

Policy Strategy for Transaction Speed, Data Security and Regulation in the Banking Industry: A Case Study on Bank Jatim Karesidenan Kediri and the Impact of its Contribution to Bank Performance



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ABSTRACT: Bank Jatim Karesidenan Kediri needs to improve customer data security by developing the right policy strategy. Policies that need to be implemented include multi clouds with homomorphic encryption, managerial security awareness with Big Data Solution vendor reputation, and the use of holistic data warehouses in data privacy health architectures. In addition, Bank Jatim needs to pay attention to banking regulations and restrictions on access to activities between countries to minimize data security risks and increase customer trust. This study uses quantitative design and interview and observation instruments to obtain reviews on delay conditions in transactions, customer data security, banking regulations, and benefits for Bank Jatim Karesidenan Kediri. implement appropriate policy strategies such as multi clouds with homomorphic encryption, managerial security awareness with Big Data Solution vendor reputation, and using holistic data warehouses in data privacy health architectures. In addition, Bank Jatim also needs to pay attention to banking regulations and limit access to activities between countries to minimize data security risks and increase customer trust. Through the implementation of the right policy strategy, it can improve financial performance, expand the reach of customer services, and maintain its position in the midst of today's banking industry competition. The implementation of policy strategies must be carried out accurately and agilely in order to optimize bank performance and performance.

KEYWORDS: homomorphic encryption, customer data security, multi clouds, banking regulations, access restrictions between countries

I. INTRODUCTION

The increase in the number of customers opening savings and current accounts can be an indicator of high public trust in Bank Jatim. The increase in the number of deposits also shows that customers are increasingly utilizing time deposit products presented by Bank Jatim (BPSStatistik-Indonesia, 2022). An increase in the type of deposits does not always have a positive impact on the financial performance of the bank, as there are other factors such as operational costs and credit risk that must be considered. Therefore, Bank Jatim needs to ensure deposit management in accordance with established standards and ensure the continuity of security in the bank's overall financial depository.

Bank Jatim Karesidenan Kediri has efforts to improve the customer data security system in order to maintain its reputation as a trusted and safe bank for the community. This is important because with the increasing complexity of technology and the increasing number of digital security threats, customer data security needs to be a top priority for banks. In addition, by improving customer data security, Bank Jatim Karesidenan Kediri can strengthen its position in the market and increase customer loyalty, which in turn can improve financial performance and overall bank performance. Therefore, Bank Jatim Karesidenan Kediri needs to develop the right policy strategy to improve the data security system effectively.

The role of data security and customer privacy is very important for Bank Jatim Karesidenan Kediri. To improve data security and customer privacy, Bank Jatim needs to implement various appropriate policy strategies, related to multi clouds with homomorphic encryption, increase managerial security awareness with Big Data Solution vendor reputation, and use holistic data warehouse in data privacy health architecture. In addition, Bank Jatim also needs to pay attention to banking regulations and restrictions on access to activities between countries to minimize data security risks and increase customer trust. Through the

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implementation of this appropriate policy strategy, Bank Jatim Karesidenan Kediri can improve financial performance, expand customer service coverage, and maintain its position in the midst of current banking industry competition.

This study is to design policies based on the corrected intervening model of the constructs of Management of Transaction Volume Without Delay, Unrivaled Data Security, Banking Regulations and Benefits for Banking at Bank Jatim Karesidenan Kediri. The study used quantitative design with associative strategies and used interview and observation instruments to obtain reviews related to delay conditions in transactions, customer data security, banking regulations, and benefits for Bank Jatim. The expected contribution to design the intervening model is corrected by showing Banking Regulations, Management of Transaction Volume Without Delay, Unrivaled Data Security, and Benefits for Banking affect the financial performance and performance of the Jatim Karesidenan Kediri bank. The policy strategy above can help Bank Jatim to improve its adequate data security system, increase customer trust, and strengthen the image of Bank Jatim Karesidenan Kediri as a trusted bank

II. LITERATURE REVIEW

Various banks around the world have made great efforts to reduce transaction delays, the best customer data security with dynamic regulation to increase the benefits of its use (Dagher et al., 2016; Y. Wang & Levinson, 2023; Yusuf et al., 2015). However, implementing policy strategies has not been appropriate and requires experimental studies many times. The impact of lack of data system security, customer privacy, and transaction time efficiency can pose data security risks, loss of customer trust, and serious financial losses for the sustainability of banks in today's world (Ariff et al., 2013; Nguyen et al., 2022; Salleh & Janczewski, 2019; Shankar & Jebarajakirthy, 2019) In addition, not paying attention to the regulatory and supervisory standards set by the world bank and not restricting access to activities between countries can also pose a major risk in the event of financial losses and reduce the bank's reputation in the eyes of customers and the banking industry as a whole (Diyani & Oktapriana, 2020; Windasari et al., 2022). Therefore, it is very important for banks around the world to ensure the implementation of appropriate policy strategies to maintain data security, improve financial performance, and strengthen its position in the midst of banking industry competition.

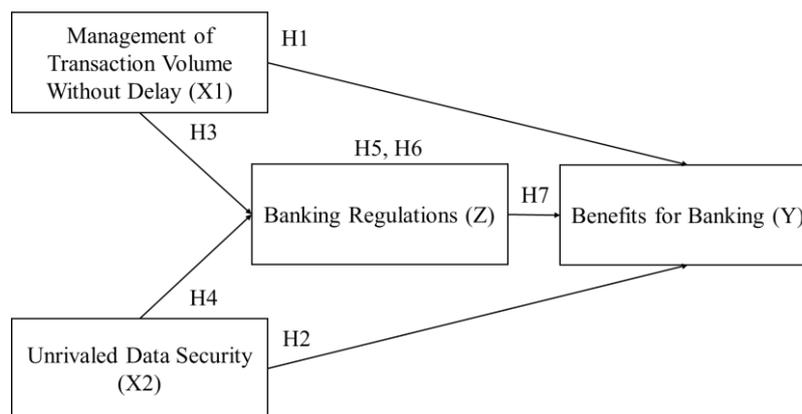


Figure 1. Kerangka Teori

Referensi : (Z. Wang et al., 2022), (Malodia et al., 2022), (Świecka et al., 2021), (Abdullayeva, 2023), Solution (Salleh & Janczewski, 2019), (Djalilov & Piesse, 2019; Klomp & De Haan, 2015), (Ahamed et al., 2021), (Bounie et al., 2023; Dhital et al., 2022), (Dong & Zhang, 2023; Fajinmi et al., 2023)

III. METHODS

Research Design

Research design using quantitative with associative strategies in positivism philosophy (Komari et al., 2017; Sugiyono, 2010). This design is to determine the hypothesis set on the corrected intervening model (Laely et al., 2021, 2022; Panjaitan & Laely, 2017).

Population, Sampling Technique, and Sample Size

The study population was 130 employees at Bank Jatim Kediri Residency. The sampling technique uses the slovin method with an acceptable margin of error using 0.05 (Huda et al., 2019; Laely & Komari, 2017), so that the minimum sample number with a size of 98.1 employees rounded up to 100 employees of the Kediri Residency East Java bank used as a research sample.

Instruments

Interview

Interview activities conducted using the google meet technique to East Java bank managers in Kediri residency (de Souza Cardoso et al., 2020). This interview is to get a detailed review covering delay conditions in transactions (Duan et al., 2022; Sallal

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et al., 2022), Customer Data Security (Cahyani, 2022; Eichholtz et al., 2023), Banking regulation (Djalilov & Piesse, 2019; Kladakis et al., 2022) and the benefits obtained by Bank Jatim (Dagher et al., 2016; Djunaedi, 2016b; Panjaitan & Djunaedi, 2017; Y. Wang & Levinson, 2023). From interviews conducted intensely for 4 times a month with 50 minutes are expected to be able to accommodate detailed coverage that can be designed to plan the right policy from the resulting analysis.

Observation

Observation activities by visiting the location of the East Java bank by sampling. Visits made to Bank Jatim KCP Mrican, Kediri City Government KK and Cement KK that have been verified according to the construction studied and based on the closest distance to the location of the research agency (Cahyani, 2022; Lidiawan et al., 2023). These three locations are very potential for observation activities because they meet the details of the scope that has been conveyed in the interview session.

Research Tools

Tools used to accommodate interviews include Lenovo Ideapad Flex 5 Raizen laptops installed with zoom meetings with stable internet signal conditions. Recapitulation of interview results using Microsoft Excel 2016 Version with a total of 3 respondents to strengthen observational evidence. Offline research form distribution activities with Management of Transaction Volume Without Delay, Unrivaled Data Security, Banking Regulations and Benefits for Banking construct items with characteristics of respondents age, gender and duration of work experience. Smart PLS 3 version software to process form distribution data into corrected intervening models (Gumelar et al., 2020; Rimadias et al., 2017).

Table 2. Definisi Operasional Variabel

Construct	Codes Indicator	Construct and Reference Indicators
Management of Transaction Volume Without Delay	MTD1 MTD2 MTD3 MTD4 MTD5 MTD6	Improve prediction algorithm solutions (Z. Wang et al., 2022) Transaction time efficiency (Z. Wang et al., 2022) Cooperation with the right provider (Malodia et al., 2022) Mobile money adoption decisions (Kulu et al., 2022) Transaction behavior as a guide to the latest policies (Świecka et al., 2021) The Internet of Things in transaction verification is agile distribution (Duan et al., 2022)
Unrivaled Data Security	UDS1 UDS2 UDS3 UDS4 UDS5 UDS6	Data verification policy and penalty effectiveness (Fan & Fan, 2023) The role of iclouds compared to similar models (Abdullayeva, 2023) Continuous monitoring of contemporary risks and early warning signals (EWS) (Singh et al., 2022) The importance of multi clouds with homomorphic encryption (Ameur et al., 2023) Managerial security awareness with reputable Big Data Solution vendors (Salleh & Janczewski, 2019) Holistic Data Warehouse in data privacy health architecture (Thantilage et al., 2023)
Banking Regulations	BR1 BR2 BR3 BR4 BR5 BR6	Bank supervision issued by the World Bank regarding regulation and supervision (Kladakis et al., 2022) The importance of limiting access to activities between countries The importance of limiting access to activities between countries (Djalilov & Piesse, 2019; Klomp & De Haan, 2015) Multi-stakeholder standardization for interoperability decisions (Dinçkol et al., 2023) Macprudential patterns to optimize capital (Kitano & Takaku, 2020) Closely related investment activities with supply, demand and cross-border pro-access policies (Ahamed et al., 2021) Strict capital regulation and close supervision with bank leverage (Avezum et al., 2022; Raz et al., 2022)
Benefits for Banking	BB1 BB2 BB3 BB4 BB5 BB6	The benefit cost ratio pattern needs to have a level of stability to attract customers (Dagher et al., 2016; Y. Wang & Levinson, 2023) Islamic features of collaboration with fintech, network quality and the latest features of banking (Cardoso et al., 2022; ElFgee & Arara, 2014; Febrian et al., 2021) Mobility of online purchases with gift vouchers and attractive point pools (Bounie et al., 2023; Dhital et al., 2022) Build an asset quality index system that is transparent to customers (Dong & Zhang, 2023; Fajinmi et al., 2023) Fortoplio bank management of accurate data deposits from customers (Fajinmi et al., 2023) Accuracy of loan value for customers with continuous reciprocal relationships (Ogane, 2022)

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Procedure

The procedure used uses the Smart PLS 3 Version standard. The test begins with input of the results of the recapitulation of filling out the respondent questionnaire into excel in the format. .CSV. The format is inputted into Smart PLS as a reference for the intervening model construct design. The resulting design is tested with a selected PLS Algorithm calculate. There is an Outer Loading value that is eliminated if it is < 0.700 and the Average Variance Extracted stage with a standard < 0.600 will be eliminated in the construct statement item used. Determine the positive relationship of exogenous constructs, namely Banking Regulations, Management of Transaction Volume Without Delay and Unrivaled Data Security, and endogenous constructs, namely Banking Regulations and Benefits for Banking with a relationship value of > 0.05 . Determine the ability of endogenous constructs with R-Square parameters between 1% and 100%. Designing pathways in the corrected intervening model with a Tcount $>$ Ttable of 1.96 as the correct hypothetical decision

IV. RESULT AND DISCUSSION

Results

Corrected Model

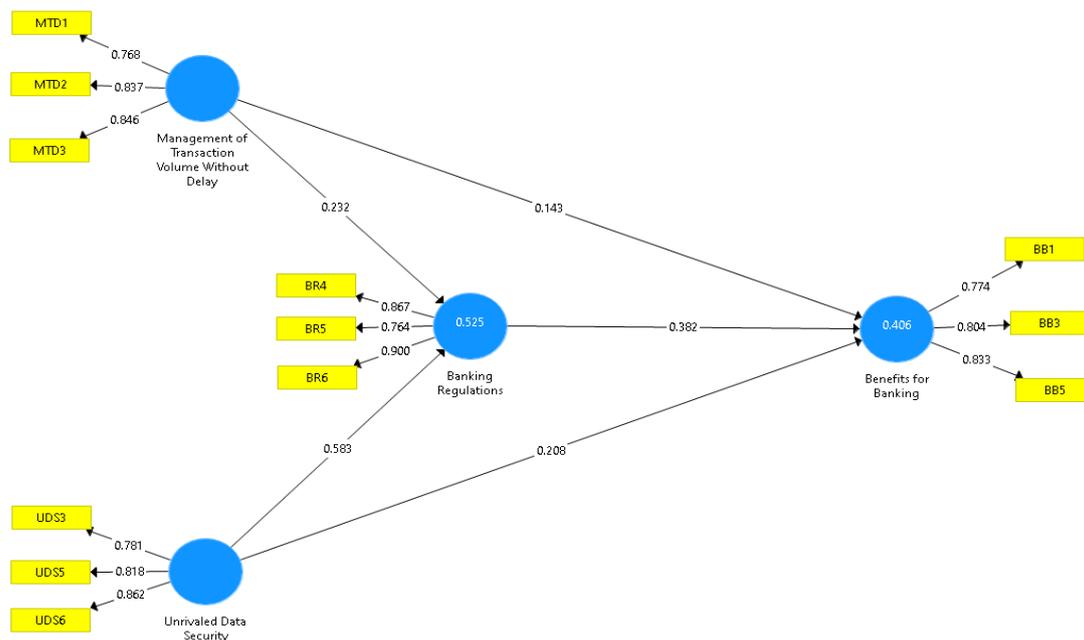


Figure 2. Outer Model Corrected

Outer Model

Corrected outer loading with a standard value of > 0.700 in figure 2 with table 1 analysis in the feasibility of the outer loading model construct.

Table 1. Feasibility Outer Loading Konstruks Model

Item	Codes	Outer Loading	Standard	Decision
Improve prediction algorithm solutions	BB1	0.774	0.700	Eligible to Use
Cooperation with the right provider	BB3	0.804	0.700	Eligible to Use
Transaction behavior as a guide to the latest policies	BB5	0.833	0.700	Eligible to Use
The importance of multi clouds with homomorphic encryption	BR4	0.867	0.700	Eligible to Use
Managerial security awareness with reputable Big Data Solution vendors	BR5	0.764	0.700	Eligible to Use
Holistic Data Warehouse in data privacy health architecture	BR6	0.900	0.700	Eligible to Use
Bank supervision issued by the World Bank regarding regulation and	MTD1	0.768	0.700	Eligible to Use

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supervision				
The importance of limiting access to activities between countries	MTD2	0.837	0.700	Eligible to Use
Multi-stakeholder standardization for interoperability decisions	MTD3	0.846	0.700	Eligible to Use
Mobility of online purchases with gift vouchers and attractive point pools	UDS3	0.781	0.700	Eligible to Use
Fortopolio bank management of accurate data deposits from customers	UDS5	0.818	0.700	Eligible to Use
Accuracy of loan value for customers with continuous reciprocal relationships	UDS6	0.862	0.700	Eligible to Use

Source: Data Processing, 2023

Based on the analysis of BB1, BB3, BB5, BR4, BR5, BR6, MTD1, MTD2, MTD3, UDS3, UDS5, and UDS6 codes, it can be concluded that prediction algorithm solutions, cooperation with the right provider, transaction behavior as the latest policy guide, the importance of multi clouds with homomorphic encryption, managerial security awareness with Big Data Solution vendor reputation, holistic data warehouse in data privacy health architecture, Bank supervision issued by the World Bank related to regulation and supervision, the importance of limiting access to activities between countries, multi-stakeholder standardization for interoperability decisions, mobility of online purchases with gift vouchers and attractive points pools, Fortopolio Bank's management of accurate data deposits from customers, and accuracy of loan values for customers with continuous mutual relationships are worth using. This is important to be implemented in the East Java bank Kediri Residency. In managing data and information, this bank needs to pay attention to the security and privacy of customer data. By using prediction algorithm solutions and holistic data warehouses, banks can optimize the use of their data. In addition, multi-stakeholder standardization and bank supervision issued by the World Bank can help banks comply with applicable policies and regulations and make more effective and efficient decisions. The mobility of online purchases and bank fortopolio management can also improve services to customers and strengthen sustainable relationships.

Table 2. Feasibility AVE Konstruks Model

Constructs	Average Variance Extracted (AVE)	Standard	Decision
Banking Regulations	0.715	0.600	Eligible to Use
Benefits for Banking	0.646	0.600	Eligible to Use
Management of Transaction Volume Without Delay	0.669	0.600	Eligible to Use
Unrivaled Data Security	0.674	0.600	Eligible to Use

Source: Data Processing, 2023

Analysis of Average Variance Extracted (AVE) in the four constructs above, it can be concluded that the four constructs have a high level of validity because their AVE values exceed the standard threshold of 0.5. This shows that the construction of Banking Regulations, Benefits for Banking, Management of Transaction Volume Without Delay, and Unrivaled Data Security can be used as key factors in the digital transformation program at Bank Jatim Karesidenan Kediri. By optimizing the four constructs, Bank Jatim Karesidenan Kediri is expected to improve the quality of banking services offered, face increasingly fierce competition, and meet customer needs and desires. even though the overall AVE value has exceeded the threshold, Bank Jatim Karesidenan Kediri needs to make further efforts to improve the validity of the construct.

Table 3. Model Construct Correlation

Endogen Construct	Banking Regulations	Benefits for Banking	Relationship Decision
Banking Regulations		0.382	Positive Relationships
Management of Transaction Volume Without Delay	0.232	0.143	Positive Relationships
Unrivaled Data Security	0.583	0.208	Positive Relationships

Source: Data Processing, 2023

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Banking regulations provide benefits for Bank Jatim Karesidenan Kediri with a correlation value of 0.382 which shows a positive relationship. This means that the regulations made by the bank are able to help optimize performance and performance in the bank's business activities. In addition, the management of transaction volume without delay, which has a correlation value of 0.232 (23.2%) and 0.143 (14.3%) also has a positive impact on banks in managing increasing transaction volumes in line with technological developments and growing customer needs. Finally, guaranteed data security with correlation values of 0.583 (58.3%) and 0.208 (20.8%) increases the level of customer trust and provides benefits for banks in managing data and maintaining customer privacy. Overall, the use of good and effective banking regulations can strengthen the relationship between banks and customers which will ultimately increase bank profits through the products and services offered.

Inner Model

Table 4. Model Construct

Konstruks Endogen	R Square Adjusted
Banking Regulations	51.5%
Benefits for Banking	38.7%

Source: olah data, 2023

Bank Jatim Karesidenan Kediri has established accurate performance of banking regulations and benefits for banking that are proven to increase R Square Adjusted in the analysis model. As much as 51.5% of data variance is influenced by banking regulations and 38.7% by banking benefits. This shows that banking regulations and their benefits are very important for the performance of Bank Jatim Karesidenan Kediri. Therefore, Bank Jatim needs to continue to pay attention to and comply with applicable banking regulations, as well as increase the benefits provided to customers and stakeholders in order to strengthen its position in the market and achieve long-term success.

Path Coefficients

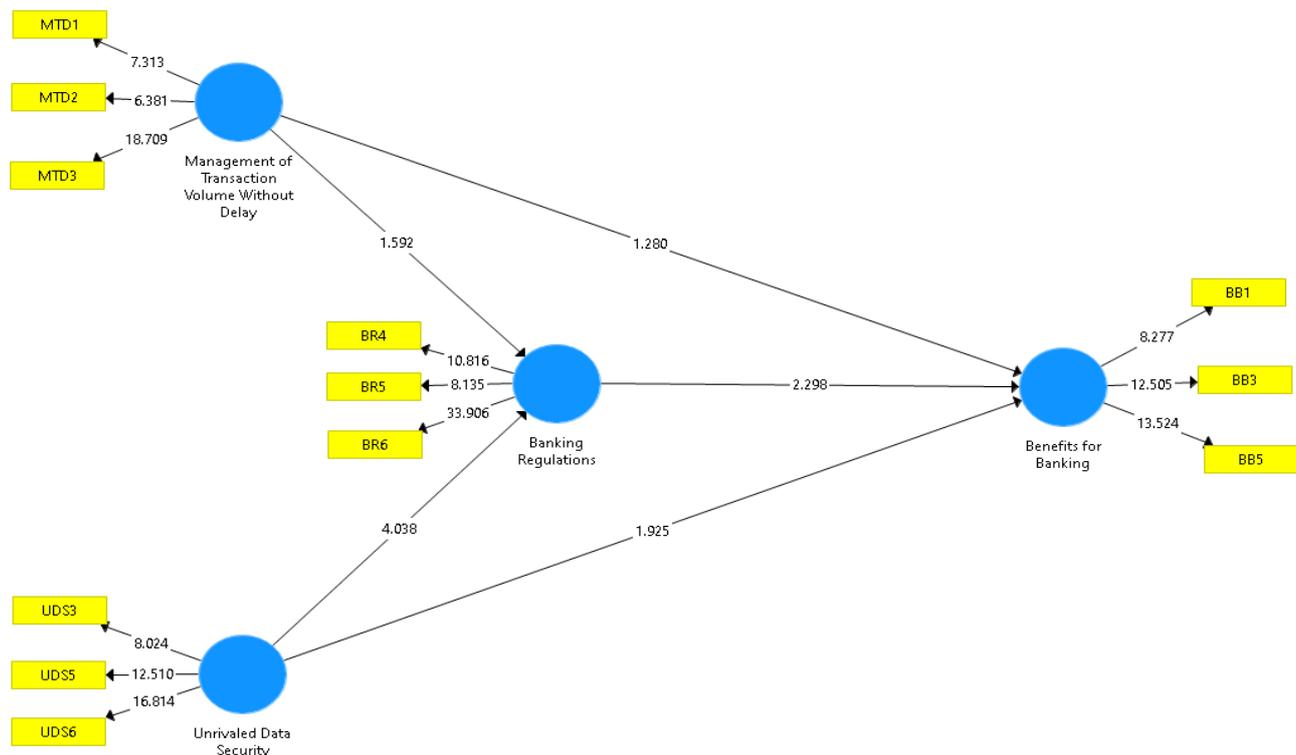


Figure 3. Intervening Model Terkoreksi

Intervening model terkoreksi pada figure 3, masing – masing konstruks memiliki 3 item yang berpengaruh secara valid dan konsisten dengan nilai koefisien jalur pada tabel 5.

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Table 5. Uji Intervening Model

Path Coefficient	T Statistics	P- Value (2-Tailed)	Decision
Banking Regulations -> Benefits for Banking	2.298	0.022	Ha accepted
Management of Transaction Volume Without Delay -> Banking Regulations	1.592	0.112	Ha rejected
Management of Transaction Volume Without Delay -> Benefits for Banking	1.280	0.201	Ha rejected
Unrivaled Data Security -> Banking Regulations	4.038	0.000	Ha accepted
Unrivaled Data Security -> Benefits for Banking	1.925	0.055	Ha rejected
Management of Transaction Volume Without Delay -> Banking Regulations -> Benefits for Banking	1.318	0.188	Ha rejected
Unrivaled Data Security -> Banking Regulations -> Benefits for Banking	1.906	0.057	Ha rejected

Source: Data Processing, 2023

Factors that affect the benefits or benefits obtained by the bank. First, the unrivaled data security factor has a significant influence on benefits for banking with a path coefficient value of 1.925 and a p-value of 0.055. Furthermore, the banking regulations factor also has a significant influence on benefits for banking with a path coefficient value of 2.298 and a p-value of 0.022. Meanwhile, the management of transaction volume without delay factor does not have a significant influence on benefits for banking or banking regulations with p-values of 0.112 and 0.201 respectively. In the context of Bank Jatim in Kediri residency, it is important to pay attention to and improve the unrivaled data security and banking regulations factor to be able to provide optimal benefits for customers of Bank Jatim Kediri Residency.

DISCUSSION

Banking Regulations on Benefits for Banking with the following agile accurate policy model:

- a) Multi clouds deployment with homomorphic encryption to improve prediction algorithm solutions (Ameur et al., 2023). Bank Jatim Karesidenan Kediri can utilize multi clouds and homomorphic encryption to improve customer data security systems when making predictions or data analysis. This will provide a sense of security and privacy to customers which further increases customer trust in Bank Jatim.
- b) Increase managerial security awareness with the reputation of Big Data Solution vendors for cooperation with the right provider (Banu et al., 2019; Merhi et al., 2019). Bank Jatim Karesidenan Kediri can build managerial security awareness by working with trusted and reputable Big Data Solution vendors. This will ensure that Bank Jatim gets exceptional service and optimal data security.
- c) Holistic data warehouse integration in data privacy health architecture for transaction behavior as the latest policy guide. Bank Jatim Karesidenan Kediri can integrate holistic data warehouse in data privacy health architecture (Thantilage et al., 2023). This will enable Bank Jatim to create policies that support secure transaction behavior and reduce data security risks.

By implementing the above policy strategy, Bank Jatim Karesidenan Kediri will be able to improve an adequate data security system and will increase customer trust and make Bank Jatim a more trusted banking company

Management of Transaction Volume Without Delay against Banking Regulations with the following agile accurate policy model:

- a) Implement bank supervision issued by the world bank (Nguyen et al., 2022; Singh et al., 2022): Bank Jatim Karesidenan Kediri must follow the regulatory and supervisory standards set by the world bank. This will help Jatim bank offer safe and reliable financial services.
- b) Using multi-clouds with homomorphic encryption (Ameur et al., 2023): This strategy will help Bank Jatim to improve data security and customer privacy. By using homomorphic encryption in multi-cloud, customer data will be more secure and difficult to hack.
- c) Impose restrictions on activity access between countries (Djunaedi, 2016a; Jiang & Wu, 2023; Nicolas et al., 2023): Bank Jatim Karesidenan Kediri must limit access to activities involving untrusted foreign countries, especially in terms of money transfers through international networks. This restriction will help minimize the risk of fraud and data theft.

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- d) Increase managerial security awareness with reputable Big Data Solution vendors (Laely et al., 2022; Puspitawati et al., 2022): Bank Jatim Karesidenan Kediri must strengthen their managerial security with the use of Big Data solutions and make sure the selected vendor has a good reputation in the field of information security.
- e) Implement multi-stakeholder standards for interoperability decisions (Dinçkol et al., 2023; Komari, 2016): Bank Jatim Karesidenan Kediri must adopt multi-stakeholder standards in IT operation decisions related to providers. This will help them improve their IT services and operations and ensure effective interoperability between systems, applications, and services.
- f) Using Holistic Data Warehouse in a data privacy health architecture (Laely et al., 2022; Thantilage et al., 2023): To maintain the privacy of customer data, Bank Jatim Karesidenan Kediri must use a Holistic Data Warehouse structure and integrate data privacy security platforms such as Audit Data Management and Information Security Management to provide quality of service and data privacy capabilities.

By implementing the above policy strategy, Bank Jatim Karesidenan Kediri can improve the security and privacy of customer data and increase its reputation as a trusted and safe bank for the public.

Management of Transaction Volume Without Delay Against Benefits for Banking with the following agile accurate policy model:

- a) Adopt bank supervision issued by the World Bank (Sallal et al., 2022; Ward, 1986): The World Bank has provided internationally recognized standards of supervision and regulation for the banking industry. Bank Jatim Karesidenan Kediri needs to adopt this standard as a guide and ensure that its operations are in accordance with international regulations.
- b) Tightening restrictions on access to activities between countries (Ahamed et al., 2021; Sadeghi & Hanzae, 2010): To reduce financial risks and prevent financial crime, Jatim Karesidenan Kediri banks need to tighten restrictions on access to activities between countries, especially those with a bad reputation in terms of financial compliance. Bank Jatim Karesidenan Kediri needs to conduct a risk evaluation of cross-border transactions and report suspicious transactions to financial authorities.
- c) Establish cooperation with the right provider: Bank Jatim Kediri Residency needs to collaborate with the right and trusted provider to ensure the achievement of business goals and minimize technology risks (Komari, 2016). The provider needs to have expertise and a good reputation in developing prediction algorithm solutions that are secure and meet regulatory standards.
- d) Adopt multi-stakeholder standards for interoperability decisions (Tao et al., 2022): Bank Jatim Karesidenan Kediri needs to adopt multi-stakeholder standards for interoperability decisions issued by financial authorities. This is important to ensure interoperability of the Kediri Residency bank system with other banking systems and minimize the risk of system failure.
- e) Adopt transaction behavior as the latest policy guide (Zhao et al., 2022): Bank Jatim Karesidenan Kediri needs to adopt transaction behavior as the latest policy guide to minimize financial risk and ensure compliance with applicable financial regulations. This policy guide needs to be strictly implemented in the daily operations of the Jatim Karesidenan Kediri bank.

By implementing this policy strategy, Bank Jatim Karesidenan Kediri can ensure compliance with international regulations and rules, minimize financial risks and strengthen the image of Bank Jatim Karesidenan Kediri.

Unrivaled Data Security against Banking Regulations with the following agile accurate policy model:

- a) Multi-Stakeholder Standardization for Interoperability Decisions on Transaction Conduct as an Updated Policy Guide (Eriksson et al., 2022; Hafez, 2022). Bank Jatim Karesidenan Kediri needs to ensure that they comply with multi-stakeholder standardization to help customers make transactions safely and securely. Bank Jatim Karesidenan Kediri can introduce the latest policy guidelines that regulate transaction behavior that must be followed by customers. In addition, Bank Jatim Karesidenan Kediri can also involve stakeholders such as application developers and digital payment platforms in the standardization process.
- b) Online Purchase Mobility with Gift Vouchers and Attractive Point Pools on the Importance of Multi Clouds with Homomorphic Encryption (Bounie et al., 2023). Bank Jatim Karesidenan Kediri needs to consider using multi clouds with homomorphic encryption to manage highly sensitive customer data. By using this technology, Bank Jatim Karesidenan Kediri can maintain the privacy and security of online purchase transactions, as well as provide gift vouchers and attractive points to increase customer loyalty.
- c) Fortopolio Bank's Management of Accurate Data Deposits from Customers to Managerial Security Awareness with Big Data Solution Vendor Reputation (Cooper, 2011; R. Wang et al., 2023). Bank Jatim Karesidenan Kediri can utilize Big Data Solution Vendors to help handle bank Fortopolio management and customer data deposits. However, it is necessary to ensure the security and integrity of customer data by considering trusted and reputable vendors. In addition, Bank Jatim Karesidenan Kediri must increase managerial security awareness and involve management to ensure compliance with data security and privacy policies.
- d) Accuracy of Loan Value for Customers with Continuous Reciprocity to Holistic Data Warehouse in Data Privacy Health Architecture (Banu et al., 2019; Khanizad & Montazer, 2018). To improve the accuracy of loan values for customers, Bank

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Jatim Karesidenan Kediri can design a holistic data warehouse system in data privacy health architecture. With this system, Bank Jatim Karesidenan Kediri can collect, analyze, and utilize customer data properly. In addition, Bank Jatim Karesidenan Kediri also needs to build sustainable reciprocal relationships with customers to increase trust and compliance with privacy policies and data security.

Unrivaled Data Security against Benefits for Banking with the following agile accurate policy model:

- a) Develop powerful predictive algorithm capabilities (Abedin et al., 2023): Bank Jatim should focus its attention on developing the ability of strong and reliable prediction algorithms to predict consumer behavior and help increase the mobility of online purchases with gift vouchers and attractive points pools. Through this solution, Bank Jatim can improve sales performance and meet customer needs and preferences.
- b) Maintain the accuracy of customer data deposits (Zainol et al., 2012): Bank Jatim must ensure the accuracy of customer data and integrate it with the right provider. This can help Bank Jatim to expand its network and meet customer needs, as well as significantly increase customer trust.
- c) Applying the latest technology (Singh et al., 2022; Yussaivi et al., 2020): Bank Jatim must follow the latest technology trends and balance cooperation with leading technology providers. This can help Bank Jatim to improve the accuracy of loan values and maintain sustainable reciprocal relationships with customers.
- d) Pay attention to customer transaction behavior (Musa et al., 2016; Wijaksono et al., 2017): Bank Jatim must pay attention to customer transaction behavior and use it as the latest policy guide. This can provide a clearer picture of customer needs and improve overall customer satisfaction.

Through the implementation of this appropriate policy strategy, Bank Jatim Karesidenan Kediri can improve financial performance, expand the range of customer services, and maintain its position in the midst of today's banking industry competition.

Management of Transaction Volume Without Delay through Banking Regulations against Benefits for Banking with the following agile accurate policy model:

- a) Implementation and Compliance with Bank Supervision (Ali, 2016; Klidakis et al., 2022; Tushi, 2014): Bank Jatim Karesidenan Kediri must ensure that the implementation of Banking Regulations has been carried out appropriately and integrated in all business lines. Active monitoring must be carried out to ensure compliance with the latest regulations and ensure that operational risks are effectively controlled.
- b) Multi Clouds Implementation and Homomorphic Encryption (Hu, 2023): In managing important customer data and financial transactions, Bank Jatim Karesidenan Kediri must use multi cloud and homomorphic encryption. This will help ensure that data remains secure and privacy is maintained and minimize cyber security risks at the top level.
- c) Restrictions on Access to Activities Between Countries (Alam et al., 2019): Bank Jatim Karesidenan Kediri must limit access to activities between countries that are included in its business lines to ensure data protection and minimize cyber security risks. This can be done by evaluating related vendors and considering the reputation of trusted Big Data Solution vendors in building data infrastructure and security.
- d) Multi-Stakeholder Standardization (Mukhibad et al., 2023): Planning for Holistic Data Warehouse Interoperability and Privacy in data health architecture: Bank Jatim Karesidenan Kediri must be proactive in fighting for standards that can be recognized by the industry and promote multi-stakeholder cooperation to enhance effective interoperability, that new data systems will be implemented in an excellent security infrastructure with strict data privacy protection.
- e) Transaction Behavior (Candra et al., 2020; Cherukur & Sivakumar, 2021): Make it the Latest Policy Guide: Bank Jatim Karesidenan Kediri must update policies related to transaction behavior as the latest policy guide to ensure bank financial management is carried out effectively. Through this policy, the risks that occur due to cooperation with stakeholders can be minimized.

The above policy strategy can be applied properly by Bank Jatim Kediri Residency to ensure that bank operations continue to run effectively and safely.

Unrivaled Data Security through Banking Regulations against Benefits for Banking with the following agile accurate policy model:

- a) Optimize the use of multi clouds with homomorphic encryption to improve predictive algorithm solutions on online purchase mobility (Sunio et al., 2023). Bank Jatim can consider working with a trusted and reliable multi-cloud solution provider to improve customer data security when shopping online.
- b) Building awareness of managerial security and reputation of Big Data Solution vendors in bank fortopolio management (Salihu et al., 2019). Bank Jatim can conduct training for managers and company employees to increase awareness of data security management and collaborate with trusted Big Data Solution vendors to provide accurate data solutions for customers.

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- c) Strengthening the use of data warehouses to improve the accuracy of loan values for customers with continuous reciprocal relationships (Pandi Putra & Amrial, 2021). Bank Jatim can develop a holistic data warehouse architecture that can ensure data health, privacy and confidentiality for customers.
- d) Establish the latest policies to improve transaction behavior as a guide for employees and customers (Maja & Letaba, 2022). Bank Jatim may consider working with a transaction security system provider that can monitor and protect data at every stage of the transaction.
- e) The right policy strategy, Bank Jatim Karesidenan Kediri can improve the quality of banking services offered and increase customer loyalty to Bank Jatim Karesidenan Kediri companies. In the face of increasingly fierce banking industry competition, the implementation of the right policy strategy can be the key to the success of Bank Jatim Karesidenan Kediri in facing current challenges. By implementing strategies such as the use of multi clouds with homomorphic encryption, multi-stakeholder standardization for interoperability decisions, and maintaining the accuracy of customer data deposits, Bank Jatim Karesidenan Kediri can optimize banking performance and increase customer trust. This will ensure the position of Bank Jatim Karesidenan Kediri as a trusted and safe bank for the community

V. CONSLUSION

Bank Jatim Residency Kediri needs to focus on data security, banking regulations and customer experience to improve its digital performance. Superior data security is critical to increasing customer trust and satisfaction. Bank Jatim Residency Kediri can implement strategies such as multi-cloud, encryption, and a holistic data warehouse to increase data security. Compliance with banking regulations is also important to ensure effective and safe operations. Bank Jatim Residency Kediri can follow World Bank standards, limit access to activities in high-risk countries, and appear with trusted providers. Focusing on customer experience will help Bank Jatim Residency Kediri increase customer satisfaction and loyalty. Banks can offer attractive incentives for online purchases, ensure accurate loan values, and develop predictive algorithms for personalized offers. By implementing these strategies, Bank Jatim Residency Kediri can strengthen its position in the competitive banking industry, increase customer satisfaction, and achieve long-term success in the digital era.

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