

## Electronic signature dalam mewujudkan secure electronic transaction di sektor perbankan

Ahmad Redi, author

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### Abstrak

Bagi perekonomian, kemajuan teknologi memberikan manfaat yang sangat besar, karena transaksi bisnis dapat dilakukan secara seketika (real time), yang berarti perputaran ekonomi menjadi semakin cepat dan dapat dilakukan tanpa hambatan ruang dan waktu. Begitu pula dari sisi keamanan, penggunaan teknologi relatif memberikan perlindungan terhadap keamanan data dan transaksi.

Perkembangan teknologi informasi itu telah ?memaksa? pelaku usaha, termasuk sektor perbankan mengubah strategi bisnisnya dengan menempatkan teknologi sebagai unsur utama dalam proses inovasi produk dan jasa. Pelayanan sektor perbankan yang berkaitan dengan penerapan teknologi, misalnya electronic transaction atau electronic banking melalui ATM, phone banking dan internet banking yang merupakan bentuk baru dari delivery channel pelayanan bank dalam mengubah pelayanan transaksi manual menjadi pelayanan transaksi oleh teknologi. Penerapan teknologi dimaksud dalam pelaksanaannya menimbulkan berbagai masalah terutama dalam memberikan perlindungan keamanan bertransaksi bagi pengguna informasi dan transaksi elektronik.

Didasari hal ini, maka Pemerintah bersama Dewan Perwakilan Rakyat Republik Indonesia meregulasi Undang- Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik (UU ITE). Melalui Undang-Undang ini diharapkan terjadi pengaruh yang kuat terhadap kemajuan aspek sektor perekonomian, diantaranya kemajuan dalam layanan perbankan yang berimplikasi pada transaksi tanpa uang tunai, pergerakan modal, dan pendapatan yang cepat di seluruh dunia dalam perkembangan bisnis bagi pelaku bisnis pengguna jasa perniagaan elektronik (e-commerce), termasuk juga negara.

Sebagai upaya perlindungan keamanan dalam bertransaksi bagi pengguna media elektronik di sektor perbankan, maka diperlukan suatu mekanisme security electronic transaction yang menjadi sistem pengamanan guna mengurangi resiko penyalagunaan teknologi informasi, terutama penyalagunaan di sektor perbankan yang rentan terhadap kejahatan siber. Salah-satu mekanisme yang dapat diterapkan dalam mewujudkan security electronic transaction sebagaimana diatur dalam UU ITE, yakni dengan mekanisme tanda tangan elektronik (electronic signature).

Persoalan electronic signature erat kaitannya dengan masalah keamanan transaksi elektronik (secure electronic transaction) yang berhubungan pula dengan persoalan sertifikasi elektronik dan penyelenggara sertifikasi elektronik sebagai bagian terintegrasi dari pelaksanaan electronic signature. Hal ini menjadi penting karena electronic signature merupakan alat baru yang digunakan sebagai alat verifikasi dan autentifikasi suatu informasi elektronik yang menggunakan media elektronik, baik komputer maupun media elektronik lainnya.

Penelitian ini mencoba menjawab permasalahan-permasalahan mengenai bagaimanakah pengaturan lebih lanjut mengenai electronic signature dalam mewujudkan secure electronic transaction di sektor perbankan, bagaimanakah hubungan antara electronic signature dengan sertifikat elektronik dalam mewujudkan secure electronic transaction di sektor perbankan, serta bagaimanakah peran lembaga penyelenggara sertifikasi

elektronik dalam pengesahan sertifikat elektronik guna mewujudkan secure electronic transaction di sektor perbankan. Penelitian ini merupakan tip pendekatan peraturan perundang-undangan, pendekatan konsep, dan pendekatan perbandingan.

*For the economy, the advancement of technology brings a great advantage as real time business transaction can now be carried out; thereby the economic cycle accordingly grows at a faster rate and is free from time and space limitation. Seen from the aspect of security, the adoption of technology, to some extent, gives protection to the security of data and transaction. The development of information technology has made business players, including those in the banking sector; change their business strategy by including technology as a main factor in the process of their goods and service innovation.*

The service of banking sector related to technology application, such as electronic transaction or electronic banking through ATM, phone banking and internet banking have emerged as forms of delivery channel in the bank sector by way of transforming manual transaction service into technology-based transaction service. On the other hand, the application of technology in its implementation has given rise to a host of problems in, particularly in providing security in the transaction process, including electronic transaction.

On the basis of that consideration, the Government and the House of Representatives of the Republic of Indonesia has stipulated Law No 11 Year 2008 on Information and Electronic Transaction. Through this law, it is expected that the advancement in the economic sector can be enhanced, among others is the advancement in the banking sector that has its own implication towards cashless transaction, capital flow, and rapid income in the whole world in the development of business world for its players, e-comers service users, and the country.

As an effort to provide security in doing transaction for the users of electronic devices in the banking sector, a mechanism known as security electronic transaction, which is none other than a security system to minimize the risk of information technology misuse, is greatly needed, especially to minimize the misuse of bank sector service, which is vulnerable to cyber crime. One of the mechanism that can be applied to implement security electronic transaction as regulated in the Law No 11 Year 2008 on Information and Electronic Transaction. Through is the adoption of electronic signature mechanism.

This signature electronic mechanism is closely linked to the secure electronic transaction mechanism, which, in turn, is also correlated with the electronic certification and the implementation of electronic certification as an integral part of the electronic signature implementation. It is of great importance due to the fact that electronic signature is a new mechanism used as a verification and authentication tool of an electronic information using electronic medias, such as computer and other electronic medias.

This study seeks to answer problems concerning further regulation on electronic signature in implementing secure electronic transaction mechanism in the banking sector as well as the correlation between electronic signature with electronic certification in implementing secure electronic transaction in the banking sector as well as the role of the institution authorized to issue electronic certification in validating electronic certification in order to implement secure electronic transaction in the banking sector. This study is a normative law study by using the method of approach to legislation, the concept of the approach, and comparative approach.