

Manajemen pengamanan sistem informasi pada merchant Bank Pennata : Studi Kasus Fraud Banking melalui transaksi elektronik pada mesin eletronik data caprure di Merchant Bank Permata = The information system security management on Bank Permata?s Merchants : Case Study Fraud Banking through electronic transaction on electronic data capture machine at Bank Permata?s Merchants)

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Abstrak

ABSTRAK

Tesis ini mencoba menganalisis sistem manajemen pangarnanan informasi pada Merchant Bank Permata, atas terjadinya peristiwa fraud banking melalui mesin elektronik darn capture di Merchant Bank Permata yang telah dilaporkan di Polda Metro Jaya pada 12 April 2010. Penelitiannya menggunakan penelitian kualitatif, clengan teknik pengumpulan data melalui wawancara mendalam, pengamatan, dan studi dokumen. Wawancara mendalam difokuskan terhadap sistem manajemen pengamanan pada proses akuisisi Merchant Bank Permata dan alur transaksi elektronik melalui mesin EDC di Merchant Bank Permata, faktor-faktor yang mempengaruhi terjadinya fraud Banking di Merchant Bank Permta, serta upaya untuk memperbaikinya. Sedangkan pengamatan di fokuskan terhadap cara melakukan transaksi elektronik dimulai dari transaski on-line, ojllfne, settlement dan payment. Selanjutnya studi doklmien difokuskan pada berkas perkarajraud banking yang dilaporkan di Polda Metro Jaya dan Standar operasional prosedur Sistem manajernen pengamanan informasi pada Merchant Bank Permata. Hasii penelitian membuktikan sistem manajemen pengamananan informasi di Merchant Bank Permata, tidak memiliki sistem yang baik, karena pada proses akuisisi merchant infomnasi atau data tidak memenuhi aspek integritas, kerahasiaan, dan ketersediaan, begitu pula pada proses transaksi elektronik. Hal ini dipengaruhi faktor manusia, proses atau sistem, dan teknologi sistem manajemen pengamanan infomiasi. Adapun cara untuk memperbaikinya pada proses akuisisi merchant harus ada bagian atau unit yang menganalisa pemohon merchant dan pada proses transasksi elektronik menambah sistem untuk mengalisa vatiditas dimulai dari transaksi on-line, of-line, dan settlement, yaitu menambah sistem terminal transaction line.

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Abstract

This thesis attempts to analyze information security management system on Bank Permata in regard with the case of fraud banking through electronic data capture machine at Bank Permata?s merchants which was reported to Jakarta Metropolitan Police on 12 April 2010. This research exercised a qualitative approach which data were collected through in-depth interview, observations and document study. The in-

depth interview focussed on security management system during the acquisition of Bank Permata's merchants and electronic transaction chart through electronic data capture machine at those merchants, factors affecting Iliad banking occurred as well as all the restoration efforts taken. Observations focussed on the procedure of electronic transaction, which started from on line transaction, off line settlement and payment. Meanwhile, document study focussed on dossiers of fraud banking cases reported to Jakarta Metropolitan Police and Standard Operational Procedure of information Security Management System on Bank Permata's Merchants. This research finds that the information Security Management System was not well-established since information collected during the acquisition process and electronic transaction process were not qualified in the aspects of integrity, confidentiality and availability which was affected by Several factors such as the human involved, the system it self as well as information security management system technology. The researcher proposes, that in order to restore the system, there should be a particular section during the acquisition process to analyze merchant requestor's validity whilst during the electronic transaction, a terminal encryptions line added to the system to analyze the validity of information both on-line transaction and off-line settlement as well as the payment.