



---

## Legal Protection Of Bank Financial Institution Brand Against Username Squatting Through Twitter Accounts Based On The Trademark Law And The Electronic Information And Transaction Law

<sup>1)</sup> Rizka Alifia Zahra, <sup>2)</sup> Muhamad Amirulloh, <sup>3)</sup> Laina Rafianti

<sup>1,2,3</sup> Universitas Padjajaran, Indonesia.

\*Email: <sup>1)</sup> [rizka19014@gmail.com](mailto:rizka19014@gmail.com), <sup>2)</sup> [muhamad.amirulloh@unpad.ac.id](mailto:muhamad.amirulloh@unpad.ac.id), <sup>3)</sup> [laina@unpad.ac.id](mailto:laina@unpad.ac.id)

\*Correspondence: <sup>1)</sup> Rizka Alifia Zahra

---

DOI:

10.59141/comserva.v3i06.1026

### ABSTRAK

*The use of a brand as a Twitter social media account is one way for brand owners to introduce their goods and/or services as well as a guarantee for their quality. The rise of fake Twitter accounts on behalf of the financial institution Bank Mandiri proves that trademark infringement does not only occur conventionally, but also through the scope of cyberspace. Writing this normative law aims to determine the qualifications for the act of using a bank's financial institution brand as a Twitter social media account and to determine what legal action should be taken by Bank Mandiri against those who use its brand without rights and permission. This research is a legal study employing the normative juridical approach method, a type of legal writing that is conducted by examining library data. The study applies a qualitative analysis method, connecting legal principles, norms, and theories to determine legal qualifications and consequences. The results show that using trademarks as social media accounts should be based on principles, including legal certainty, good faith, and neutrality within technology. Civil law measures offer a proportional legal remedy, seeking compensation for economic harm suffered. This study suggests the need for specific regulations to prohibit the registration and use of trademarks as social media accounts in the virtual space. This research contributes to the understanding of trademark protection in cyberspace, and provides legal guidance for financial institutions to address trademark misuse on social media platforms.*

**Keywords:** *Legal Certainty Principle, Legal Protection, Trademark Utilization, Twitter, Username Squatting.*

---

### INTRODUCTION

The advancements in technology, information, and communication, along with all their supporting elements such as tools and infrastructure, have ushered human civilization into a digital era. This development has greatly impacted the scope of commerce, including banking activities. The digitalization of banking activities is believed to offer numerous benefits, such as more efficient services, cost-effective communication, and an enhanced image for the banking institution itself. A prime example of digital products in banking services today is mobile banking, often referred to as m-banking. Livein' by Mandiri stands as an illustration of a mobile banking service that has gained popularity among the public and is owned by Bank Mandiri.

---

Bank Mandiri, a financial bank institution with a mission to integrate financial products and services, maintains official social media accounts across various platforms to uphold communication quality with its customers. This includes its presence on the Twitter social media platform, where it has verified and gold check marked accounts, namely @bankmandiri (official Bank Mandiri account), @mandiricare (official Bank Mandiri customer service account), @livinpoint (official Bank Mandiri account dedicated to M-Banking point information), and @mandiricard.

All of Bank Mandiri's official Twitter accounts have undergone a verification process and have been granted the gold checkmark. A gold check marked Twitter account signifies that the account has been verified according to eligibility criteria, including having a complete, authentic, prominent, and active profile. A gold check marked Twitter account signifies an official business account from a Verified Twitter Organization. In addition to its technological and digital banking aspects, Bank Mandiri is also a registered service brand since 2007 under the trademark classification system in class 36, on behalf of the applicant PT. BANK MANDIRI (PERSERO) Tbk. Bank Mandiri's product, Livin' by Mandiri (Bank Mandiri's m-banking), is also registered under the same applicant since 2021 with trademark classifications in classes 9, 36, and 42 (De Ocampo & Gantalao, 2019).

Considering Bank Mandiri's extensive customer base, it's not uncommon for some of them to encounter confusion in distinguishing unofficial Bank Mandiri Twitter accounts that lack the blue and gold verification checkmarks. These unverified Twitter accounts, falsely claiming to be affiliated with Bank Mandiri, have caused numerous customers to incur financial losses due to their deceptive impersonation of official Bank Mandiri accounts to spread false and misleading information.

The Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions, and Law Number 20 of 2016 concerning Trademarks and Geographical Indications, do not explicitly address the practice of Username Squatting. The ITE Law as a normative regulation in cyberspace should ideally cover the misuse of intellectual property. The Trademark Law itself primarily focuses on substantive requirements for trademark registration, including the prohibition of malicious intent during registration and usage (Aris Ganang, 2012).

Based on the aforementioned arguments, two legal issues arise as the subject of analysis in this writing, which can be formulated as follows: **what is the qualification of the act of using the trademark of a financial bank institution through the Twitter social media platform, and what legal actions should the financial institution undertake against parties unlawfully using their trademark?**

## **METODE**

This research is a legal study employing the normative juridical approach method, a type of legal writing that is conducted by examining library data (normative legal research method). The research specification applied is descriptive-analytical, involving the depiction, examination, and analysis of the applicable legal provisions in relation to theories of legal and the enacted law (positive law) implementation in reference to the issue.

Primary legal data in this research includes the Constitution of the Republic of Indonesia Year 1945, Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions, and Law Number 20 of 2016 concerning Trademarks and Geographical Indications (Rajab, 2018). Secondary legal data encompasses works of experts, doctrines,

journals, and other research outcomes related to the addressed issue. Lastly, tertiary legal data comprises case examples, encyclopedias, and internet sources that can be utilized.

A qualitative analysis method is employed in this research in the form of sentence descriptions or explanations regarding the protection of the trademark of a financial bank institution from its use as a Twitter social media account. These are subsequently analyzed by connecting them to relevant principles, norms, and theories, resulting in a conclusive research outcome.

## **RESULTS AND DISCUSSION**

In Law Number 20 of 2016, a trademark is defined as a symbol that can be graphically represented in the form of an image, logo, name, word, letter, number, color arrangement, in 2 (two) or 3 (three) dimensions, sound, hologram, or a combination of 2 (two) or more of these elements to distinguish goods and/or services produced by individuals or legal entities in trade activities. A trademark fundamentally serves various purposes, one of which is to act as an identity that distinguishes goods and/or services from one company to another (trademark as product identity). Furthermore, trademarks function as a vow of the value of goods and/or services by linking the reputation of the branded product to its manufacturer (Directorate General of Intellectual Property Rights Republik Indonesia, 2000).

The qualification of using trademarks, especially those of financial bank institutions, through the Twitter social media platform can be approached methodologically. This aligns with the different approaches to maintaining security in cyberspace presented by Ahmad M. Ramli, (2014), which include technological and legal approaches (Amirulloh & Kusmawati, 2014). The technological approach is essential for ensuring network security is robust and resistant to illegal and unauthorized infiltration (Ramli et al., 2020).

From the perspective of the Twitter platform, cybersecurity measures and the verification process for obtaining a checkmark fall under the technological approach. According to the Twitter General Rules, the platform stipulates that its users must adhere to its rules, which are divided into three sections: privacy, authenticity, and security. Concerning the practice of Username Squatting, the matter relates to authenticity. Firstly, all Twitter accounts are obligated to follow existing rules, especially those regarding authenticity. This means that accounts must not impersonate or mimic individuals, groups, or organizations to deceive, confuse, or mislead others, nor should they use false identities that disrupt the comfort of others on Twitter. Moreover, accounts must not in contravene upon any form of intellectual property rights (David I Bainbridge, 2010).

Secondly, social media Twitter accounts must not infringe upon any form of intellectual property rights, particularly registered trademarks of goods and/or services (Catayoc, 2019). Twitter, under its trademark policy violation section, defines trademark infringement. This means that trademark infringement can be qualified as the use of a registered trademark of a company or business by another party without permission, with the intention of misleading or confusing others regarding the trademark or business affiliation.

The Twitter General Rules establish qualifications for accounts with deceptive or misleading identities, including the following:

1. Resembling another individual or organization in a misleading manner regarding account affiliation.

2. Using a false identity with a stolen or computer-generated photo and a fabricated name to impersonate a non-existent individual or organization. Such behavior is considered deceptive when it engages in disruptive or manipulative activities.

Consequently, every user of a Twitter account is obligated to use trademarks of goods and/or services in a manner prescribed by applicable law or other reasonable fair use. The practice of username squatting is commonly executed by mimicking social media Twitter accounts representing registered trademarks of goods and/or services. These accounts are essentially verified and checked according to the label assigned to their profile; for example, Bank Mandiri, a verified financial institution account, receives a gold checkmark and a square shaped profile picture.

From its legal aspect, the practice of Username Squatting and through the owner's perspective, constitutes an unlawful act due to its intentional nature. Username squatting is characterized by deliberate and unauthorized use of another person's registered trademark, with the intention of gaining dishonest profit through an Electronic Transaction. Username squatting is considered an Unlawful Act (Perbuatan Melawan Hukum), conflicting with the rights of others, both the interests of the trademark owner and those of the public (customers or consumers). Meanwhile, Indonesia positive law (*ius constitutum*) hasn't regulated the specific qualification of trademark utilize through cyberspace, including username squatting. This is in line with the risk theory of intellectual property by Robert M. Sherwood, which suggests that trademark owners typically face the potential risk of their trademark being misused by unauthorized parties in violation of the law (Sherwood, 2019).

According to Article 1 Number 5 of the Trademark Law, the lawful ownership of a trademark belongs to the proprietor of a registered trademark itself and granted by the state for a specific period. This ownership means the holder has the right to use the trademark themselves or grant permission to others to use it. The subject of trademark ownership refers to individuals or entities whose names are registered in the General Trademark Register and announced in Official Trademark News. Legal subjects who can apply for trademark registration include individuals, associations, and legal entities (CV, firms, and corporations).

Article 20 of the Trademark Law (substantive registration requirements) stipulates that trademarks that cannot be registered include those that:

- a. Conflict with state ideology, legislation, morality, religion, ethics, or public order.
- b. Are identical with, related to, or simply describe the goods and/or services for which registration is sought.
- c. Contain elements that can mislead the public about the origin, quality, type, size, nature, or purpose of the goods and/or services applied for, or are names of protected plant varieties for similar goods and/or services.
- d. Contain information inconsistent with the quality, character, or efficacy of the produced goods and/or services.
- e. Lack distinctiveness.
- f. Are common names and/or public symbols.

Article 21 of the Trademark Law addresses rejected trademark applications, including those that are equivalent or substantially similar. These include:

- a. Registered trademarks owned by others or applied for by others first for similar goods and/or services.
  - b. Well-known trademarks owned by others for similar goods and/or services.
-

- c. Well-known trademarks owned by others for dissimilar goods and/or services, meeting certain requirements.
- d. Registered Geographical Indications.

In addition to trademarks that are identical or substantially similar, a trademark is dismissed if it (Zappalaglio, 2022):

- a. Resembles or imitates the name or abbreviation of a famous person, photo, or the name of a legal entity owned by others, except with written consent from the authorized party.
- b. Mimics or resembles the name, abbreviation of a name, flag, symbol, or emblem of a country, or national or international institution, except with written consent from the relevant authority.
- c. Mimics or resembles the official mark, stamp, or seal used by a country or government agency, except with written consent from the authorized party.

Similarly, to the practice of username squatting, these actions clearly conflict with Article 21 Paragraphs (1) and (2), as username squatting involves the unauthorized use of a registered trademark owned by another legal entity without permission. It also involves the use of a registered trademark owned by another party or applied for by another party for similar goods and/or services.

Under the Trademark Law, the use of another person's registered trademark as a social media account should be qualified as an act driven by bad faith. This is based on the action's inherently unlawful and unauthorized nature, with the intent to dishonestly profit from utilizing the reputation of the registered trademark, often involving the misleading of consumers or customers. Referring to the formulation of Article 21 Paragraph (3) of the Trademark Law, bad faith can be qualified through factors such as the intent to impersonate, mimic, or follow another party's trademark for business interests, resulting in unfair competition, deception, or confusion among consumers. The use of grammatical legal discovery interpretation is employed in the Trademark Law, especially in Article 21 of the Trademark Law, which can also be interpreted as a substantive requirement for applicants or owners of registered trademarks in using registered trademarks for goods or services. This happened since a party or trademark owner can use their trademark, the trademark must be registered through the trademark application procedure. Furthermore, the right to use the trademark is gained subsequent to the trademark has passed both administrative and substantive examination stages.

The practice of Username Squatting constitutes unauthorized trademark use. In unauthorized use, the goods and/or services employed closely resemble or are identical to the original. This clearly violates the provisions of Articles 20 and 21 of the Trademark Law, as the infringed parties are the trademark owners and consumers/customers.

Regardless from the perspective of cyber law, the ITE Law contains Article 25, addressing the protection of intellectual property compiled as electronic documents or information. Trademarks are a form of intellectual property, and their use as social media accounts falls under the category of electronic information. However, Article 23 which concerning of cybersquatting's terms stated likewise since the practice of username squatting resembles the act of cybersquatting because both involve the principle of first registration. The principle of first registration, whether for registering a Twitter account or a domain name, differs in the field of intellectual property rights as it does not require substantive examination, unlike the examination involved in trademark and patent registration. It states that all forms of domain name ownership and usage must be based on good faith and not infringe upon the rights of others. Violation of the rights of others, as stipulated in Article 23 Paragraph (2), can include infringements on registered trademarks, registered legal entities' names, names of famous individuals,

---

and similar names that essentially cause harm to others. This is also in line with and related to the principles outlined within the scope of the Trademark Law.

Meanwhile Article 28 Paragraph (1) of the ITE Law also prohibits the spread of false and misleading news leading to consumer losses within Electronic Transactions. Username squatting practices are carried out by parties without authorization and without rights because the legitimate user of a registered trademark is the rightful possessor, legally registered in the General Trademark Register and announced in Official Trademark News. Those without authorization and rights must be proven to have acted in bad faith in their trademark use. This bad faith might involve spreading false news and deceiving consumers in electronic transactions. The legal consequence of such bad faith action will result in consumer losses.

In line with the practice of username squatting on registered trademarks, especially those of legal entities or financial bank institutions in Indonesia, the United States is one of the countries that have legal foundations extended to trademark scope. These regulations explicitly and definitively address trademark violations in the virtual space (Cyberpiracy) through the Trademark Cyberpiracy Prevention Act and the Anti Cybersquatting Consumer Protection Act.

However, the United States also lacks a clear regulation regarding username squatting actions through the use of social media. The United States only has a legal foundation related to Cyberpiracy in the context of cybersquatting actions. In this regard, the ACPA (Anti-Cybersquatting Consumer Protection Act) formulates provisions for bad faith through articles found in the aforementioned law concerning the qualification of bad faith in cybersquatting actions. Some of these include:

- a. When it concerns a trademark or other property rights within a domain name.
- b. When the intention is to divert consumers from the trademark owner by damaging the reputation of the trademark, through misleading products and/or services.
- c. When an offer is made to transfer, sell, or otherwise handle a domain name to the trademark owner or a third party for economic gain, without previously using or intending to use the domain name to honestly offer goods or services.
- d. Providing false and misleading information.
- e. Registering or using a domain name that is the same or similar to a previously registered trademark.”

Article 83 Paragraph (1) of the Trademark Law regulates the provisions for resolving disputes regarding civil lawsuits for trademark infringement. Through this article, it is stated that trademark infringement from a civil law perspective is another party who without right uses a mark that is substantially or completely similar to similar goods and/or services. The grammatical interpretation is used in Article 83 of the Trademark Law, specifically in the section 'using a mark has similarities in essence or in its entirety to similar goods and/or services.' The word 'use' can be considered similar to the terms of use of a registered goods and/or services mark. Therefore, the qualification of an action in using a bank financial institution's brand as a Twitter social media account can be justified as a violation if a party who does not have the right or permission uses a mark that has similarities in essence or in its entirety to similar goods and/or services (Danrivanto Budhijanto, 2010).

Regardless, Article 100 Paragraph (1) of the Trademark Law regarding the criminal provisions for trademark infringement also states that any person who without right uses a Mark which is completely the same as a registered Mark belonging to another party for similar goods and/or services

produced and/or traded constitutes an offense. and the brand owner has the right to take criminal legal action (Amirulloh, 2017).

Through the Rule of Law Theory (Teori Negara Hukum), it signifies that trademark owners have the right to initiate civil compensation claims against username squatters (those engaged in username squatting). This provision complements Article 83 Paragraph (1) of the Trademark Law, which deals with lawsuits pertaining to trademark violations. Based on this provision, it is necessary to establish regulations regarding infringements committed in cyberspace, particularly considering that law exists as a tool to establish security and justice. The regulations concerning username squatting are also aimed at directing the use of trademarks as Twitter social media accounts in an orderly and constructive manner, as law embodies the definition of rules or regulations that serve as instruments or means in development, guiding human activities (Yasmin, 2016).

Legal action concerning trademark infringement in the virtual space, especially username squatting, can be pursued through civil law measures. The practice of username squatting occurs due to the violation of the exclusive rights of the registered trademark owner. Based on civil legal accountability, the trademark owner must be protected and compensated for the damages suffered. The right to file a civil lawsuit for damages resulting from trademark infringement is outlined in Article 83 Paragraph (1) of the Trademark Law, which comprehensively specifies the following:

“(1) Registered trademark owners and/or registered trademark licensees can file a lawsuit against another party who uses a trademark that is identical or substantially similar to theirs for similar goods and/or services without rights, comprising:

- a. Lawsuit for damages; and/or
- b. Cessation of all activities related to the use of the trademark.”

Regarding the unauthorized use of trademarks through username squatting practices, the above article can be interpreted to encompass the use of trademarks as social media accounts, allowing trademark owners to file lawsuits. Furthermore, the UDRP (Uniform Domain Name Dispute Resolution Policy) recommends civil law measures as a mechanism for resolving disputes over unauthorized domain name use (cybersquatting) by other parties (Sinaga, 2022) (Simon, 2012). Considering both cybersquatting and username squatting are similar, Cyberpiracy Protections for Individuals specified likewise that a civil action can be pursued towards trademark infringement on cyberspace (Pesochinsky, 2010).

Through the perspective of the Information and Electronic Transactions Law, such civil action is regulated in Article 38 and Article 39. The aforementioned law provides the legal basis for civil lawsuits for damages resulting from registered trademark infringement through cyberspace, including username squatting, stating anyone can initiate a legal action against parties operating Electronic Systems and/or using Electronic Transactions which result in losses.

In this context, the aggrieved party or trademark owner cannot file a compensation lawsuit against the Electronic System Organizer (ESO) in connection with such social media platforms. This is due to the implementation of the Safe Harbour Policy principle, which is established by the Ministry of Communication and Information. This principle is designed for all private Electronic System Organizers or ESOs to responsibly manage Electronic Systems and Electronic Information and/or Documents within the Electronic System in a reliable, secure, and accountable manner. ESOs are also required to provide service usage instructions in the Indonesian language, in accordance with legal provisions.

---

Twitter, as a private Electronic System Organizer in Indonesia, is subject to the principles of the Safe Harbour Policy. This can be evidenced by its own policies and regulations in managing electronic information and/or documents, as outlined in the Twitter Help Center. Additionally, Twitter provides service usage instructions in Indonesian and mechanisms for reporting violations in Indonesian. Twitter also facilitates users in downloading all stored data and providing data for civil legal efforts. Twitter's policies align with its status as a private Electronic System Organizer, adhering to applicable regulations and being responsible for existing content or data. Therefore, Twitter, as an PSE/ESO, cannot be legally sued through civil action by users whose rights have been violated by others (Sahib et al., 2023).

Resolving unlawful virtual trademark use cases, particularly through social media accounts, would be more effective using civil law approaches, as they offer proportional justice to all parties involved. The legal actions that can be taken by the trademark owner against cybersquatting that infringes on their exclusive rights include seeking compensation or the profits that the plaintiff, as the trademark owner, should have gained. This payment can also encompass the reimbursement of actual damages incurred (Levine, 2010). Primarily based on Article 1365 of the Civil Code, the trademark proprietor, who has suffered economic harm, is entitled to compensation for the violation of their exclusive rights (Indonesia, 2010). Those who commit violations without authorization and rights will have an obligation to provide compensation as a legal consequence of their actions. The principle of accountability based on fault indicates that those acting unlawfully, without authorization and rights, must assume legal responsibility based on their wrongful conduct.

## **CONCLUSION**

There are four principles for protecting trademarks in the virtual space against the qualification of username squatting: the principle of good faith, equivalence, usage, and cooperation. Through cyber law, the qualification of using trademarks as Twitter social media accounts must be based on principles and objectives according to the Information and Electronic Transactions Law. These principles include legal certainty, utility, caution, genuine belief (*bona fide*), and the sovereignty to opt for technology or neutral within technology. Thus, Article 83 and 100 of Trademark Law can be interpreted as a qualification of username squatting through grammatically.

The legal action that financial institutions, such as banks, ought to against cybersquatting actions is through civil law measures, enabling the lawbreaker to be held legally accountable through compensation. Meanwhile, criminal law measures under the ultimatum remedy principle should be the last resort, as criminal sanctions in legal regulations are implemented only after administrative and civil sanctions are exhausted.

Indonesia, as a legal state, means that the law exists for justice and legal certainty, which involves a balance between rights and obligations. For instance, the United States already has specific regulations concerning the legal basis of virtual trademark infringement, such as cybersquatting. Virtual trademark infringement not only diminishes consumer trust but also leads to reduced internet usage by consumers and damage to the reputation of related companies or legal entities. Therefore, a new Article or Paragraph is needed in the Trademark Law that specifically regulates the qualification of using conventional trademarks in the virtual space, prohibiting or disallowing trademarks from being registered and used as Twitter social media accounts.



## DAFTAR PUSTAKA

- Ahmad M. Ramli. (2014). *Hukum Telematika*. Universitas Terbuka.
- Amirulloh, M. (2017). *Cyber Law Perlindungan Merek Dalam Cyberspace*. Bandung: PT Refika Aditama.
- Amirulloh, M., & Kusmawati, A. P. (2014). Perlindungan Merek Terhadap Framing, Meta Tag, Dan Deep Linking Berdasarkan UU No. 15 Tahun 2001 Tentang Merek Dan Perbandingannya Dengan Regulasi Dan Praktik Di Amerika Serikat. *Padjadjaran Jurnal Ilmu Hukum (Journal Of Law)*, 1(3).
- Aris Ganang. (2012). *Aspek Perlindungan Hukum Nama Domain dan Merek*. Jurnal Ilmu Hukum Fakultas Hukum Universitas.
- Catayoc, R. (2019). Importance of Intellectual Property Law: The McLibel Case. Available at SSRN 3506567.
- Danrivanto Budhijanto. (2010). *Hukum Telekomunikasi, Penyiaran & Teknologi Informasi: Regulasi & Konvergensi*. Refika Aditama.
- David I Bainbridge. (2010). *Intellectual Property*. Ashford Colour Press.
- De Ocampo, M. B., & Gantalao, C. S. (2019). *International Conference on Bisnis and Economy (ICBE) 2019: Creating, Managing, and Distributing Wealth: Fulfilling the Asean Economic Community (AEC) Goals*.
- Directorate General of Intellectual Property Rights Republik Indonesia. (2000). *Guide Book of Intellectual Property Rights (Question and Answers Section)*.
- Indonesia, R. (2010). *Kitab Undang-Undang Hukum Perdata (Burgerlijk Wetboek)*. Bandung: Citra Umbar.
- Levine, S. (2010). The Origins of the Lanham Act. *J. Contemp. Legal Issues*, 19, 22.
- Pesochinsky, Z. (2010). Almost Famous: Preventing Username-Squatting on Social Networking Websites. *Cardozo Arts & Ent. LJ*, 28, 223.
- Rajab, A. (2018). Urgensi undang-undang nomor 19 Tahun 2016 tentang perubahan atas undang-undang nomor 11 tahun 2008 tentang informasi dan transaksi elektronik sebagai solusi guna membangun etika bagi pengguna media. *Jurnal Legislasi Indonesia*, 14(4), 463–471.
- Ramli, T. S., Ramli, A. M., Permata, R. R., Wahyuningsih, T., & Mutiara, D. (2020). Aspek Hukum Atas Konten Hak Cipta Dikaitkan dengan Undang-Undang Nomor 19 Tahun 2016 Tentang Informasi dan Transaksi Elektronik. *Jurnal Legislasi Indonesia*, 17(1).
- Sahib, N. S. M., Idayanti, S., & Rahayu, K. (2023). Problematika Aturan Penyelenggara Sistem Elektronik (PSE) Di Indonesia. *Pancasakti Law Journal (PLJ)*, 1(1), 61–74.
- Sherwood, R. M. (2019). *Intellectual property and economic development*. Routledge.
- Simon, D. A. (2012). An Empirical Analysis of Fair Use Decisions Under the Uniform Domain-Name Dispute-Resolution Policy. *BCL Rev.*, 53, 65.
- Sinaga, H. D. P. (2022). Critical Rationalism Of Kuhn And Popper: An Initiative Of Economic Development Based On Law. *The Scientia Journal Of Economics Issues*, 1(1), 17–22.
- Yasmin, M. (2016). Analysis of The Legal Thought of Postmodern Era of The Development Legal

**1\*) Rizka Alifia Zahra, 2) Muhamad Amirulloh, 3) Laina Rafianti**

*Legal Protection of Bank Financial Institution Brand Against Username Squatting Through Twitter Accounts Based on the Trademark Law and the Electronic Information and Transaction Law*

---

Theory By Mochtar Kusumaatmadja and Progressive Legal Theory By Satjipto Rahardjo For Legal Development of Indonesia In The Perspective of Ontological, Epistemological And Axiological. *IOSR Journal of Humanities and Social Science* 21, 09, 66–75.

Zappalaglio, A. (2022). Getting Article 22 (1) TRIPS Right: A Commentary on the Definition of ‘Geographical Indication’ from a European Union Perspective with a Focus on Wines. *The Journal of World Investment & Trade*, 23(2), 180–217.



© 2022 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>).