

Judicial analysis on the implementation of prudential banking principles on customer due diligence in digital banking = Analisis tinjauan yuridis terhadap implementasi prinsip prudential bank dalam uji tuntas nasabah pada perbankan digital

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Abstrak

ABSTRACT

In today's era all sectors are greatly influenced by technology, starting from the manufacturing sector to the health and banking sector. The development of technology creates efficiency that benefits the society. For example in the banking sector, new products have been invented as a result, such as Bit coin, Internet Banking, Financial Technology and digital banking. . Digital banking has made customers more independent and therefore there are challenges on how to regulate banking in particular with regard to the prudential principle and customer due diligence CDD and how to implement it in digital banking. By using research method of literature study with secondary data and descriptive typhology, based on the this research has made a conclusion on the materials with regard to the relevant regulations in relation to the prudential principles in customer due diligence in digital banking as well as provide the report on the implementation in digital banking product.

ABSTRAK

Era saat ini sangat dipengaruhi oleh Teknologi, mulai dari sektor pabrik hingga sektor kesehatan dan perbankan. berkembangnya teknologi ini menghasilkan efisiensi yang membawa banyak manfaat di masyarakat. Seperti pada sektor perbankan, produk-produk baru mulai bermunculan, seperti; Bit coin, Internet Banking, Finansial Teknologi dan perbankan digital. Di perbankan digital nasabah melakukan aktivitas secara mandiri disini Tantangan baru timbul pada peraturan-peraturan perbankan terutama dalam prinsip kehati-hatian dan uji tuntas pelanggan dan implementasinya dalam perbankan digital. Dengan menggunakan metode penelitian diantaranya studi kepustakaan dengan mencari data sekunder yang terdiri dari sumber primer dan sekunder dan dimana kesimpulan penelitian ini telah menyimpulkan materi-materi tentang peraturan yang berlaku terkait dengan prinsip kehati-hatian dalam uji tuntas nasabah CDD serta penerapan peraturannya di produk perbankan digital.