

**SKRIPSI**  
**PENGATURAN TERHADAP TINDAK PIDANA PENCURIAN DATA KARTU KREDIT**  
**(CARDING) (PERBANDINGAN PENGATURAN : STUDI DI INDONESIA DAN**  
**SINGAPURA)**

*Diajukan untuk memenuhi persyaratan dalam rangka memperoleh gelar*



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**2025**

**LEMBAR PENGESAHAN**

**VALIDITY SHEET**

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**PENGATURAN TERHADAP TINDAK PIDANA PENCURIAN DATA  
KARTU KREDIT (CARDING) (PERBANDINGAN PENGATURAN :  
STUDI DI INDONESIA DAN SINGAPURA)**

**REGULATIONS ON CRIMINAL OFFENSES OF CREDIT CARD DATA  
THEFT (CARDING) (COMPARATIVE REGULATIONS : A STUDY IN  
INDONESIA AND SINGAPORE)**

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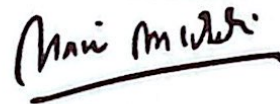
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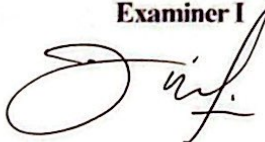
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**PENGATURAN TERHADAP TINDAK PIDANA PENCURIAN DATA KARTU KREDIT (*CARDING*)  
(PERBANDINGAN PENGATURAN : STUDI DI INDONESIA DAN SINGAPURA)**

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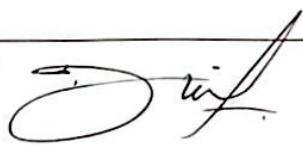
**ABSTRAK**

Perkembangan teknologi digital melahirkan ruang siber (*cyberspace*) yang rawan disalahgunakan oleh pelaku kejahatan, salah satunya melalui kejahatan *carding*. Kejahatan *carding* merupakan bentuk akses ilegal terhadap data kartu kredit yang digunakan untuk kepentingan pribadi secara melawan hukum. Kejahatan ini menjadi tantangan baru bagi sistem hukum pidana di berbagai negara. Indonesia belum memiliki ketentuan khusus mengenai *carding* dan masih mengandalkan ketentuan umum dalam Pasal 362 KUHP serta beberapa Pasal dalam Undang-Undang ITE. Sementara itu, Singapura telah secara eksplisit mengatur kejahatan ini dalam *Computer Misuse Act* 1993 dan *Singapore Penal Code* 1871. Berdasarkan hal tersebut, perumusan permasalahan dalam skripsi ini adalah: 1. Bagaimana Perbandingan Pengaturan terhadap Tindak Pidana Pencurian Data Kartu Kredit (*Carding*) di Indonesia dan Singapura? 2. Apa Kelebihan dan Kekurangan terhadap Pengaturan Tindak Pidana Pencurian Data Kartu Kredit (*Carding*) di Indonesia dan Singapura? Penelitian ini menggunakan metode hukum normatif untuk menganalisis perbandingan regulasi tindak pidana *carding* antara Indonesia dan Singapura. Hasil penelitian menunjukkan bahwa kedua negara mengakui *carding* sebagai kejahatan yang merugikan dan layak dikenai sanksi hukum. Namun, terdapat perbedaan antara Singapura dan Indonesia dalam kepastian hukum, cakupan regulasi, dan efektivitas penegakan terkait kejahatan siber. Singapura memiliki pendekatan hukum yang lebih terintegrasi dan prosedur penegakan yang efektif. Di sisi lain, Indonesia masih terus mengembangkan kerangka hukum yang relevan agar penanganan kejahatan siber dapat dilakukan secara lebih optimal. Pembaruan regulasi tetap diperlukan untuk menjawab tantangan yang terus berkembang di ranah digital.

**Kata Kunci:** Kejahatan Siber, *Carding*, Hukum Pidana, Indonesia, Singapura

Skripsi ini telah dipertahankan di depan Tim Penguji dan dinyatakan Lulus pada tanggal 2 September 2025.

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**REGULATIONS ON CRIMINAL OFFENSES OF CREDIT CARD DATA THEFT (CARDING)  
(COMPARATIVE REGULATIONS : A STUDY IN INDONESIA AND SINGAPORE)**  
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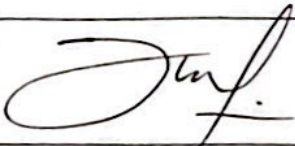
**ABSTRACT**

*The development of digital technology has given rise to cyberspace, which is susceptible to criminal abuse, including carding crimes. Carding is the illegal access of credit card data for personal gain, which violates the law. This crime poses a new challenge to the criminal justice systems of various countries. Indonesia does not yet have specific carding regulations and relies on general provisions in Article 362 of the Criminal Code and several articles in the Information and Transactions Act. Meanwhile, Singapore has explicitly addressed this crime in the 1993 Computer Misuse Act and the 1871 Singapore Penal Code. Based on this, the research questions in this thesis are: 1. How do the regulations on credit card data theft (carding) in Indonesia and Singapore compare? 2. What are the advantages and disadvantages of the carding regulations in Indonesia and Singapore? This study uses a normative legal approach to analyze the comparison of carding crime regulations in the two countries. The results show that both countries recognize carding as a harmful crime that deserves legal sanctions. However, there are differences in legal certainty, regulatory coverage, and the effectiveness of cybercrime enforcement between the two countries. Singapore has a more integrated legal approach and effective enforcement procedures. Conversely, Indonesia is still developing a relevant legal framework to more effectively address cybercrime. Updates to the regulations are necessary to address evolving challenges in the digital realm.*

**Keywords:** Cybercrime, Carding, Criminal Law, Indonesia, Singapore

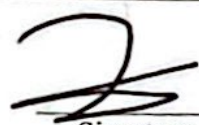
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