

ABSTRACT

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REGULATION INTER-SECTOR COORDINATION ARRANGEMENTS AND BANK RESPONSIBILITIES RELATED TO PHISING PREVENTION OF CUSTOMERS

(IX + 75 pages: 7 pictures; 0 table; 3 attachments)

Phishing is an action that someone takes to get someone's data that is used to access an account. In Indonesia, financial services are used as the main target in phishing attacks. Generally, financial services that use OTP codes are often attacked by phishing. The OTP code as one of the customer's personal data is useful for the verification process in accessing bank accounts. There are two problem formulations used in this thesis research, including coordination between sectors and bank responsibilities that related to phishing prevention against customers. The type of research used is empirical normative legal research. Customer protection through coordination between government and bank responsibilities will be compared with legal events that occur in society based on non-judicial cases of customers attacked by phishing. There is a responsibility for OJK and the Ministry of Communication and Information in preventing phishing against customers. OJK and the Ministry of Communication and Information can coordinate regarding the prevention of phishing against customers through coaching, supervision, and enforcement. Banks can be responsible for phishing prevention by providing education to customers and developing a cyber security system implemented by the bank. A task force can be formed that includes coordination between OJK and the Ministry of Communication and Information in preventing phishing against customers. Banks can continue to provide regular guidance to customers and develop different cybersecurity systems in the authentication process to access customer's bank account.

Keywords: *Phising, Bank, Costumers, Coordination, Responsibility*

References: 109 (1983-2022)