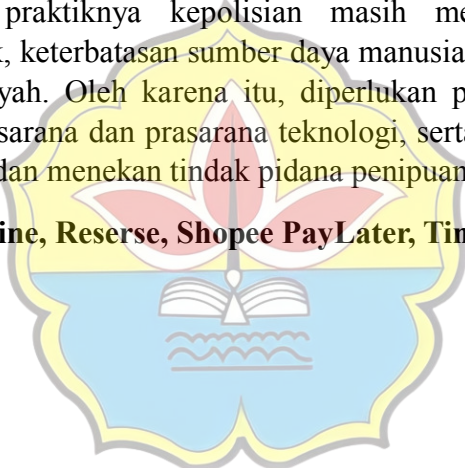


## ABSTRAK

Perkembangan teknologi informasi telah membawa kemudahan dalam transaksi elektronik, namun di sisi lain juga memunculkan berbagai bentuk kejahatan siber, salah satunya adalah tindak pidana phishing atau penipuan online yang berkedok layanan Shopee PayLater. Kejahatan ini memanfaatkan rendahnya literasi digital masyarakat dan menyebabkan kerugian materiil bagi korban. Penelitian ini bertujuan untuk mengetahui tindakan hukum yang dilakukan oleh Reserse Kepolisian Daerah (Polda) Jambi dalam menangani kasus penipuan online berkedok Shopee PayLater, kendala yang dihadapi dalam penanganannya, serta upaya hukum yang dilakukan untuk menanggulangi kejahatan tersebut. Metode penelitian yang digunakan adalah yuridis sosiologis dengan pendekatan empiris. Data diperoleh melalui penelitian kepustakaan terhadap peraturan perundang-undangan yang relevan, khususnya Pasal 378 KUHP dan Undang-Undang Informasi dan Transaksi Elektronik, serta penelitian lapangan melalui wawancara dengan aparat Kepolisian Polda Jambi. Hasil penelitian menunjukkan bahwa tindakan hukum yang dilakukan kepolisian meliputi penyelidikan, penyidikan, penetapan tersangka, serta penerapan pasal pidana secara berlapis. Namun, dalam praktiknya kepolisian masih menghadapi kendala berupa keterbatasan bukti elektronik, keterbatasan sumber daya manusia di bidang siber, serta pelaku yang beroperasi lintas wilayah. Oleh karena itu, diperlukan peningkatan kapasitas aparat penegak hukum, penguatan sarana dan prasarana teknologi, serta peningkatan literasi digital masyarakat guna mencegah dan menekan tindak pidana penipuan online.

**Kata Kunci: Penipuan Online, Reserse, Shopee PayLater, Tindakan Hukum.**



## ABSTRACT

The rapid development of information technology has facilitated electronic transactions, but at the same time has increased cybercrime, particularly online fraud through phishing schemes disguised as Shopee PayLater services. This crime exploits low digital literacy among the public and causes material losses to victims. This study aims to examine the legal actions taken by the Criminal Investigation Unit of the Jambi Regional Police in handling online fraud cases involving Shopee PayLater phishing, the obstacles faced in law enforcement, and the efforts undertaken to overcome such crimes. The research method used is a sociological juridical approach with an empirical method. Data were obtained through library research on relevant laws and regulations, particularly Article 378 of the Indonesian Criminal Code and the Law on Information and Electronic Transactions, as well as field research through interviews with officers of the Jambi Regional Police. The results of the study indicate that legal actions taken by the police include investigation, inquiry, determination of suspects, and the application of multiple criminal charges. However, law enforcement faces several obstacles, including limitations in electronic evidence, inadequate human resources in cybercrime investigation, and perpetrators operating across regions. Therefore, it is necessary to enhance the capacity of law enforcement officers, strengthen technological facilities, and improve public digital literacy to prevent and reduce online fraud crimes.

**Keywords: Online Fraud, Detective, Shopee PayLater, Legal Action.**

