INFORMATION TECHNOLOGY GOVERNANCE

As the banking sector continues to evolve with the advancement of information technology, the associated risks in banking related to IT have also increased. Consequently, the Regulator, in this case, the Financial Services Authority (OJK), issued POJK No. 011, a regulation for the governance of information technology for Commercial Banks. The objective is to strengthen IT governance in banks, thus benefiting them by potentially reducing exposure to IT-related risks.

BCA Syariah has enhanced its IT governance across almost all aspects, including procedures, infrastructure, applications, information security, and organizational structure.

To ensure the effectiveness of these enhancements, the 2023-2027 Information Technology Strategic Plan was formulated. Additionally, the Board of Directors issued Decision of the Board of Directors No. 006/SK/DIR/2023 concerning Information Technology Governance, which broadly includes:

1. Bank IT Governance

2. Bank IT Architecture

3. Implementation of IT Risk Management

4. Bank Cyber Resilience and Security

5. Use of IT Service Providers in Bank IT Operations

6. Placement of Electronic Systems and IT-Based Transaction Processing

7. Data Management, Protection, and Exchange

8. Provision of IT Services by the Bank

9. Internal Control and Audit in IT Operations

10. Reporting

11. Assessment of the Bank's Digital Maturity Level

Among the numerous topics in IT governance, Bank Cyber Resilience and Security is a primary focus for management, given the highly dynamic and rapidly evolving nature of information technology today.

Several measures taken to strengthen compliance and cyber security include:

- Establishing an IT Security Unit tasked with ensuring the security of BCA Syariah's information technology systems. This unit oversees, follows up, simulates, penetrates, identifies, and proposes changes to eliminate vulnerabilities that could compromise the security of BCA Syariah's IT systems.

- Conducting periodic vulnerability assessments of application infrastructure that operates over the internet.

- Collaborating with Bank BCA, the parent company, to monitor and control the security of BCA Syariah's information technology systems.

To support the effective implementation of IT Governance, BCA Syariah has developed several regulations and guidelines focused on the security aspects of information technology, including data, processes, and information, to ensure operational risks due to "human error" are minimized and IT system operations remain uninterrupted. These guidelines and procedures include:

- Information Technology Governance.

- Information Security Guidelines of PT. Bank BCA Syariah 2023.pdf

- User ID, Password, and Fingerprint Branch_Work Unit Provisions Manual

- Head Office Network Security Guidelines of Bank BCA Syariah

- Branch Office Network Security Guidelines of Bank BCA Syariah

- Driver, Application, and Hardening Installation Manual of BCA Syariah

- Consumer Complaint Services Implementation Guidelines (formerly Customer Complaints)

- Windows Security Guidelines of Bank BCA Syariah