

**PERTANGGUNGJAWABAN BANK ATAS KEBOCORAN DATA
NASABAH YANG MERUGIKAN KEPENTINGAN NASABAH PADA
PT BANK MESTIKA DHARMA TBK**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perlindungan dan pengawasan terhadap data pribadi nasabah atas kebocoran data dan menimbulkan kerugian pada PT. Bank Mestika Dharma, Tbk serta untuk mengetahui pertanggungjawaban bank atas kebocoran data nasabah yang merugikan kepentingan nasabah pada PT Bank Mestika Dharma, Tbk. Penelitian ini menerapkan pendekatan normatif yang mengintegrasikan elemen empiris, dengan metode penelitian yang mengadopsi pendekatan hukum normatif-empiris. Fokus penelitian pada analisis implementasi ketentuan hukum normatif, seperti peraturan perundang-undangan, untuk menilai efektivitas hukum, kepatuhan, peran lembaga hukum, dan dinamika penegakan hukum. Selain itu, pendekatan ini juga melibatkan pendekatan empiris berupa pengumpulan data lapangan melalui wawancara dan penyelidikan fakta-fakta terkait dengan subjek penelitian. Hasil penelitian ini menemukan bahwa perlindungan dan pengawasan terhadap data pribadi nasabah di PT Bank Mestika Dharma, Tbk. menunjukkan bahwa meskipun bank telah menerapkan berbagai langkah keamanan, risiko kebocoran data tetap ada. Oleh karena itu, penting untuk terus meningkatkan sistem keamanan, melakukan audit secara berkala, dan memberikan edukasi kepada nasabah tentang perlindungan data pribadi. Pengawasan yang ketat dan responsif terhadap ancaman siber juga menjadi kunci dalam menjaga kepercayaan nasabah serta meminimalisir dampak dari potensi kebocoran data. Sedangkan mengenai pertanggungjawaban PT Bank Mestika Dharma, Tbk. atas kebocoran data nasabah menunjukkan bahwa bank memiliki kewajiban untuk melindungi informasi pribadi nasabah. Tindakan pencegahan dan penanganan yang efektif sangat penting untuk mengurangi risiko kebocoran. Selain itu, bank perlu menyediakan mekanisme untuk ganti rugi dan transparansi informasi kepada nasabah sebagai bagian dari pertanggungjawaban sosial dan hukum, guna membangun kepercayaan nasabah dan memenuhi standar kepatuhan yang berlaku.

Kata Kunci: Kebocoran Data, Perlindungan Data, Pengawasan Data, Pertanggungjawaban Bank, Nasabah.

Referensi : 63 (1992-2024)

**BANK'S RESPONSIBILITY FOR LEAKAGE OF CUSTOMER DATA
WHICH HARMS CUSTOMER'S INTERESTS AT
PT BANK MESTIKA DHARMA TBK**

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ABSTRACT

This study aims to determine the protection and supervision of customer personal data for data leaks and causing losses to PT. Bank Mestika Dharma, Tbk and to determine the This study aims to determine the protection and supervision of customer personal data for data leaks and causing losses to PT. Bank Mestika Dharma, Tbk and to determine the bank's responsibility for customer data leaks that harm customer interests at PT Bank Mestika Dharma, Tbk. This study applies a normative approach that integrates empirical elements, with a research method that adopts a normative-empirical legal approach. The focus of the study is on the analysis of the implementation of normative legal provisions, such as laws and regulations, to assess the effectiveness of the law, compliance, the role of legal institutions, and the dynamics of law enforcement. In addition, this approach also involves an empirical approach in the form of collecting field data through interviews and investigating facts related to the research subject. The results of this study found that the protection and supervision of customer personal data at PT Bank Mestika Dharma, Tbk. showed that although the bank has implemented various security measures, the risk of data leaks remains. Therefore, it is important to continue to improve the security system, conduct regular audits, and provide education to customers about personal data protection. Strict and responsive supervision of cyber threats is also key to maintaining customer trust and minimizing the impact of potential data leaks. Meanwhile, regarding the responsibility of PT Bank Mestika Dharma, Tbk. on customer data leaks shows that banks have an obligation to protect customer's personal information. Effective prevention and handling measures are essential to reduce the risk of leaks. In addition, banks need to provide mechanisms for compensation and transparency of information to customers as part of social and legal accountability, in order to build customer trust and meet applicable compliance standards.

Keywords: Data Leak, Data Protection, Data Monitoring, Bank Responsibility, Customer.

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