

TINJAUAN DAMPAK DIGITAL BANKING TERHADAP PENINGKATAN KEAMANAN TRANSAKSI DI BANK DANAMON

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ABSTRAK

Perkembangan teknologi digital di sektor perbankan mendorong Bank Danamon untuk terus berinovasi dalam menyediakan layanan perbankan yang modern dan aman melalui mobile banking. Penelitian ini bertujuan untuk meninjau dampak penerapan mobile banking terhadap peningkatan keamanan transaksi di Bank Danamon. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan mengumpulkan data melalui studi pustaka, observasi, dan wawancara dengan pihak terkait di Bank Danamon. Hasil penelitian menunjukkan bahwa penerapan digital banking di Bank Danamon memberikan dampak positif dalam meningkatkan keamanan transaksi, melalui penerapan teknologi seperti otentikasi ganda (*two-factor authentication*), enkripsi data, dan sistem deteksi *fraud* secara *real-time*. Selain itu, edukasi dan sosialisasi kepada nasabah mengenai keamanan transaksi digital turut mendukung upaya pencegahan kejahatan siber. Dengan adanya mobile banking, Bank Danamon mampu meningkatkan kepercayaan nasabah melalui sistem yang lebih aman, cepat, dan efisien. Penelitian ini diharapkan dapat menjadi referensi bagi industri perbankan lainnya dalam mengoptimalkan keamanan transaksi melalui pemanfaatan teknologi digital banking.

Kata Kunci: Mobile Banking, Keamanan Transaksi, Teknologi Perbankan, Bank Danamon

A REVIEW OF THE IMPACT OF DIGITAL BANKING ON IMPROVING TRANSACTION SECURITY AT BANK DANAMON

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ABSTRACT

The development of digital technology in the banking sector has driven Bank Danamon to continuously innovate by providing modern and secure banking services through mobile banking. This study aims to review the impact of mobile banking implementation on enhancing transaction security at Bank Danamon. The research method used is descriptive qualitative, with data collected through literature studies, observations, and interviews with relevant parties at Bank Danamon. The results show that the implementation of digital banking at Bank Danamon has a positive impact on improving transaction security through the application of technologies such as two-factor authentication, data encryption, and real-time fraud detection systems. Additionally, customer education and socialization regarding digital transaction security also support efforts to prevent cybercrime. With digital banking, Bank Danamon is able to enhance customer trust through a safer, faster, and more efficient system. This research is expected to serve as a reference for other banking institutions in optimizing transaction security through the use of digital banking technology.

Keywords: *Mobile Banking,, Transaction Security, Banking Technology, Bank Danamon*