EVALUASI PENGENDALIAN INTERNAL ATAS RISIKO OPERASIONAL LAYANAN DIGITAL BANKING JAKONE MOBILE PADA BANK JAKARTA PERIODE 2023-2025

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ABSTRAK

Penulisan ini bertujuan untuk menganalisis mekanisme pengendalian internal Bank Jakarta dalam mengelola risiko operasional layanan digital banking JakOne Mobile periode 2023-2025, mengindentifikasi faktor penyebab gangguan sistem teknologi informasi yang berulang, serta mengevaluasi kesesuaiannya dengan kerangka *Committe of Sponsiring Organizations of the Threadway Commission* (COSO) dan regulasi Otoritas Jasa Keuangan (OJK). Penulisan menggunakan pendekatan deskriptif kualitatif dengan data sekunder yang diperoleh dari Laporan Tahunan Bank DKI/Jakarta periode 2023-2025, regulasi OJK, serta pemberitaan media yang relevan. Hasil kajian menunjukkan bahwa pengendalian internal Bank Jakarta belum berjalan efektif. Berdasarkan evaluasi COSO, tiga komponen yaitu lingkungan pengendalian, aktivitas pengendalian, serta informasi dan komunikasi dikategorikan tidak efektif denfan kelemahan signifikan. Gangguan sistem yang berulang disebabkan oleh kelemahan infrastruktur teknologi dan informasi, implementasi *Disaster Recovert Plan* (DRP) yang belum optimal, lemahnya akuntabilitas manajemen teknologi informasi serta dugaan keterlibatan pihak internal. Evaluasi juga menunjukkan bahwa peneranpan pengendalian internal belum sepenuhnya sesuai dengan ketentuan OJK terkait tata kelola teknologi informasi, keamanan siber, manajemen risiko, dan tata kelola teknologi informasi untuk meningkatkan keandalan layanan digital Bank Jakarta.

Kata Kunci: pengendalian internal, risiko operasional, JakOne Mobile

EVALUATION OF INTERNAL CONTROLS OVER OPERATION RISKS IN THE JAKONE MOBILE DIGITAL BANKING SERVICE AT BANK JAKARTA FOR THE 2023-2025 PERIOD

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ABSTRACT

This paper aim to analyze Bank Jakarta's internal control mechanisms in managing operational risks of the JakOne Mobile digtal banking service for the 2023-2025 period, identify the factors causing recurring information technology system disruptions, and evaluate their alignment with the Committe of Sponsoring Organizations of the Treadway Commission (COSO) framework and regulations of Otoritas Jasa Keuangan (OJK). The study employs a qualitative descriptive approach using secondary data obtained from Bank DKI/Jakarta's Annual Reports for the 2023-2025 periode, OJK regulations, and relevant media coverage. The research findings indicated that Bank Jakarta's internal controls are not yet functioning effectively. Based on the COSO evaluation, three components, the control environment, control activities, and information and communication were categorized as ineffective with significant weakness. Recurring system disruptions were caused by weakness in technology and information infrastructure, suboptimal of information the Disaster Recovey Plan (DRP), weak accountability of information technology management, and suspected involvement of internal parties. The evaluation also indicates that the implementation of internal controls has not fully complied with OJK regulations regarding information technology governance to enchance the reliability of Bank Jakarta's digital services.

Keywords: internal control, operational risk, JakOne Mobile