

# Penerapan manajemen risiko internet banking pada bank umum terkait perlindungan hukum bagi bank dan nasabah (studi di bank X) = The Implementation of internet banking risk management in commercial banks related to legal protection for bank and customers (study in bank X)

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## Abstrak

Skripsi ini membahas mengenai penerapan manajemen risiko internet banking, khususnya pada Bank X. Disamping memberikan kemudahan bagi nasabah, internet banking juga berpotensi meningkatkan risiko. Pokok permasalahan dalam penelitian ini adalah bagaimana ketentuan-ketentuan hukum mengenai manajemen risiko oleh Bank Umum terkait internet banking dan bagaimana penerapannya oleh Bank X. Metode penelitian yang digunakan dalam SEBI Nomor 6/18/DPNP tanggal 20 April 2004 mencakup pengawasan aktif dewan komisaris dan direksi, pengendalian pengamanan serta manajemen risiko hukum dan reputasi. Pelaksanaan manajemen risiko internet banking di Bank X sudah sesuai dengan ketentuan perundang-undangan yang berlaku.

.....This thesis explains about the implementation of risk management of internet banking, especially in Bank X. In addition to providing convenience for customers, internet banking is also potentially increase the risk. The issue in this study is how is the legal provisions concerning Risk Management on internet banking and how it is applied by Bank X.

The method used in this research is normative juridical method. The risk management of internet banking is set in SEBI No. 6/18 / DPNP, includes active surveillance by commissioners and directors, security control also legal and reputation risk management. The implementation of risk management on internet banking in Bank X is in accordance with the applicable regulations.