

TABLE OF CONTENTS

TITLE PAGE	i
ENDORSEMENT	ii
APPROVAL	iii
DISCLAIMER	iv
PREFACE	v
ACKNOWLEDGEMENTS	vi
TABLE OF CONTENTS	viii
LIST OF TABLES	x
ABSTRACT	xi
INTISARI	xii
CHAPTER I: INTRODUCTION	1
A. Underlying Background	1
B. Research Questions	6
C. Originality of Research	6
D. Research Purpose	11
E. Research Benefits.....	11
CHAPTER II: THEORETICAL REVIEW	13
A. General Theoretical Review regarding Bank	13
1. Definition, Function, Objective, and Category of Bank.....	13
2. Laws and Regulations regarding Banking.....	15
3. Banking Principles	15
4. Digital Banking	17
5. Banking Supervision	19
B. General Theoretical Review regarding Consumer Protection	19
1. Consumer.....	19
2. Banking Customers	20
3. Customers Protection	21
4. The Principles of Banking Customers Protection in Indonesia.....	21
C. General Theoretical Review regarding Personal Data	22
1. Banking Customers Personal Data	22

2. Personal Data Protection for Digital Banking Customers in Indonesia Viewed from Relevant Regulations	23
3. Personal Data Protection Bill	27
CHAPTER III: RESEARCH METHOD.....	28
A. Type of Legal Research	28
B. Type of Data.....	30
C. Data Collection Method and Tool.....	31
D. Data Analysis Method.....	32
E. Stages of Legal Research	33
CHAPTER IV: RESEARCH RESULT AND ANALYSIS	34
A. The Extent to Which do the Relevant Regulations in Indonesia Protect the Personal Data of Digital Banking Customers.....	34
1. Banking Law and Regulations.....	34
2. Law Number 19 of 2016 regarding Electronic Information and Transaction (ITE)	59
3. Law Number 8 of 1999 regarding Consumer Protection	65
B. The Advantages and Disadvantages of the Personal Data Protection Bill in Complementing the Relevant Regulations	77
1. The Advantages of the Personal Data Protection Bill in Complementing the Relevant Regulations	78
2. The Disadvantages of the Personal Data Protection Bill in Complementing the Relevant Regulations	93
CHAPTER V: CLOSURE	99
A. Conclusion	99
B. Recommendation.....	100
BIBLIOGRAPHY	101