



Know Your Customer Principle as a Measure to Prevent Money Laundering In Banking (Study at BSI KCP Banjarmasin A. Yani)

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Abstract

This research is motivated by the problem of implementing the Know Your Customer Principle which can be seen through the implementation of customer acceptance policies, and procedures for identifying customers and monitoring procedures for customer accounts and transactions. This research aims to find out the implementation of Know Your Customer Principles in Sharia banking and also to find out how to prevent Money Laundering carried out by BSI KCP Banjarmasin A.Yani. This research is field research with a qualitative descriptive approach. The location of this research was carried out at Bank Syariah Indonesia (BSI) KCP Banjarmasin A. Yani. The results of this research reveal that the implementation of the Know Your Customer Principle has been carried out optimally with customer identification procedures and the use of the BISA Application in the context of implementing the Know Your Customer Principle. Apart from that, by having internal supervision of customers and the customer acceptance process is also carried out strictly, through identification and verification of customer data to avoid the entry of customers with bad intentions to the bank, this can prevent the crime of Money Laundering.

Keywords: Know Your Customer Principle; Money Laundering; Bank Syariah Indonesia

Abstrak

Penelitian ini dilatarbelakangi oleh permasalahan penerapan Prinsip Mengenal Nasabah yang dapat dilihat melalui penerapan kebijakan penerimaan nasabah, dan prosedur identifikasi nasabah serta prosedur pemantauan terhadap rekening dan transaksi nasabah. Penelitian ini bertujuan untuk mengetahui penerapan Prinsip Mengenal Nasabah pada perbankan Syariah dan juga untuk mengetahui cara pencegahan Pencucian Uang yang dilakukan oleh BSI KCP Banjarmasin A.Yani. Penelitian ini merupakan penelitian lapangan (field research) dengan pendekatan deskriptif kualitatif. Lokasi penelitian ini dilakukan di Bank Syariah Indonesia (BSI) KCP Banjarmasin A. Yani. Hasil penelitian ini mengungkapkan bahwa penerapan Prinsip Mengenal Nasabah telah dilakukan secara optimal dengan adanya prosedur identifikasi nasabah dan penggunaan Aplikasi BISA dalam rangka penerapan Prinsip Mengenal Nasabah. Selain itu, dengan adanya pengawasan internal terhadap nasabah dan proses penerimaan nasabah juga dilakukan secara ketat, melalui identifikasi dan verifikasi data nasabah untuk menghindari masuknya nasabah yang beritikad tidak baik ke bank, maka hal ini dapat mencegah terjadinya tindak pidana Pencucian Uang.

Kata kunci: Prinsip Mengenal Nasabah; Pencucian Uang; Bank Syariah Indonesia

1. Introduction

Based on Law No. 10 of 1998, the Bank's main objective is to support efforts in national development to achieve equality, economic growth, and stability of the country, while improving the welfare of society as a whole. (Hamdi 2021)

In maintaining customer trust, Islam proposed the concept of interest-free banking and introduced the Islamic principle of Ramallah. As is well known, sharia banking emerged as a solution to the conflict between banking interests and the principle of usury. (Sutedi Andrian,2004)

The development of Sharia Banking continues to increase over time. Currently, many fields have experienced very rapid development, such as advances in technology, transportation, communications, informatics, and of course law. One of the most growing forms of crime is money laundering. The banking industry has become the main target for money laundering practices due to advances in technology and globalization, where this sector provides a variety of financial services and instruments that can be used to hide the origin of funds. (Alghifari, n.d.2022)

The bank has informed us that the most suspicious transactions occurred in 2022. Most of the reports relate to activities such as fraud, gambling, embezzlement of funds, tax violations, and banking violations. The majority of these reports allegedly relate to fraud, gambling, embezzlement of funds, tax violations, and banking violations.

PPATK has received a total of 90,742 suspicious transaction reports from the aforementioned entities. This number of reports is the highest figure in the last 5 years. Below is a graph showing suspicious transaction trends in Indonesia. (PPATK,2023)

Number of Suspicious Transaction Reports in Indonesia (2018 – 2022)

NO	YEAR	TRANSACTION REPORTS
1.	2018	67.084
2.	2019	78.587
3.	2020	68.057
4.	2021	79.543
5.	2022	90.742

Source: PPATK 2023

Based on information from the Financial Transaction Reports and Analysis Center (PPATK), throughout 2022, there will be around 90.7 thousand reports regarding transactions that are considered suspicious in Indonesia. By the provisions of Law no. 8 of 2010 concerning the Prevention and Eradication of Money Laundering (UU TPPU) issued by the Financial Services Authority, suspicious transactions refer to financial transactions that show a discrepancy with the profile, characteristics, or usual transactions. (PPATK, 2023)

Because the impact of money laundering activities has significant consequences for the overall stability of the financial and economic system, this research is considered important to conduct. Based on several reasons, researchers are interested in carrying out this research at Bank Syariah Indonesia (BSI) KCP Banjarmasin A.Yani which is one of the Sharia Banks with a fairly well-known reputation. Currently, BSI KCP Banjarmasin A.Yani shows an increase in risk in line with the increasing number of customers making transactions. Serious threats also come from money laundering activities. To reduce the risk of money laundering activities, it is important to apply the Know Your Customer Principles well. Therefore, this research will focus on the topic "Know Your Customer Principle as a Measure to Prevent Money Laundering in Banking (Study at Bank Syariah Indonesia (BSI) KCP Banjarmasin A.Yani"

2. Research Method

This research uses field research methods (Field Research). The approach applied by researchers in this study is descriptive qualitative which aims to identify facts, understand problems, and identify and analyze problems. (Harahap, 2020) The location of this research was carried out at Bank Syariah Indonesia (BSI) KCP Banjarmasin A Yani.

The data and data sources used in this research are primary data and secondary data, which means there is an interview and documentation method where information is obtained directly through an interview process with five employees of Bank Syariah Indonesia (BSI) KCP Banjarmasin A. Yani. Such as Customer Service (CS), Teller, Branch Office Service Manager (BOSM), and Bank Back Office (BO). Anti Money Laundering Team at Bank Syariah Indonesia, Banjarmasin Area. Secondary data refers to information obtained from literature such as literature, the official website of Bank Syariah Indonesia, photos taken during interviews, and important files citing existing sources. (Sugiyono, 2010)

3. Results and Discussion

A. Implementation of Know Your Customer Principles at BSI KCP Banjarmasin A. Yani

At Bank Syariah Indonesia (BSI) KCP Banjarmasin A. Yani, the Know Your Customer principle brings benefits in preventing losses, maintaining the bank's reputation so that it remains trustworthy and healthy, as well as protecting the bank from criminal practices of money laundering and terrorist financing. Therefore, a bank needs to provide special treatment to prospective customers, namely by implementing a system of implementing the principle of knowing your customer. The following are the efforts made by the bank to implement the principle of knowing your customer. (Abustam,2022)

1) Bank Policy

This organizational policy aims to internally increase employee understanding and encourage them to act with integrity and avoid dishonest behavior. Apart from that, this policy also aims to implement the principle of recognizing customers comprehensively.

The policies implemented by each bank to familiarize its employees may be slightly different. At BSI KCP Banjarmasin A. Yani, the implementation is carried out by creating awareness within each employee to be trustworthy and honest in carrying out their duties. Employees must be routinely monitored and assessed by the bank's board of commissioners. The board of commissioners has the authority to appoint main leaders and other members, who will be responsible for carrying out executive supervision. (Hasbi, Branch Office Service Manager, December 15, 2023)

2) Identify customer acceptance and verify customer data

Banks must identify prospective customers by verifying the prospective customer's data. In this principle, the front line that identifies customer data is Customer Service (CS), therefore CS must get to know the prospective customer first, by submitting a form for the prospective customer's data and filling it in completely.

For a Customer Service person, it is important to first approach the customer so that verification of customer data can be done easily. Apart from that, Customer Service must also ensure that the personal data filled in by the prospective customer into the account opening form is correct. (Annisa, Customer Service, December 15, 2023)

As a prospective customer, it is important to comply with the regulations that have been strengthened by the bank. The mandatory things that a prospective customer must comply with include: (PBI, 2023)

- a) Provide an identity card such as a KTP or documents supporting the customer's identity.
 - b) Fill out the account opening form containing your full name, address, place of birth, and birth mother's name accurately according to what is on the identity card
 - c) The customer's signature is clear and consistent with the identity stated on the KTP or supporting documents.
 - d) The authenticity of the data provided to CS will be proven by matching the data in DUKCAPIL
 - e) Customer data that has been filled in will be entered into the system owned by Customer Service (CS) which will automatically be confirmed as correct.
- 3) Monitoring Customer Accounts and Transactions

After registering as a customer at the bank, all information related to the customer profile will be archived by the bank to monitor the customer's account and transaction activity. Some customer records that must be maintained at a minimum include: (BSI,2021)

- a) Details of the work or type of business carried out by the customer, including supporting documents that must be archived by the bank.
- b) Information related to customer income, accompanied by evidence such as NPWP and other relevant documents.
- c) Information regarding other accounts held by the customer.
- d) Customer routine transaction history stored in the bank system.
- e) Purpose of opening an account at the bank.

Data recorded in the bank will also be checked periodically to ensure the continuity of the information. Information that will soon expire will be requested from customers so that it can be updated. (Nugroho, 2020)

Customer data must always be up to date, for example, if the KTP previously used by the customer has expired, the customer must update it with the bank, the updated data can be in the form of a cellphone number, address, email, and other important things. If the customer does not update it, certainly, the existing data is no longer relevant and the bank has the right to authorize

the customer concerned to update it. (Annisa, Customer Service, December 15, 2023)

At Bank Syariah Indonesia, there is a system called the BISA Application, namely the BSI Integrate System AML CFT which can analyze, monitor, and present reports efficiently regarding detailed transactions carried out by customers. The system also can verify the validity of customer data that has been registered with DUKCAPIL.

The bank has the ability to monitor all transaction activities carried out by customers. If there is suspicious activity, the system will provide a warning to the bank. For example, if an unusual transaction occurs from a customer, such as a sudden transfer of funds amounting to IDR 500,000,000, the bank will detect this automatically in accordance with established procedures. (Annisa, Customer Service, December 15, 2023)

Customer activities at tellers also have their own procedures to ensure safe transactions, such as clarity regarding the customer's work and the number of transactions the customer will carry out. Customers must bring personal data such as KTP to maintain the security of customer transactions. (Maulida, Teller, December 15, 2023)

B. Prevention of Money Laundering at BSI KCP Banjarmasin A. Yani

Technological developments over time have brought extraordinary convenience to humans. Likewise in the banking sector, where technology has continued to develop. Many banking products utilize technological facilities to provide convenience to customers. This also applies to Bank Syariah Indonesia KCP Banjarmasin A. Yani. This bank has used technology such as the Internet to provide services that make access easier for customers. Apart from that, to access the internet, you no longer need a large and heavy device. Many technologies are light and easy to carry everywhere, such as cell phones, which make internet access easier.

In the banking industry, especially at BSI KCP Banjarmasin A.Yani, technological advances in mobile phones are used to provide easy access to banking services for customers. For example, services such as Internet banking, mobile banking, and SMS banking have been provided to meet customer needs more practically via mobile devices (Annisa, Customer Service, December 15, 2023) To prevent money laundering, what banks must do is:

- 1) Implementing Know Your Customer Principles

All employees of Bank Syariah Indonesia apply the Know Your Customer principle. Therefore, Bank Syariah Indonesia will provide employees with an understanding of the Know Your Customer Principles. In managing risks related to the Know Your Customer Principles, banks are also responsible for holding outreach programs to employees. If necessary, banks can explain or carry out outreach to the public, especially to prospective or existing customers, so that they can convey complete and accurate data.

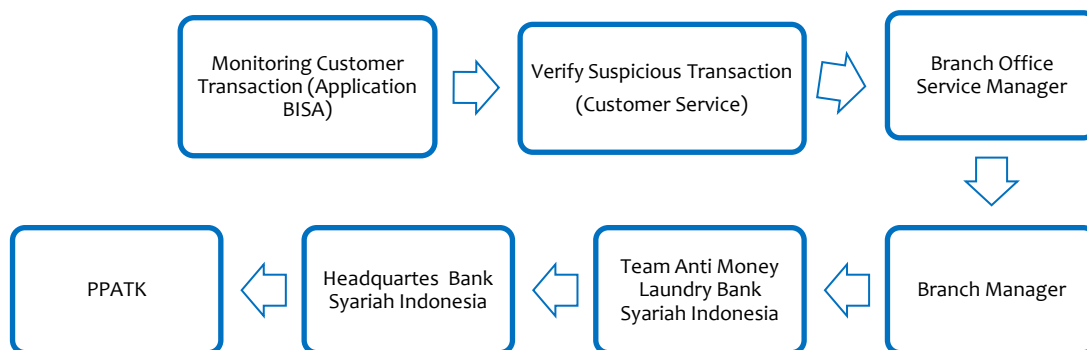
The Anti-Money Laundry Team will go around visiting Bank Syariah Indonesia branches every 3 months to provide Money Laundry material and serve as a reminder to bank employees regarding the Know Your Customer Principles as a prevention of money laundering (Money Laundry) at Bank Syariah Indonesia. (Wahyuddi, Team Anti Money Laundering, December 18, 2023)

2) Risk Management

In the banking system, there is a risk of loss or threat that can hinder the achievement of certain goals. Therefore, a bank needs to implement effective risk management. Risk management is a logical and structured approach to identifying, evaluating, establishing attitudes, finding solutions, as well as monitoring and reporting risks that may occur in each activity or process.

BSI KCP Banjarmasin A. Yani will evaluate existing risks and how to manage these risks every 6 months. Apply a risk profile through a customer grouping process and assess the level of risk based on social status, individual identity, business location, and volume of transactions carried out. (Hasbi, Branch Office Service Manager, December 15, 2023)

3) Reporting In the BISA Application from Bank Syariah Indonesia, it is easy to report activities to authorized agencies, such as PPATK. If a transaction is considered suspicious by one of the customers, the system will automatically detect the customer's identity and automatically generate a report which is then analyzed by the bank. The following is a brief mechanism explained by BSI:



- Monitoring of Customer Transactions is carried out by the BISA Application, where this application will provide a signal if the transaction carried out by the customer is in a large amount but does not match the customer's background.
- Customer Service will verify the data of customers who make suspicious transactions and then print a transaction report which will automatically exit the application
- The Branch Office Service Manager will verify again and contact the customer concerned by telephone or visit the customer directly. If the customer cannot be contacted, they will be blocked 1 x 24 hours
- Branch Office Service Manager will forward the report to the Branch Manager
- The Branch Manager will forward the report to the Anti Money Laundry Team of Bank Syariah Indonesia. Then, Bank Syariah Indonesia's Anti Money Laundry Team will carry out verification again by ensuring customer transactions in other branches with customer transaction history and analysis.
- After going through the analysis process, the transaction in question will be submitted to the head office of Bank Syariah Indonesia. Bank Syariah Indonesia head office will send a report regarding the suspicious transaction to PPATK.
- Reports from Bank Syariah Indonesia head office received by PPATK will be followed up by investigators and authorized agencies.

4. Conclusions

The results of research conducted at BSI KCP Banjarmasin A. Yani can be concluded as follows:

A. Implementation of the principle of knowing your customer at BSI KCP Banjarmasin A.Yani

The application of the principle of getting to know your customer at BSI KCP Banjarmasin A.Yani consists of 3 stages. The first stage is carried out through internal supervision, which includes operational supervision, efficiency, records, forms and direct inspection. The second stage is carried out by identifying and verifying prospective customer data. After becoming a customer, the third stage is

carried out by connecting customer transactions through the system owned by BSI KCP Banjarmasin A.Yani, namely the BISA Application.

- B. Prevention of money laundering at BSI KCP Banjarmasin A. Yani
Efforts to prevent money laundering at BSI KCP Banjarmasin A.Yani are carried out carefully by carrying out the initial steps in preventing money laundering through a strict customer acceptance process carried out using the principle of knowing your customer, namely identifying and verifying customer data, managing risks that may occur and carrying out appropriate reporting. aims to prevent the entry of customers with bad intentions into the bank.

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