

Legal Rules Against The Use Of Joint Accounts In Online Transactions

Hadziqotun Nahdliyah¹, Khairun Nida², Dhevi Nayasari Sastradinata³, Hans Andika Pramana⁴

1. Faculty of Law, University of Islam Lamongan, Jl. Veteran No.53 A Lamongan, 62211
2. Faculty of Syariah, STAI Rasyidiyah Khalidiyah Amuntai, Jl. Rakha, Pakapuran, Kec. Amuntai Utara, Kabupaten Hulu Sungai Utara, Kalimantan Selatan, Amuntai, Kalimantan Selatan, 71471
3. Faculty of Law, University of Islam Lamongan, Jl. Veteran No.53 A Lamongan, 62211
4. Faculty of Law, University of Islam Lamongan, Jl. Veteran No.53 A Lamongan, 62211

Coresponding Author Email: hadziqotun@unisla.ac.id

Abstract

Online transactions have encouraged the emergence of various forms of financial cooperation, including the use of joint accounts by parties who are not bound by conventional banking relationships such as families or business entities. This practice creates legal complexity, especially related to the status of fund ownership, the responsibilities of the parties, and consumer protection in the digital payment system. This study aims to analyze the legal framework that applies to the use of joint accounts in online transactions in Indonesia, as well as identify regulatory loopholes that have the potential to cause legal uncertainty. The method used is normative legal research with a statutory approach and a conceptual approach. The results of the study show that there is no specific regulation that explicitly regulates joint accounts for non-institutional online transactions. The existing arrangements are still general and scattered, causing uncertainty regarding risk sharing, proof of transaction authorization, and dispute resolution between account owners. This study recommends the need for regulatory harmonization and the establishment of specific guidelines by financial services authorities to provide legal certainty and protect parties using joint accounts in the online transaction ecosystem.

Keywords: *Joint account, Online transactions, Banking law*

Introduction

The development of the internet in the digital era today continues to increase, one of which is in the global economic business. Initially, the internet

was only used as a means of communication and promotional media, then developed as an economic and business means through *electronic commerce* (*e-commerce*) or known as electronic transactions. The development of this technology has brought many changes in the lives of the Indonesian people where when making transactions do not have to meet *in person* (*face to face*) and its use is quite efficient through internet media. ¹

Currently, in Indonesia, especially the *e-commerce sector*, has experienced a significant increase from year to year, having generated more than 5 billion dollars from formal (*e-tailing*) or online commerce ventures and more than 3 million dollars through informal trade. *E-commerce* companies in Indonesia include Tokopedia, Bukalapak, JD.id, Lazada, and Shopee. In contrast, informal trade involves buying and selling goods through less formal means, such as using social media and platforms to send and receive messages, such as Facebook, Instagram, Twitter, and WhatsApp. In Indonesia, this phenomenon is commonly referred to as online stores. ²

E-commerce is a process that involves buying and selling goods and services over the internet. In this buying and selling process, there are two categories, namely trade between business actors (*business to business e-commerce*) and trade between business actors and consumers (*business to consumer e-commerce*). ³ The presence of *e-commerce* provides convenience to consumers, because consumers do not need to leave the house to buy an item and the price is relatively cheaper. This can also be a challenge for consumers because the consumer's position is different from the business's position which can have an impact on disappointment or even loss.

Informal trade through social media platforms which was initially for communication and promotional means. In it there is another feature, namely a group that is used to discuss anything like a forum, with the note that you must first join one of the groups. Some people who have a goal to do business,

¹ Abdul Halim Barkatullah, "*Electronic Transaction Law in Indonesia: As a Guideline in Facing the Digital Era of E-commerce Business in Indonesia*" Nusa Media, Bandung 2019, p. 6.

² MTarget, <https://mtarget.co/blog/perkembangan-e-commerce-di-indonesia/amp/> updated March 25 (2019).

³ La Ode Husen, *Digital Economy Law and Electronic Transactions*, Sinar Grafika, 2022, p. 14.

the group is very useful for buying and selling by offering goods or services. However, there should be risks and dangers in practice.

In online buying and selling through social media platforms, it is still prone to fraud, because there are no direct meetings and the parties do not necessarily know each other. A legal issue that often occurs in *online* buying and selling is an agreement, for example the buyer has completed the payment, but the seller did not deliver the goods or goods received in a defective condition, and there is no clarity regarding the responsibility of the seller. So that there is a legal relationship involving an agreement between the seller and the buyer (*rechtsbetrekkingen*) is an interaction between two or more legal subjects involving the rights and obligations of one party or the other, this will result in legal consequences including the rights and obligations of both parties.⁴

The emergence of joint account *services (escrow accounts)* is due to the factor of consumer distrust in the seller, this is due to the weakness of the *e-commerce* system itself, so consumers begin to use the payment system through a third-party intermediary, namely a joint account.⁵ There are several types of joint accounts that are commonly used in online transactions in Indonesia, including official joint accounts on *e-commerce* platforms or in large companies such as Tokopedia, Bukalapak, Shopee and independent / non-platform (informal) third-party joint accounts that are often used for *online transactions* on buying and selling forums or social media such as WhatsApp, Facebook, Instagram, Twitter.

The payment mechanism using the joint account service system is to connect the seller and the buyer by providing a bank account to accommodate funds from the buyer. Funds that have been received by a third party will be held until the seller sends the goods and is received by the buyer in good condition, after which the buyer confirms to the joint account service and pays

⁴ R, Soeroso, *Introduction to Law*, Raja grafindo Persada, Jakarta, 2006, p. 269.

⁵ Kusuma G. W *Consumer Protection: A Study of Online Buying and Selling Through the Joint Account System (Rekber)* (Doctor Dissertation, S1 Sharia Economic Law/ Muamalah Iain Syekh Nurjati Cirebon) 2021

the *agreed fee* before using the joint account service, then the previously held funds will be transferred to the seller's bank account.⁶

Initially, the joint account service was run by individuals trusted by the forum community who offered their services to secure funds and over time began to be adopted by large business actors or *e-commerce* platforms such as Tokopedia, Bukalapak, Shopee as a built-in feature in the payment system. Even so, there are several different models and mechanisms in joint accounts, one of which is the large use of joint account services that are run independently such as WhatsApp, Facebook, Instagram, Twitter that offer joint account services that have a risk of consumer protection issues in buying and selling *online*.

Although joint accounts aim to increase security in transactions, it is important to choose trusted joint account services in making online transactions . In the use of joint account services, there must be a party who makes a written agreement that contains rules, conditions and mechanisms in the transaction process. This is so that buyers know how to complain when receiving goods in a damaged state and get a form of legal protection when making transactions.

In Indonesia, the form of legal protection for the use of joint accounts in online buying and selling can use Law Number 8 of 1999 concerning Consumer Protection where there are rights and obligations of consumers and business actors. In addition, according to Article 1365 of the Civil Code concerning Unlawful Acts and Article 1338 of the Civil Code on the principle of *pacta sunt servanda* , it can protect the parties. In addition, Law Number 11 of 2008 concerning Electronic Information and Transactions and Government Regulation Number 82 of 2011 concerning the Implementation of Electronic Transaction Systems as explained regarding the implementation and validity of online buying and selling agreements .

In addition, in Article 15 Paragraph (1) of Law Number 19 of 2016 concerning Information and Electronic Transactions, Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions. As

⁶ Putu Dian Wulandari, "Legal Protection of Consumers Using the Joint Account Payment System in E-Commerce Transactions", Kertha Desa Journal, No.7 Vol. 8, Faculty of Law, Udayana University, 2020, p. 1-9.

stipulated that "Every Electronic System Operator shall operate the Electronic System reliably and safely and be responsible for the proper operation of the Electronic System."

Research Methods

The type of legal research is using normative legal research, The normative definition is a type of legal research that focuses on the study of applicable legal norms. As well as analyzing a rule of law, legal principles and legal doctrines in order to answer the legal issues that are being faced.⁷

In this study, using the statute *approach* is needed to examine the legal basis. The legislative approach involves an in-depth analysis of laws and regulations related to legal issues and this legislative method aims to review and analyze laws and regulations related to relevant legal content.⁸

Research and Discussion Results

Buying and selling is an agreement between the seller and the buyer. Buying and selling has also been regulated in the third book of the Civil Code, the fifth part.

As Article 1457 of the Civil Code reads as follows:

"Buying and selling is an agreement by which one party binds himself to deliver an item, and the other party to pay the promised price."

In the opinion of Prof. R. Subekti, buying and selling is a form of agreement between two parties who have mutual obligations. In this case, the seller must commit to giving ownership rights to an item to be sold to the buyer. Instead, consumers are obliged to pay a certain amount of money according to the pre-agreed price. Therefore, buying and selling does not only involve the process of handing over goods, but also payment as compensation for the transfer of ownership. This transaction shows the exchange of ownership of an item with payment in the form of money.⁹

Agreements in *online* transactions basically have similarities with agreements in general, both in terms of legal terms and legal provisions.

⁷ Peter Mahmud Marzuki, Legal Research, (Jakarta: PT Kencana Prenada Media Group, 2005). p. 42

⁸ *Ibid.* p. 133

⁹ R. Subekti, *Aneka Perjanjian*, Bandung, Citra Aditya Bakti, 1985, p. 1

However, agreements in the context of *e-commerce* have their own characteristics that distinguish them from conventional forms of agreements.¹⁰ One of the differences lies in the form of agreement reached through digital mechanisms, namely through *the click and point agreement* system, where consent is considered valid when the user clicks the *accept button*. Provisions regarding the validity of this electronic agreement can be found in Article 18 Paragraph (1) of Law Number 11 of 2008 concerning Information and Electronic Transactions.

In e-commerce *transaction activities* carried out online through internet media, payment *instructions* not only involve buyers (*cardholders/buyers/customers*) and sellers (*merchants*), but also involve other parties such as internet service providers (*providers*) which allows network connections, as well as the bank that acts as an intermediary in the payment process.

In his book Haris Faulidi Asnawi "*E-commerce Business Transactions from an Islamic Perspective*" explains the parties involved in *E-Commerce* transactions as follows:¹¹

a. *Konsumen card holder*

A card holder is an individual or business entity that purchases goods or services online. These consumers can come from individuals or institutions that make transactions through digital platforms.

b. *Merchant*

Merchant is a company or manufacturer that markets and offers its products, goods or services to consumers through internet media.

c. *Acquirer*

Acquirer is a Party that acts as an intermediary in the billing and payment process. In this case, *the acquirer* becomes a bridge between the seller and *the issuer* in the billing process, as well as between the cardholder and *the issuer* in terms of payment, based on the transactions made by the seller.

¹⁰ Ernestas Arita Ari1, Agnes Maria Janni Widyawati, Mig Irianto Legowo, Nining Suningrat and Heri Purnomo "*The Development of Civil Law in Online Agreement Dispute Resolution*" Journal of Collaborative Science, Vol. 7 No. 11, accessed November 2024, p. 4085-4089.

¹¹ Haris Faulidi Asnawi, *E-commerce Business Transactions from an Islamic Perspective*, Yogyakarta: Magistra Insania Press in Collaboration with MSI UII, (2004), p. 117.

d. Issuer

Issuer is a financial institution or bank that issues a means of payment in the form of a credit or debit card. This party is trusted by consumers to facilitate the payment process in online transactions .

e. Certification Authorities

Independent and neutral third parties who have the authority to issue digital certificates. These certificates are granted to merchants, issuers, and cardholders under various conditions to ensure the security of online transactions.

A joint account or known as *an escrow account* is an account that can be used by intermediaries as a bridge when making transactions between buyers and sellers.¹² Joint accounts guarantee protection in terms of security for both sellers and buyers when making transactions. In general, a joint account is an account provided by a neutral third party, which serves to temporarily accommodate funds from the buyer before then being distributed to the seller after all transaction conditions are met. So the use of a joint account in Indonesia provides convenience for anyone who wants to transact online buying and selling with a sense of security and comfort. This is a solution to the public's concerns about the rampant cases of fraud in *online transactions*.

A joint account is a legal concept where an agreement is used to entrust funds to a neutral third party and the seller and buyer who are completing a transaction. Meanwhile, according to information quoted from the official website of the Ministry of Finance of the Republic of Indonesia, a joint account is a type of account that is opened specifically for a specific purpose, namely to accommodate funds entrusted to a bank. The fund is managed based on the terms that have been agreed in the written agreement in accordance with certain requirements.¹³

According to Az. Nasution said that the consumer protection law is a set of legal principles and rules that function to regulate and provide

¹² Khaeril Damis, "*Escrow Account as a Means of Facilitating Transactions in the Implementation of Auctions*", <https://www.djkn.kemenkeu.go.id/kpknlpalopo/bacaartikel/14476/Escrow-Account-sebagai-Sarana-Kemudahan-Transaksi-dalam-Pelaksanaan-Lelang.html>, accessed March 21 (2024).

¹³ Khaeril Damis, *Loc.cit.*

protection to consumers in various problems that arise between providers and users of goods or services in the midst of people's lives. ¹⁴

In Law Number 8 of 1999 concerning Consumer Protection, Article 1 Number 1 is as follows:

"Consumer protection is all efforts that ensure legal certainty to provide protection to consumers."

Consumer protection in Article 8 of the Consumer Protection Law discusses legal guarantees and rights given to consumers in the process of acquiring goods and services, in order to avoid potential losses due to their use. Therefore, consumer protection law can be interpreted as a set of legal rules that regulate the provision of protection to consumers for the fulfillment of their needs as users of goods or services. ¹⁵

As stated in Article 4 of Law Number 8 of 1999 concerning Consumer Protection as follows:

Consumer rights are:

- a. the right to comfort, security, and safety in consuming goods and/or services;
- b. the right to choose goods and/or services and obtain such goods and/or services in accordance with the exchange rate and the conditions and guarantees promised;
- c. the right to true, clear, and honest information about the condition and warranty of goods and/or services;
- d. the right to be heard and its complaints about the goods and/or services used;
- e. the right to obtain advocacy, protection, and efforts to resolve consumer protection disputes appropriately;
- f. the right to consumer guidance and education;
- g. the right to be treated or served properly and honestly and non-discriminatory;
- h. the right to compensation, compensation and/or reimbursement, if the goods and/or services received are not in accordance with the agreement or are not as they should be;
- i. rights regulated in the provisions of other laws and regulations.

According to Shidarta, the principles that govern the position of consumers in their relationship with business actors are based on theories or doctrines that have developed in the history of consumer protection law. This view shows that the relationship between consumers and business actors does not appear suddenly, but is the result of the process of development of legal

¹⁴ *Ibid.* p. 67.

¹⁵ Az. Nasution, *Consumer and Legal*, PT. Pustaka Sinar Harapan, Jakarta, 1995, p. 66.

thinking that continues to undergo refinement over time.¹⁶

The term as a whole is intended to indicate that consumer protection law covers all types of legal differences without exception, be it civil law rules, criminal law, state administrative law, or international law. As for this law, "rights and obligations and the means of fulfilling them in their efforts to meet their needs", both for consumers and producers. For consumers, this includes the entire process from finding information, choosing prices, to facing the consequences of using goods or services, including efforts to obtain compensation. Meanwhile, for manufacturers, this includes obligations related to the production process, storage, distribution, and responsibility for the impact of the use of the product.¹⁷

Consumer protection is implemented as a joint effort based on five main principles that are in line with national development goals. The five principles reflect the basic values that support the creation of a balance between the interests of consumers and business actors, as well as encourage the creation of a fair, transparent, and responsible trading system for the overall progress of the nation as follows:¹⁸

a. Benefit Principle

This principle explains that every form of consumer protection needs to be directed to provide maximum benefits, not only for consumers but also for business actors as a whole. This approach aims to create a balance of interests between the two parties to create a healthy and sustainable business climate.

b. The Principle of Justice

This principle ensures that consumers and business actors have the same rights in obtaining their rights and carrying out their obligations fairly.

c. The Basics of Balance

This principle explains that this principle requires the creation of harmony between the interests of consumers, business actors, and the government, both in terms of material and spiritual

¹⁶ Shidarta, *Indonesian Consumer Protection Law*, PT Grasindo, Jakarta, 2006, p. 6.

¹⁷ Ahmadi Miru and Sutarman Yodo, *Consumer Protection Law*, PT. Raja Grafindo Persada, Jakarta, 2007, p. 2.

¹⁸ Elsi and Advendi, *Law in Economics*, PT Grasindo, Jakarta, 2007, p. 159.

aspects.

d. Principles of Consumer Security and Safety

This principle emphasizes the importance of protection for consumers in terms of safety and provides a guarantee of safety when using or utilizing goods and/or services.

e. The Principle of Legal Certainty

This principle explains that business actors and consumers are subject to the applicable legal provisions, obtain justice, and get legal protection guarantees from the state in the implementation of consumer protection.¹⁹

Consumer protection law provides a more in-depth explanation to consumers about the important things that need to be considered when establishing a legal relationship with business actors. The Indonesian government has provided legal certainty guarantees for consumers in conducting online transactions (e-commerce). This is done because the development of e-commerce in Indonesia is very rapid, especially driven by the increasing public access to the internet. To regulate this digital buying and selling activity, the government issued Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems. This regulation is an important legal basis for business actors and consumers so that digital transactions take place in a safe, orderly, and secure manner.²⁰

In the event of compensation due to non-fulfillment of an agreement (default) is regulated in Article 1243 of the Civil Code. This article explains that the aggrieved party has the right to ask for compensation for costs, losses, and interest if the other party does not carry out its obligations according to the agreement as follows:²¹

1. Costs are everything that refers to expenses that have been incurred by one party.
2. Loss is a damage to goods belonging to the credit to purchase a product as a result of the debtor's negligence or as a result of the debtor's failure.

¹⁹ *Ibid.* p. 159

²⁰ Firyaaal ShabrinaIzazi et al., "Legal Protection of Consumers in E-Commerce Transactions through Law Number 8 of 1999 concerning Consumer Protection and Government Regulation (PP) Number 80 of 2019 concerning Trade through Electronic Systems," *Nusantara Law Journal* 1, Vol.1 No. 2 (2024) p. 8-14.

²¹ Titin Apriani, "The Concept of Compensation in Unlawful Acts and Defaults and Its Regulatory System in the Civil Code", *Jurnal Ganec Swara* Vol. 15, No.1, March 6 (2021), p. 929-934.

3. Interest is a loss of loss of profits that has been paid or calculated by the creditor.

However, compensation has limitations stipulated in Article 1247 and Article 1248 of the Civil Code. Article 1247 of the Civil Code states that however, compensation has limitations regulated in Article 1247 and Article 1248 of the Civil Code. Article 1247 of the Civil Code states that, it is explained that the debtor is only obliged to reimburse costs, losses, and interest that have actually occurred or should have been estimated at the time the engagement was made, unless the non-fulfillment is due to fraud. Furthermore, Article 1248 of the Civil Code states that if non-compliance with the agreement is caused by fraud from the debtor, compensation for costs, losses, and interest is only limited to the losses suffered by the creditor, and the lost profits only include what is a direct result of non-compliance with the agreement. From these two articles, we can find out the limitation of losses, namely real and calculable losses, as well as losses experienced during the course of the engagement due to default.²²

Conclusion

Legal Rules for Joint Accounts in Online Transactions. The use of a joint account (*escrow account*) in online transactions in Indonesia has not been specifically regulated in one law and regulation. However, this practice can generally be attributed to the principles and provisions in the Civil Code, in particular Articles 1320 and 1338 concerning agreements and Article 1457 concerning buying and selling. In addition, the joint account mechanism is also related to Law Number 11 of 2008 concerning Information and Electronic Transactions and Law Number 3 of 2011 concerning Fund Transfers. Joint accounts are a form of preventive protection in electronic transactions so that the rights and obligations of the parties are maintained.

Legal Protection for Consumers in the use of joint accounts is regulated in Law Number 8 of 1999 concerning Consumer Protection. Consumers have the right to comfort, security, and safety in transactions. In the event of a default such as the seller does not send goods or goods that are not suitable, the consumer can claim compensation based on the provisions of Article 1243 of

²² Ahmadi Miru and Sakka Pati, *Law of Engagement Explanation of the Meaning of Articles 1233 to 1456 BW*, PT. Rajagrafindo Persada, Jakarta, 2008, p. 16.

the Civil Code. However, to obtain maximum protection, the use of a trusted joint account and having written procedures and agreements is very important.

Bibliography

Books

- Abdul Halim Barkatullah, *"Electronic Transaction Law in Indonesia: As a Guideline in Facing the Digital Era of E-commerce Business in Indonesia"* Nusa Media, Bandung 2019.
- Ahmadi Miru and Sutarman Yodo, *Consumer Protection Law*, Publisher of PT. Raja Grafindo Persada, Jakarta, 2007.
- Az. Nasution, *Consumer Protection Law An Introduction*, Diadit Media Publisher, Jakarta, 2006.
- Janus Sidabolok, *Consumer Protection Law in Indonesia*, Publisher of PT. Citra Aditya Bakti, Bandung, 2010.
- Marzuki Peter Mahmud, *Legal Research*, Kencana Prena Media Group Publisher, Jakarta. 2005.
- Ninieck Suparni, *Cyberspace Problematics & Anticipation of Its Arrangements*, Sinar Grafika, Jakarta, 2009.
- Purwahid Patrik, *The Basics of the Law of Engagement (an alliance born from agreement and from law)*, Mandar Maju Publisher, Bandung, 1994.
- R, Subject, *Covenant Law*, Publisher PT. Intermedia, Jakarta, 2005.
- Resa Raditio, *Legal Aspects of Electronic Transactions: Engagement, Proof and Dispute Resolution*, Graha Ilmu, Yogyakarta, 2014.
- Riyeke Ustadiyanto, *Framework E-Commerce*, Andi Publisher, Yogyakarta, 2001.
- Wirjono Prodjodikoro, *Civil Law on Certain Agreements*, Sumur Publisher, Bandung, 1974.
- Zaeni Asyhadie, *Business Law Principles and Its Implementation in Indonesia*, Publisher of PT. Raja Grafindo Persada, Jakarta, 2012.

JOURNAL :

- Arya Putra P, Azhar Muttaqin dan Sofyan Arief *"Perlindungan Hukum Konsumen dalam Jual Beli Online dengan Jasa Escrow"* Notary Law Journal Vol.1 Issue.2 April (2022) h. 88-89
- Dedi Riswandi, *"Transaksi On-Line (E-Commerce) : Peluang Dan Tantangan Dalam Perspektif Ekonomi Islam"*, Jurnal Econetica, No. 1 Vol. 1, Universitas Nahdlatul Ulama Nusa Tenggara Barat, (2019), h. 4
- Ernestas Arita Arie, Agnes Maria Janni Widyawati, Mig Irianto Legowo, Nining Suningrat dan Heri Purnomo *"Perkembangan Hukum Perdata Dalam Penyelesaian Sengketa Perjanjian Online"* Jurnal Kolaboratif Sains, Vol. 7 No. 11, di akses November 2024, hal. 4085-4089.
- Firyaal Shabrinalzazi et al., *"Perlindungan Hukum Terhadap Konsumen Dalam Transaksi E-Commerce Melalui Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Dan Peraturan Pemerintah (Pp) Nomor 80 Tahun 2019 Tentang Perdagangan Melalui Sistem Elektronik,"* Jurnal Hukum Nusantara1, Vol.1 No. 2 (2024) h. 8-14.
- Putu Dian Wulandari, *"Perlindungan Hukum Terhadap Konsumen Pengguna Sistem Pembayaran Rekening Bersama Dalam Transaksi E-Commerce"*, Jurnal Kertha Desa, No.7 Vol. 8, Fakultas Hukum Universitas Udayana, 2020, h. 1-9.

Titin Apriani "*Konsep Ganti Rugi Dalam Perbuatan Melawan Hukum Dan Wanprestasi Serta Sistem Pengaturannya Dalam Kuh Perdata*" *Jurnal Ganec Swara* Vol. 15, No.1 06 Maret (2021) hal. 929-934.

Nugroho, Fajar Seto, Mega Ayu Ningtyas, Bambang Eko Muljono, and Ferdiansyah Safi'I. Hidayatullah. "The Concept of Concursus Realis in Criminal Law; A Legal Study of The Crimes of Rape and Murder." *Jurnal Independent* 13, no. 2 (2025): 207-217.

LAWS:

Undang-Undang Nomor 23 Tahun 1999 tentang Bank Indonesia

Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen

Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik

Peraturan Pemerintah Nomor 82 Tahun 2012 tentang Penyelenggaraan Sistem dan Transaksi Elektronik