

**“TINJAUAN YURIDIS KEAMANAN BERTRANSAKSI MELALUI
INTERNET BANKING (STUDI KASUS PT. BANK RAKYAT INDONESIA,
Tbk KCP SOKARAJA, BANYUMAS)”**

Author : Reihan Rizki Pratama¹ Hariyanto²

ABSTRACT

This research in legal writing aims to find out how bank accountability arrangements in protecting the security of transactions made via internet banking at PT. Bank Rakyat Indonesia Tbk, KCP Sokaraja, Banyumas, and knowing how the supervision carried out by Bank Indonesia and the Financial Services Authority is related to the efforts that have been made by banks to protect customers in transactions via internet banking.

This research was conducted juridically and empirically by observing social phenomena that exist in society. This type of research is carried out by means of interviews and field observations as well as examining primary, secondary and tertiary library materials to obtain supporting data. The data were then analyzed using qualitative methods and then presented descriptively, so that later conclusions would be obtained that could answer the problem.

Based on the results of this study, it can be concluded that the Banking Law, Consumer Protection Law, ITE Law and other technical regulations are still insufficient in protecting customers who use internet banking services. The Banking Law does not clearly regulate that there will be compensation for customers who have experienced banking crimes. As well as KCP BRI Sokaraja has implemented the provisions of Law number 8 of 1999 article 19 number (2) regarding compensation. As well as the handling carried out by PT. Bank Rakyat Indonesia Tbk, KCP Sokaraja, Banyumas towards customers who experience losses when making transactions via internet banking there are 4 (four) stages, namely the balance between the obligations that the bank carries out and the obligations that BRI carries out with the benefits received by the customer, complaint handling, the Settlement Body Consumer Disputes (BPSK) and Courts.

Keywords : Internet Banking Transaction, Costumer, Bank Responsibility

¹Undergraduate Students (S-1) at the Department of Business Law at the Faculty of Law, Universitas Gadjah Mada, Yogyakarta.

² Lecturer at the Department of Business Law at the Faculty of Law, Universitas Gadjah Mada, Yogyakarta.

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Oleh : Reihan Rizki Pratama³ Hariyanto⁴

INTISARI

Penelitian dalam Penulisan Hukum ini bertujuan untuk mengetahui bagaimana pengaturan pertanggungjawaban bank dalam melindungi keamanan transaksi yang dilakukan melalui *internet banking* pada PT. Bank Rakyat Indonesia Tbk, KCP Sokaraja, Banyumas, serta mengetahui bagaimana pengawasan yang dilakukan oleh Bank Indonesia dan Otoritas Jasa Keuangan kaitannya dengan upaya yang telah dilakukan oleh bank guna melindungi nasabah dalam bertransaksi melalui *internet banking*.

Penelitian ini dilakukan secara yuridis empiris dengan mengamati gejala sosial yang ada di masyarakat. Jenis penelitian ini dilakukan dengan cara wawancara serta observasi lapangan serta meneliti bahan pustaka primer, sekunder, dan tersier untuk memperoleh data pendukung. Data kemudian dianalisis dengan menggunakan metode kualitatif dan selanjutnya disajikan secara deskriptif, sehingga nantinya akan diperoleh kesimpulan yang dapat menjawab permasalahan.

Berdasarkan hasil penelitian ini dapat disimpulkan bahwa Bahwa UU Perbankan, UU Perlindungan Konsumen, UU ITE serta peraturan teknis lainnya masih kurang dalam melindungi nasabah pengguna layanan jasa *internet banking*. UU Perbankan tidak secara jelas mengatur bahwa akan ada penggantian kerugian kepada nasabah yang mengalami kejahatan perbankan. KCP BRI Sokaraja telah melaksanakan ketentuan UU Perlindungan Konsumen pasal 19 ayat (2) mengenai ganti rugi. Serta penanganan yang dilakukan oleh PT. Bank Rakyat Indonesia Tbk, KCP Sokaraja, Banyumas terhadap nasabah yang mengalami kerugian pada saat melakukan transaksi melalui internet banking ada 4 (empat) tahap yakni keseimbangan antara kewajiban yang bank lakukan dengan kewajiban yang BRI lakukan dengan manfaat yang didapat nasabah, *complain handling*, Badan Penyelesaian Sengketa Konsumen (BPSK) dan Pengadilan.

Kata Kunci : Transaksi Internet Banking, Nasabah, Pertanggungjawaban Bank

³ Mahasiswa Strata-1 (S-1) pada Departemen Hukum Bisnis di Fakultas Hukum Universitas Gadjah Mada, Yogyakarta.

⁴ Dosen pada Departemen Hukum Bisnis di Fakultas Hukum Universitas Gadjah Mada, Yogyakarta.