cyber security are also crucial to support safe and efficient transactions. Cybersecurity is a major challenge in cross-border e- commerce . With the increase in digital transactions, data protection and privacy must be a priority. ASEAN countries need to work together to develop strong cybersecurity standards and ensure adequate protection for consumers and businesses across the region.

Commerce economic cooperation in the region. Indonesia's leadership can encourage the development of policies that support the growth of e- commerce , increase regional

collaboration in terms of infrastructure and cyber security, and facilitate the integration of cross-border payment systems.

Overall, QR Cross -border and regional cooperation through AAEC demonstrate ASEAN's commitment to strengthening economic integration and supporting the growth of e-commerce in the region. While there are challenges to overcome, joint efforts in improving ICT infrastructure, policies and cybersecurity will ensure the success of this integration. Indonesia's role as chairman of ASEAN is very important in strengthening regional cooperation and advancing the digital economy in Southeast Asia.

CONCLUSION

Cross-border electronic commerce transactions, often known as cross-border e-commerce , involve sending goods or services between countries using various payment methods such as international credit/debit cards, wire transfers, e- wallets , payment gateway , and QR Cross -border. This payment method makes it easier for consumers to transact internationally with varying fees. E- commerce can be categorized based on the nature of the transaction, such as B2B, B2C, C2C, and others. The development of e- commerce is driven by globalization, technological advances, and reduced dependence on physical locations. However, e- commerce also faces legal challenges such as product identification, unclear legal status, privacy protection, and legal permits between countries. In Indonesia, consumer protection in e- commerce is regulated by the UUPK and ITE Law, while electronic commerce is also regulated by relevant trade laws.

Bank Indonesia has launched a national QR Code payment standard known as QRIS, which aims to facilitate electronic transactions and create efficiency in the payment system. QRIS has two transaction mechanisms: QRIS MPM (static and dynamic) and QRIS CPM. Transactions using a QR Code form a legal relationship between the seller and the buyer, regulated by the provisions of the Civil Code and UUPK. Regulations such as Bank Indonesia Regulations, the ITE Law, and Minister of Communication and Information Regulations regulate QR Code standards, personal data protection, and other legal aspects. With the QR Cross -border initiative, Bank Indonesia aims to increase the reach of QRIS services and facilitate cross-border transactions in ASEAN, supporting economic integration and cross-sector cooperation. This initiative, together with AAEC (ASEAN Agreement on E-Commerce), supporting the growth of e- commerce and MSMEs in Southeast Asia. Despite challenges in policy, infrastructure and cyber security, Indonesia's role as chair of ASEAN in 2023 has the potential to strengthen e- commerce economic cooperation in the region.

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