

ABSTRACT

LEGAL PROTECTION FOR INDONESIAN BANK DEPOSITS CUSTOMERS THAT MAKE DEPOSITS ONLINE SYSTEM

(ix+117 pages)

The problems studied in this thesis are regarding the principles that must be applied regarding the acceptance of deposits that have a strong legal standing for banks and legal protection for customers related to the submission of the deposit system (online banking or mobile banking) if viewed regulations of law in effect . – regulations of law in effect. The research method used is normative juridical research by using conceptual approach besides examines to examine laws and regulations related to the material which is studied. Bank is a financial institution that is a place for individuals, private business entities, state-owned enterprises, and even government institutions to store their funds. The banking system in Indonesia is currently divided into two banking systems, as explained in Article 1 Number 3 of the Banking Act, which defines that a commercial bank is a bank that carries out its business activities conventionally and or based on syariah principles (Islamic law) which in its activities provides services in payment traffic. The Bank conducts its business activities based on bank principles and in accordance with the laws and regulations related to banking. One of the products of the bank is a time deposit where this product is used by customers to save their funds by dividing the profits between the bank and its customers based on the interest rate system or profit sharing principle. Time deposit is a form of deposit that can only be disbursed at a certain time in accordance with the terms and conditions for opening a time deposit that applies in banking. In applying for deposits, customers are also protected based on the principles applied in the implementation of internet banking or mobile banking, namely the constraint principle, the security principle, the consumer protection principle, and the caveat vendor principle. Based on the principles related to the implementation of internet banking or mobile banking mentioned above, the legal protection of customers as deposit owners will be protected by the regulations relating to deposits currently in effect in Indonesia.

Reference: 75 (1982-2020)

Keywords: banking institutions, banking principles, mobile banking/internet banking