

UNIVERSITAS INTERNASIONAL BATAM

Undergraduate Final Project
Science of Law Study Program
Odd Semester 2018/2019

**JURIDICAL REVIEW OF CUSTOMER DUE DILIGENCE
IMPLEMENTATION IN PT BANK CENTRAL ASIA KANTOR CABANG
UTAMA JODOH**

NPM: 1551161
PHILIP HUGO

Abstract

This research was carried out by the author starting from the rise of cases suspected of being money laundering and fraud that occurred among banks in Indonesia, one of them at BCA, specifically the BCA KCU, Batam. This study aims to explain the procedure for applying the principle of customer due diligence and how to handle cases of suspicious transactions that occur that are carried out by customers.

Researchers use the empirical legal methodology of research where this legal research is carried out by observing in a real way where the workings of this research are examining how the law works in people's lives with library research using observations and interviews. After all the data is collected, the data is then filtered and analyzed, the analysis used qualitatively by grouping the aspects studied. Then conclusions related to this study were taken and described descriptively.

Based on this research, the results of the study show that the Customer Due Diligence applied in banks is not only used as a preventative measure, but also for the management of follow-up actions which this principle is still used to deal with suspicious transactions that arise later.

Keywords: *Customer Due Diligence, customer, transaction, bank.*