

## **ABSTRACT**

The innovation of digital banking services not only brings positive impacts but also poses greater threats to the security of customers in conducting transactions through digital banking services. Crimes committed in digital banking services are carried out through various methods, one of which is the hacking of customer's accounts through QRIS transactions. In this case, the actions and responsibilities that should be taken by the Bank where customers experience hacking incidents are highly detrimental to the customers and potentially reduce the trust of other customers in the security of the Bank.

The purpose of this legal writing is to identify the legal protection basis for customers when there are alleged incidents of balance hacking through QRIS transactions, and to analyze the bank's responsibility for such alleged hacking. The research approach method used by the author is normative-juridical and utilizes descriptive-analytical research specifications. Additionally, the type of data applied is primary data obtained from interviews and secondary data from literature studies by examining regulations and other literature sources.

The occurrence of hacking incident of customer digital banking balance causes losses to the customer. The consciousness of how risky using digital banking services raises awareness among banks to always be vigilant about their security, but it does not rule out the possibility of customer awareness to keep data/information confidential in banking services. Accountability and protection for both the Bank and customers in conducting digital banking services should be done wisely so that the rights and obligations of each party can be carried out meticulously and responsibly.

**Keywords:** Responsibilities, Legal Protection, Digital Banking Services.