

ABSTRACT

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LEGAL PROTECTION OF CUSTOMERS SUBJECT TO LOSSES DUE TO BANK SYSTEM ERRORS IN MOBILE BANKING SERVICES

(x + 84 pages)

A strong economy requires secure financial institutions to carry out various financial activities. One of them is by using electronic banking or better known as internet banking, namely bank services that allow customers to obtain information, conduct communications and banking transactions, quickly, and can be done anywhere and anytime. Internet banking transactions can also pose several risks. It is stated in Article 1 paragraph (2) of Bank Indonesia Regulation Number 5/8/PBI/2003 concerning the Implementation of Risk Management for Commercial Banks, states that the risk is that there is a potential events that can cause losses. Therefore, the purpose of this study is to provide an overview of the implementation of digital banking services and customer protection against the risks of digital banking services. The method used in this research is normative legal research method. This study indicates that OJK Regulation No.12/ POJK.03/2018 regulates the implementation of digital banking services which is a preventive protection related to customer protection. With this OJK Regulation, it is hoped that banks as digital banking service providers will always prioritize risk management in the use of information technology. Repressive protection in bank accountability for complaints from customers who use digital banking services. In addition, Law No. 4 of 2023 regarding the Development and Strengthening of the Financial Sector serves as the legal basis for the specific legal protection of the rights of banking customers. Therefore the legal protection for banking consumers besides referring to Law No. 8 of 1999 regarding Consumer Protection which discusses consumer protection in general can also refer to Law No. 4 of 2023 as stated above as legal protection that specifically discusses in the financial realm.

Keywords: Customer Protection, Digital Banking Services, Bank Responsibilities.

References 47 (1989-2023)