

The Protection of Prospective Customers of Digital Banking Services in Indonesia

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ABSTRACT

This research is aimed to gain further understanding and analysis on the protection of Digital Banking Prospective Customers' personal data in the process of opening the Bank account through smartphone application and the protection of Digital Banking Prospective Customers' Prospective Customer's in understanding the Standard Terms and Conditions in opening the Bank account through smartphone's application.

The research method used in this Legal Research is normative-empirical. This research is combined the literature research and field research. The data was obtained from literature research, open resource research, and the interview in the field research with DBS, BTPN, and Permata Bank. The collected data was analyzed by using the qualitative method.

Based on the analysis, it is concluded that the protection towards personal data of Digital Banking Prospective Customers in the process of opening the Bank account through smartphone application has not been protected enough both by the regulation itself and by the Bank itself. The protection of Banking Prospective Customers related to the understanding of the content of Standard Terms and Conditions in opening the Bank account through a smartphone application is not fully protected yet because the Bank does not fully carry out its obligations to explain the purposes and consequences of giving an agreement related to Prospective Customers' personal data and/or information.

Keywords : Data Protection, Standard Agreement, Prospective Customer, Digital Banking Service

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