



**IMPLEMENTATION OF DIGITAL BANKING AUTHENTICATION
SYSTEM FOR CONSUMER PROTECTION**

LEGAL WRITING

**Submitted to fulfill the requirements to obtain a Bachelor's degree in the
Bachelor of Law Program (S1)**

By:

MARSHYA KAMILA

NIM : 11000119190443

**FACULTY OF LAW
DIPONEGORO UNIVERSITY**

SEMARANG

2022

APPROVAL SHEET
IMPLEMENTATION OF DIGITAL BANKING AUTHENTICATION
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FINAL PROJECT – LEGAL WRITING

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MARSHYA KAMILA

NIM 11000119190443

Final Project – Legal Writing with the title above has been authorized and
approved to be multiplied.

Supervisor I



Dr. Aju Putrijanti, S.H., M.Hum.
NIP. 196903151999032001

Supervisor II



Bagus Rahmanda, S.H., M.H.
NIP. H.7.198704232018071001

EXAMINATION PAGE
IMPLEMENTATION OF DIGITAL BANKING AUTHENTICATION
SYSTEM FOR CONSUMER PROTECTION

Prepared and Compiled

By:

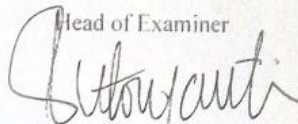
MARSHYA KAMILA

NIM 11000119190443

Has been examined in front of the Board of Examiners on 9th November 2023

Board of Examiners

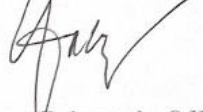
Head of Examiner



Dr. Aju Putrijanti, S.H., M.Hum.

NIP. 196903151999032001

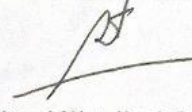
Member of Examiner



Bagus Rahmanda, S.H., M.H.

NIP. 198704232018071001

Member of Examiner



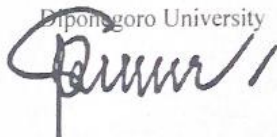
Rinitami Njatrijani, S.H., M.Hum.

NIP. 196108171987032001

Authorized:

Dean of Faculty of Law

Diponegoro University



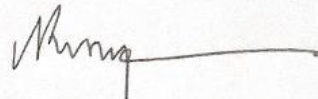
Prof. Dr. Retno Saraswati, S.H., M.Hum.

NIP. 196711191993032002

Knowing:

Head of Bachelor of Law

Diponegoro University



Dr. Aditva Yuli Sulistyawan, S.H., M.H.

NIP. 198407092008121002

STATEMENT

I hereby declare that this Legal Writing with the title **“IMPLEMENTATION OF DIGITAL BANKING AUTHENTICATION SYSTEM FOR CONSUMER PROTECTION”** has never been submitted or published to obtain a degree at any other university, and to the best of my knowledge, there are no works or opinion written or published by other people, except for those explicitly cited in this manuscript and mentioned in bibliography.

Semarang, March 12nd 2023



Marshya Kamila

NIM 1100011919044

MOTTO AND DEDICATION

“When one door of happiness closes, another opens, but often we look so long at the closed door that we do not see the one that has been opened for us.”

—Helen Keller

The author dedicate this legal writing to her parents, relatives, friends, lecturers, and all parties who have provided support, motivation, and assistance throughout the process of writing this thesis. Sincerely, the author presents the results of the author's hard work as an expression of gratitude for all the contributions and gratitude that has been given.

PREAMBLE

The author gives all praise and gratitude to Allah S.W.T because of his grace, that the author can complete the thesis entitled “Implementation of Digital Banking Authentication System for Consumer Protection”. This Legal Writing serves as the final assignment and requirement to complete the Bachelor’s Degree (S1) in Law Program at Diponegoro University. This Legal Writing has received advice, motivation and assistance from numerous parties. Therefore, the author would like to express gratitude to the parties who played a very important role for the author in working on this final assignment, namely:

1. Allah SWT who has launched practical work activities on this occasion.
2. Prof. Dr. Yos Johan Utama, S.H., M.Hum as Chancellor of Diponegoro University Semarang
3. Dr. Retno Saraswati, S.H., M.Hum as Dean of the Faculty of Law, Diponegoro University Semarang
4. Dr. Aditya Yuli Sulistyawan, S.H., M.H., as the Chairperson of the Bachelor’s Degree Program in Faculty of Law of Universitas Diponegoro Semarang
5. Pulung Widhi Hari Hananto LL.B, LL.M as the Academic Advisor who has always provided support and guidance to the author.
6. Dr. Aju Putrijanti, S.H.,M.Hum., as the first supervisor who has provided excellent guidance, knowledge, and motivation. Thank you very much Mrs

7. Aju for dedicating your time and knowledge to guide the author in writing this legal writing.
8. Bagus Rahmada, S.H., M.H., a the Second supervisor who has also provided excellent guidance, knowledge, and motivation. Thank you very much Mr. Bagus for dedicating your time and knowledge to guide the author in writing this legal writing.
9. Joko Subagyo S.H., M.H., Suningsih S.H.M.Kn, and Niko Kurniawan as the Parents and brother of the author who have always provided prayers, and supports.
10. Farhan Arfpia as the author's close friend who has been faithfully accompanying, listening, and providing support, love and prayers for the successful completion of this writing.
11. Diaz Angga, Amanda Ismi as the author's best friend who have always been loyal companions and provided motivation and support, enabling the author to complete this law writing.
12. Febya Cantika Sari, Fazahra Rimbani Kuning, Alike Nurul Maysa, Annisa Syifa Ul Ummah, Diva Theresia Nabila as the author's best friend who have been in author's college life through ups and downs.
13. Other parties involved in this thesis writing process

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ABSTRACT

Digital Banking is one of the platforms in the financial services sector that is most widely used by people in Indonesia. Because the goal of digital banking itself is to make it easier for consumers. Consumers can carry out digital banking activities, starting from opening accounts, transactions, closing accounts without having to come to the bank office. However, apart from its convenience, in reality the high use of Digital Banks also opens up opportunities for digital crime cases such as burglary of customer accounts related to the digital bank authentication system which is often misused by irresponsible parties. This thesis is using empirical legal research methodologies with empirical juridical approach. There are two main problems, namely: How is the implementation of the digital banking authentication system for consumer protection; What efforts may be taken to improve consumer protection particularly in the digital bank authentication system?. Based on the research, the implementation of digital banks authentication system in Indonesia still lacks a good synergy between its substance, structure, and cultural aspects. As a result, the implementation of authentication system is not optimum. The aims of this research is to examine the implementation of digital banking authentication system to improve consumer protection.

Keyword: Digital Banking, Authentication, Consumer Protection.