RLJ Ratio Legis Journal
ISSN 2830-4624
published by
Master of Law, Faculty of Law
Universitas Islam Sultan Agung

Legal Protection of Dormant Account Customers From The Perspective of Effectiveness and Principles of Consumer Protection in Financial Services (BNI Case Study)

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Abstract. *This study aims to analyze legal protection for customers owning dormant accounts through the perspectives of legal effectiveness theory, legal protection theory, and banking law principles, using a case study at PT. Bank Negara Indonesia (Persero) Tbk. Prior to the issuance of Financial Services Authority Regulation (POJK) Number 24 of 2025 concerning Account Management in Commercial Banks, there was a legal vacuum regarding the management of dormant accounts, accompanied by increasing cases of misuse of dormant accounts by both internal bank parties and external parties, potentially causing legal harm to customers. The problems formulated in this research are: (1) How is the implementation of legal protection for dormant account customers following the issuance of the POJK? and (2) What factors influence the effectiveness of the implementation of legal protection for dormant account customers? This research employs an empirical legal research method using statutory, conceptual, and analytical approaches. Data were obtained through interviews and analyzed qualitatively by comparing legal norms (das sollen), namely the POJK provisions, with their implementation and practices in the banking sector (das sein). The results of the study indicate that the implementation of legal protection for dormant account customers at BNI has been carried out based on the principles of trust, prudence, confidentiality, and Know Your Customer (KYC), as well as preventive and repressive legal protection theories and Islamic law perspectives. However, such implementation has not been fully optimal due to limitations in customer accessibility. From the perspective of Islamic law, the implementation has also not been optimal regarding the principles of Ridha (mutual consent) and Al-Ikhtizan (the prohibition against neglecting wealth).*

Keywords: *Banking Law; Consumer Protection; Dormant Accounts; Legal Effectiveness; Legal Protection.*

1. Introduction

In Indonesia, banking is still considered to have a very important and strategic position as one of the driving forces of the national economy. Banks play a crucial role in carrying out their primary function as financial intermediaries. Financial intermediaries are the collectors and distributors of public funds, as stipulated in Law No. 7 of 1992 concerning Banking, Article 3, which states: "The primary function of Indonesian banking is to collect and distribute public funds." The continuous implementation of this primary function will directly stabilize the country's economic conditions.

One of the bank's business activities, as described above, is collecting funds from the public (hereinafter referred to as customers) in the form of deposits. Deposits are funds entrusted by customers to the bank based on a deposit agreement in the form of checking accounts, time deposits, certificates of deposit, and/or other similar forms.[1]

Several factors make bank savings products attractive, including:

1. Security of Funds.

Customers believe that the risk of losing funds stored at home due to robbery or theft is greater than if they were stored in a bank.

2. Interest paid to customers on their deposits. Although there are administrative fees for holding funds at the bank, some customers still find the interest paid on their deposits at the bank quite attractive.

The interest rate on customer deposits at banks is determined by the base interest rate (BI Rate), issued by Bank Indonesia (BI) through a Board of Governors Meeting (RDG). The BI Rate is a tool used by BI to implement monetary policy.

The RDG is a coordination meeting attended by the entire Board of Governors of BI, which aims to gather various inputs and information from each meeting member, so that the decisions taken are more appropriate and can become a joint agreement.[2]

Based on the results of the BI RDG Meeting on April 21-22, 2026, BI decided to maintain the BI Rate at 4.75%. This was determined to stimulate economic growth by increasing the money supply, which is sourced from public spending on both productive and consumptive needs.

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[1]Law No. 24 of 2023 concerning Strengthening and Development of the Financial Sector, Article 14.

[2]"RDG, BI Board of Governors-style Meeting", Bank Indonesia Facebook Account Official,https://www.facebook.com(Accessed on January 11, 2026).

However, in current conditions, people tend to prefer saving their money in banks. This is due to several factors, namely:

a. Global uncertainty will impact the economy, particularly for lower-middle-class people. The middle-class is defined as those with a monthly consumption income of between Rp 1.2 million and Rp 6 million.[3]

b. The weakening Consumer Confidence Index (CCI) indicates weakening public confidence in future income prospects.

The IKK is the result of a survey of households regarding their views on economic conditions, including public perceptions of income, job availability, the public's ability to save, and economic prospects for the next few months.[4]

In carrying out its business activities, banks are required to maintain one of the health assessment indicators called the Bank Health Level (TKB).[5]TKB is the result of an assessment of the Bank's condition carried out on the Bank's risks and performance,[6]one of the objectives is to maintain the bank's liquidity conditions.

POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management, states that bank liquidity is the bank's ability to meet maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged without disrupting bank activities, so that when there are customers who want to withdraw savings in a certain (large) amount, the bank must fulfill the customer's request.

Another thing is the application of the precautionary principle (Risk Management Principle), prudential banking principle,[7]and implementation of Good Corporate Governance (GCG),[8]in order to maintain the bank's reputation as a financial institution that can be trusted by customers.

However, the current reality is that several cases have occurred involving customer deposits in banks, particularly dormant accounts. These cases have eroded customer trust in banks, resulting in losses for customers.

The weak position of customers due to the legal vacuum and the lack of standardization of account management provisions across all banks in Indonesia

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[3]Ratih Ika Wijayanti, "What is the Middle Class? Learn the Definition and Characteristics"https://www.idxchannel.com(accessed on January 11, 2026).
[4] Understanding the Consumer Confidence Index (CCI): How to Read It & Its Impact on the Economy, indodax.com,https://indodax.com(accessed on January 11, 2026).
[5]Law No. 7 of 1992 concerning Banking
[6]POJK No. 14/POJK.03/2016 concerning Bank Health Level Assessment, Article 1 number 4.
[7]POJK No. 14/POJK.03/2016 concerning Bank Health Level Assessment, Article 2.
[8]POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks

before November 2025, are factors that contribute to fraud against customer accounts and/or funds in dormant accounts.

A dormant account is a customer savings account that has no transactions (withdrawals, deposits, transfers) for a certain period of time. Initially (before November 2025), the definition and specific time period were set differently by each bank in Indonesia without clear considerations, and with a one-way notification mechanism to customers, including: when opening a savings account (both individual savings/savings and corporate savings/current accounts).[9]via the Account Opening Form.

The Financial Transaction Reports and Analysis Center (PPATK) found that there were 122 million dormant accounts blocked by May 2025 from 105 banks, with 140,000 accounts with a total value of IDR 428,612,372,321 in July 2025 and 2,115 dormant accounts belonging to government agencies with balances of more than IDR 500 billion in August 2025.[10]

The PPATK has been analyzing dormant accounts for the past five years for a reason. This is because many cases of dormant accounts being used, unknowingly by the account holders, have become targets of crime, used to store funds from criminal activities, narcotics transactions, corruption, and other crimes. Several cases have even involved withdrawals from dormant accounts, either by internal bank fraud or by third parties, without the account holders' knowledge.

Then the question arises as to the extent of the bank's responsibility in notifying the change in status, and whether the automatic action of changing account status is in accordance with the legal theory of consumer protection, the principle of prudence, and the principles of banking law.

Article 28D of the 1945 Constitution of the Republic of Indonesia states that: "Everyone has the right to recognition, guarantee, protection and legal certainty, as well as equal treatment before the law."

In the context of dormant accounts, changes in account status that are not communicated to the customer, and difficulties accessing funds within the account are violations of the 1945 Constitution, particularly the principle of legal certainty. In this context, customers do not receive sufficient information regarding their rights and obligations in managing their own accounts.

Article 28G paragraph (1) of the 1945 Constitution states that: "Everyone has the right to protection of themselves, their families, their honor, their dignity,

[9]BNI Bank Account Opening Form, taken in October 2025
[10]Budi, Mulia. (2025). Land Deed Official: There are Dormant Accounts Owned by Government Agencies Worth Over IDR 500 Billion. Detik.com. (Accessed on October 28, 2025).

and their property under their control, and has the right to a sense of security and protection from the threat of fear to do or not do something that is a basic human right." Based on this, accounts and funds are included in the customer's personal identity, so it is important for the State to provide the right to protection.

Constitutionally, based on 2 (two) articles in the 1945 Constitution, the State must ensure that bank provisions related to the management of customer accounts, especially dormant accounts, do not harm customers' constitutional rights.

In a legal context, the relationship between a bank and a customer who deposits funds in the bank is based on the principle of trust (fiduciary relationship), so that the offering of other products or changes in account status/a product made by the bank must take into account customer trust.

If viewed from a more comprehensive perspective, customers are considered to be in a weak position, even though the law actually protects customers through several provisions, namely:

1. The Consumer Protection Law emphasizes the consumer's right to obtain very clear information about the products offered by Business Actors, in this case banks.

2. The Banking Law stipulates that banks must provide fair and transparent services and information to customers.

Sociologically, banks are institutions that operate based on public trust (fiduciary relations) to manage customer funds so they can be distributed to those in need (debtors). Trust is a key asset for banks, ensuring stability, which ultimately impacts the country's economy systemically.

When customers feel uneasy about changes in account status, especially if there are funds in the account that are not clearly disclosed, public trust will erode. Customers will feel uneasy and begin to doubt the bank's reputation for managing their funds. Banks are exposed to reputational risk.

Then, with the many cases of misuse of funds and dormant customer accounts as well as fraud by internal bank parties that occurred in government banks (or so-called State-Owned Commercial Banks (BUMN) which are also large banks in Indonesia, it became a strong factor that reduced the level of customer trust in banking in Indonesia.

State-owned banks should be an example of the implementation of Good Corporate Governance (GCG) and Risk Management Principles, especially in operational risks, compliance risks, legal risks, and ultimately reputational risks in the banking industry.

Operational risk is the risk resulting from inadequacy and/or malfunctioning of internal processes, human error, system failure, and/or external events that affect the bank.[11]In this case, internal fraud committed by bank employees against customer dormant accounts, including data and/or funds contained therein, is an indicator of operational risk.

Compliance risk is the risk resulting from a bank not complying with and/or not implementing laws and regulations and provisions.[12]This happens when banks do not truly comply with and implement legal protection for customers.

Legal risk is the risk resulting from legal claims and/or weaknesses in legal aspects.[13]Reputational risk is the risk resulting from a decline in the level of stakeholder trust that stems from negative perceptions of the bank.[14]

Another issue is that many customers lack financial literacy, so they don't understand the legal implications of dormant account status and access to funds for themselves and their communities. This situation creates social inequities in customer access to and protection of financial services.

Based on the above, in order to increase customer trust, implement the principles of Good Corporate Governance (GCG), mitigate operational risks, compliance risks, legal risks that then lead to reputational risks, and minimize criminal acts caused by misuse of dormant accounts and/or funds in dormant accounts, the Financial Services Authority (OJK) issued an OJK Regulation (POJK) No. 24 of 2025 concerning Account Management in Commercial Banks which aims to fill the legal vacuum and provide legal certainty for customers.

The POJK was issued on November 10, 2025, and banks were given 6 (six) months to make internal infrastructure adjustments from the date the POJK was issued.[15]In other words, banks must immediately implement the POJK by initially developing internal policies and procedures that comply with the POJK.

In contrast to previous research that focused on normative regulations, legal principles, and preventive protection, this research will analyze the gap between legal norms and banking practices through internal policies and procedures, which will ultimately see whether the issuance of the POJK provides legal protection and fills the legal vacuum for customers who hold dormant accounts.

In connection with the above matters, the researcher considers it necessary to conduct research with the title of Legal Protection of Dormant Account Customers in the Perspective of Effectiveness and Principles of Consumer

[11]POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management, Article 1
[12] *Ibid*
[13]POJK No. 18/POJK.03/2016 concerning the Implementation of Bank Risk Management, Article 1
[14] *Ibid*
[15]POJK No. 24 of 2025 concerning Account Management in Commercial Banks, article 17.

Protection in Financial Services Case Study at PT. Bank Negara Indonesia Tbk, Persero (Bank BNI).

2. Research Methods

Seojono and H. Abdurrahman explain that: "Research is essentially a series of scientific activities and therefore uses scientific methods to explore and solve problems, or to find the truth from existing facts."[16] Legal research essentially involves two things. First, the activity itself, which must be organized and follow certain procedures intended to uncover specific legal issues. Second, the expected outcome of the activity, namely an answer to the legal issue in question. The results obtained from legal research encompass two aspects: first, practical, where the research contributes to solving existing laws, and second, theoretical, which is oriented towards the development of legal science itself.[17]

3. Results and Discussion

2.1. Implementation of Legal Protection for Dormant Accounts

PT. Bank Negara Indonesia (Persero) Tbk hereinafter referred to as BNI is one of the State-Owned Commercial Banks that has a service network that reaches the retail segment, MSMEs, Corporations and institutions, as well as an international scale by developing innovative digital services. BNI is fully committed to being a key pillar in the success of the government's strategic program to realize the vision of Golden Indonesia 2045 in accordance with Law Number 59 of 2024 concerning the National Long-Term Development Plan (RPJPN) 2025 - 2045 through strengthening an inclusive and highly competitive economic structure.[18]

BNI has a strategic and important role in carrying out its function as an intermediary, namely collecting public funds (Third Party Funds) and distributing them in the form of loans/other products to support national development as explained above.

Since the launch of the Wondr by BNI mobile application, it was recorded that throughout 2025, the Wondr by BNI application has successfully embraced 12.1 million users as the main personal digital channel in the migration process from BNI Mobile Banking.[19]All banking access, including account opening, has become easier, as evidenced by the increase in Third Party Funds (DPK) in 2025, valued at IDR 1,040.8 trillion, a 29.2% increase compared to IDR 805.5 trillion in 2024.[20]

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[16]Moh. Nasir, Legal Research and Writing Methods, Deepublish, Yogyakarta, p. 10
[17]Moh. Nasir, Legal Research and Writing Methods, Deepublish, Yogyakarta, 2025, p. 33.
[18]BNI Annual Report 2025 audited, page 1
[19]Ibid, p. 5
[20]BNI Annual Report 2025 audited, p. 17

Third party funds (DPK) refer to funds collected by banks from the public or other external parties which create obligations for the bank in the form of deposits.[21].

Along with the increase in DPK collection, BNI's digital services, and BNI's expanding business activities to international networks, BNI is required to implement good governance principles as well as possible, including the preparation of internal company regulations.

Along with the increase in DPK collection, BNI digital services, and BNI bank business activities that expand to international networks, customer account management, one of which is dormant accounts, has become an important aspect to maintain customer trust and in the context of implementing operational risk mitigation measures, including those originating from internal fraud committed by BNI employees, legal risks, which lead to reputational risks.

One of BNI's dormant account management initiatives in early 2026 was the implementation of OJK Regulation No. 24 of 2025 concerning Account Management for Commercial Banks. This was done, among other things, to comply with regulatory requirements.

Before POJK No. 24 of 2025 was issued, BNI regulated the determination of dormant accounts as accounts that had no transactions for a period of 6 (six), other banks regulated other things, the period ranged from 6 (six) months to 1 (one) year.

Regarding the notification of account classification, BNI has made internal adjustments starting from updating the Account Opening Form at each Branch Office with account classification and has been submitted through BNI e-channels, including: through the official BNI website (bni.co.id) and the BNI Instagram account (@bni46).

Notification of account classification updates is also delivered directly through the Customer Management Division according to its segmentation and Branch Offices for individual customers who do not fall into the customer category managed by the Customer Management Division.

Internally, monitoring of changes in account status is carried out periodically by taking dormant account data on the dashboard, so that funds in dormant accounts cannot be recognized as BNI receipts as regulated in POJK No. 24 of 2025.[22]

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[21]POJK No. 12/POJK.03/2019 concerning Commercial Bank Reports through the Reporting System, Part. Attachments

[22]POJK No. 24 of 2025 concerning Account Management at Commercial Banks, Article 13 paragraph (2)

Changing an active account to an inactive account and then to a dormant account has several impacts on customer activity, including:

1. Transaction Restrictions and Access to Funds.

Customers cannot make transactions or even access funds available in accounts that have dormant status.

2. Imposition of Administrative Fees.

Customers' dormant accounts will continue to be subject to monthly administration fees, depending on the account type. These fees will continue until the account balance reaches zero. BNI will discontinue administration fees once the account reaches zero balance, as OJK regulations prohibit banks from creating negative account balances.

However, after the issuance of the POJK, the dormant account reactivation process can only be carried out by the account owner, as they will undergo a Know Your Customer (KYC) process, including Customer Due Diligence (Due Diligence) and Enhanced Due Diligence (EDD), if necessary. BNI will then decide whether to accept or reject the dormant account reactivation request. Dormant account reactivation rejection occurs when the CDD and EDD criteria are not met.

Customer Due Diligence (CDD) is an activity in the form of identification, verification, and monitoring carried out by Financial Services Actors (in this case the Bank) to ensure that transactions are in accordance with the profile, risks, characteristics and/or transaction patterns of prospective Customers, Customers or Walk in Customers (WIC).[23]

Enhanced Due Diligence (EDD) is a more in-depth CDD action carried out by PJK on Prospective Customers, WIC, or Customers, who are at high risk including Political Exposure Persons (PEP) and/or in high-risk areas.[24]

If the dormant account reactivation process is carried out by the family of the dormant account customer due to the customer's death, it can be carried out by the family member who is the customer's heir. The Bank will treat the account reactivation/closing process according to BNI's internal regulations regarding accounts falling to heirs.

BNI is committed to protecting funds and maintaining the confidentiality of customer data through the application of the principle of prudence and has

[23]POJK No. 8 of 2023 concerning APU PPT and PPPSPM in the FSS, Article 1 Point 12
[24]POJK No. 8 of 2023 concerning APU PPT and PPPSPM in the FSS, Article 1 Point 14

prepared internal provisions regarding Personal Data Protection (PDP) in accordance with applicable Regulatory provisions.

In the event of a problem, BNI has provided a 24-hour online customer complaint mechanism through available channels: Instagram social media, email, and the BNI Call Center. Additionally, customers can file any type of complaint offline by visiting the nearest branch office. Internally, BNI has established a customer complaint mechanism.

In order to implement POJK No. 24 of 2025 concerning Account Management in Commercial Banks, and focus on providing optimal service to customers while also paying attention to the principle of prudence, BNI will also develop the Wondr by BNI Application in the future.

This development is related to preventing account classification changes from active to inactive and dormant accounts. Every customer who logs into the Wondr by BNI application will be considered to be making an inquiry (balance check) on their account, so accounts won't automatically "easily" change classification from active to inactive and then to dormant. However, it remains a challenge for BNI if customers don't have the Wondr by BNI application; they still need to be manually informed about the account classification, as previously stated.

However, during the transition period from the dormant account provisions (which originally had a period of 6 (six) months) to the new dormant account provisions (the period is now 1800 days), there will be dormant accounts displayed in the Wondr by BNI application, and customers will still not be able to access these accounts before reactivating them.

In the event that a dormant account has a balance, the Bank may charge administration fees and interest/return payments in the agreement between the Bank and the Customer as regulated in POJK Article 4 paragraph (1) letter e, however, when the balance is zero (ZERO), the Bank is not permitted to charge any further administration fees and interest/return payments to the account.

According to BNI, the implementation of auto-closure is the right step to comply with POJK and in the context of implementing the principle of prudence.

Meanwhile, regarding banks managing dormant accounts for 30 (thirty) years, after which banks can settle the dormant accounts as regulated in POJK No. 24 of 2025 concerning Account Management in Commercial Banks, internal provisions will be prepared in stages considering that it is possible that since the issuance of POJK and there has been an update to the classification of dormant accounts, there have not been any dormant accounts that have reached 30 (thirty) years.

2.1.1. Implementation of Legal Protection for Dormant Account Customers Based on Banking Law

a. Fiduciary Relationship Principle

The principle of trust is the primary foundation of the relationship between customers and banks. BNI maintains customer trust regarding account management by:

1) Grouping and monitoring of account classification periodically through an internal dashboard, so that it cannot be recognized as bank receipts.

2) Funds in dormant accounts are recognized as belonging to the customer, not the bank's income, as regulated in the relevant POJK.

Thus, BNI has implemented legal protection for customers holding dormant accounts through account management in accordance with OJK regulations, including acknowledging ownership of funds held in dormant accounts. However, its implementation still needs improvement to achieve optimal legal protection for customers holding dormant accounts.

b. Prudential Principle

The application of the principle of prudence is carried out to mitigate operational risk (internal fraud by bank employees), compliance risk, and legal risk, which can lead to reputational risk and a crisis of customer confidence. The application of the principle of prudence is carried out through:

1) Grouping and monitoring of customer account classification

2) Restricting customer access to their dormant accounts

c. Confidentiality Principle

According to Djoni S. Gadjali in his Banking Law Book, banks are required to maintain the confidentiality and information of customer data, which is known as 2 (two) approaches, namely: absolute theory (bank secrecy is maintained absolutely), and relative theory (relative - disclosure of information can be done according to certain conditions regulated by law). In managing dormant accounts at BNI, the implementation of the confidentiality principle is carried out through:

1) Protection of customer data and information, which can only be accessed by authorized parties. BNI implements the principle of confidentiality by guaranteeing the confidentiality and use of customer data for specific purposes

within the framework of implementing risk management.[25]which is implemented with internal provisions regarding Personal Data Protection (PDP).

2) Access restrictions and implementation of Know How Customer in the account reactivation process.

The principle of confidentiality has been implemented well as a form of legal protection for customer data and information by BNI, but in practice it needs to be balanced with the principle of transparency so that customers can still access their accounts that are in dormant status while still paying attention to the principle of prudence and the application of risk management.

2.1.2. Implementation of Legal Protection for Dormant Account Customers Based on Legal Protection Theory

According to Philipus M. Hadjon, there are two types of legal protection theory: preventive and repressive. Preventive legal protection aims at prevention, while repressive legal protection aims at resolution.

From the research results, the analysis of the implementation of legal protection for dormant account customers at BNI is based on the theory of legal protection, namely:

a. Preventive Legal Protection Theory

Based on the research results, BNI has taken several steps to provide preventive legal protection to prevent violations of customer rights, namely:

1) Submission of account classification information, through updating the account opening form,

2) Information via the official BNI website,

But it still remains a challenge:

1) Customers do not access matters related to digital information, so customers do not read the information contained on the official BNI website (bni.co.id),

2) Account opening forms, which consist of multiple pages and small font sizes, can also make customers unaware of changes to account classification and the impact they will experience later.

b. Repressive Legal Protection Theory

Repressive legal protection has been carried out by BNI through:

[25]Law No. 27 of 2022 concerning Personal Data Protection, Articles 15 and 20

1) There is a customer complaint mechanism both online 24 hours, and offline at the Branch Office, and

2) The account reactivation process is carried out at the Branch Office by the Account Owner as well as the Know Your Customer (KYC) process.

However, there are still several things that have not been determined by BNI, namely:

1) Providing information to customers regarding the classification of dormant accounts if the customer cannot be contacted. POJK Article 4 paragraph (1) letter d has stipulated that banks are required to have policies and procedures for managing current and savings accounts which include at least one of the mechanisms in the event that the customer cannot be contacted.

2) The solution regarding the management of dormant accounts after 30 (thirty) years is not yet available, but is in the internal preparation stage.

From the research results above based on the theory of preventive and repressive legal protection according to Philip M. Hadjon, it can be concluded that BNI has implemented legal protection both preventively and repressively through the delivery of account classification information, digital system development, complaint services, and account reactivation processes.

However, the implementation of legal protection is not yet optimal, as there are still limitations in the preventive aspect regarding customer access to digitalization and understanding of dormant account classification information. In the repressive aspect, there are no provisions for contactless customers and long-term account management.

2.2. Factors Influencing the Effectiveness of the Implementation of Legal Protection for Dormant Account Customers

The existence of a regulation on dormant account management in commercial banks does not necessarily indicate that the law is effectively implemented. Other interrelated factors must be considered to answer the question of whether the regulation is effective.

The research results are based on Soerjono Soekanto's theory of effectiveness, as follows:

1. The Legal Factor Itself

In terms of legal substance, BNI has complied with POJK No. 24 of 2025 concerning Account Management at Commercial Banks, namely the weakness of the norm, where POJK does not regulate matters related to:

a. Standardization of the account reactivation process, so that there may be differences in the account reactivation process between BNI and other banks,

b. Notification mechanism to customers (media used) and in the event that the customer cannot be contacted,

Apart from that, there are still provisions in POJK No. 24 of 2025 concerning Account Management for Commercial Banks that are considered "grey" for BNI, namely those related to:

a. Customer Obligations Notice.

POJK Article 9 regulates, among other things, the obligations of customers who own current account and savings accounts, including:

1) ensure that your current and savings accounts are active by checking the balance at least once every 360 days;

2) ensure that personal information is updated including mailing address, e-mail address, and telephone number;

The above provisions give rise to multiple interpretations of the bank's obligation to also convey the customer's obligations to customers, in addition to informing customers of their account classification. Considering that during the Focus Group Discussion (FGD) held between BNI and the OJK, there was no opinion or direction from the OJK for banks to do so, other than the obligation to directly convey classification and status changes/account classification/other matters related to the management of dormant accounts.

However, internally, BNI will try to convey this obligation to customers, including by preparing scenarios in which branch office employees convey it to customers.

b. Notification of Dormant Account Classification to Customers.

As stipulated in POJK No. 24 of 2025 Article 11 and stated above, it is a reasonable and sufficient effort at least once within a certain period of time with a certain account balance. The definition of reasonable and sufficient is not clearly described, whether reasonable is not sufficient, or unreasonable but sufficient, but from BNI's perspective, BNI still meets the minimum requirements stipulated in the POJK.

2. Law Enforcement Factors

In this situation, the law enforcers are the Financial Services Authority (OJK) and BNI. Internally, BNI has prepared supporting infrastructure during the transition period for changes to dormant account classification regulations, including:

a. Grouping accounts according to their classification system,

b. Customer complaints online and offline,

However, there are still challenges related to:

a. The use of digital means that may not yet reach all customers, and

b. The account reactivation process has become stricter. Prior to the issuance of the POJK, reactivation could be carried out by anyone other than the owner of the dormant account by simply depositing Rp. 100,000 (one hundred thousand rupiah) at BNI.

BNI has implemented provisions based on law enforcement factors, although the process still faces many challenges.

Based on Soerjono Soekanto's theory of effectiveness, there are 5 (five) factors that influence the effectiveness of implementing legal protection for dormant account customers, namely: legal factors themselves, law enforcement factors, facility factors, community factors, and cultural factors.

Research on these factors shows that not all factors are effective; only the legal factor itself, law enforcement, and facilities have been implemented, albeit not optimally. This is reflected in the issuance of POJK No. 24 of 2025, which has filled the legal gap and regulated the standardization of dormant account classifications that all banks in Indonesia must comply with, as well as the availability and development of digital facilities.

However, these factors have not been implemented optimally, because there are still legal gaps in POJK No. 24 of 2025, especially regarding the standardization of the account reactivation process, notification to customers who cannot be contacted, and the resolution of long-term dormant accounts.

Other factors in Soerjono Soekanto's effectiveness theory that are largely ineffective in their application are societal and cultural factors. This is reflected in the community's limited literacy and awareness of the impacts of bank account management and customer rights and obligations.

4. Conclusion

Based on the research results and discussion in Chapter III Research Results and Discussion regarding legal protection for customers who have dormant accounts at BNI, the following conclusions can be drawn: 1. Implementation of Legal Protection for Dormant Account Customers at BNI: Based on the results of research and discussion on the implementation of legal protection for dormant account customers at BNI, it can be concluded that in general BNI has implemented legal protection in accordance with POJK No. 24 of 2025 concerning Account Management at Commercial Banks, where the POJK has filled the legal gap and provided legal certainty for dormant account customers.

2. Factors Influencing the Effectiveness of Legal Protection for Dormant Account Customers at BNI: Based on the results of research and discussion regarding the factors that influence the effectiveness of the implementation of legal protection for dormant account customers at BNI, it can be concluded that effectiveness is influenced by five factors as per the theory of legal effectiveness by Soerjono Soekanto, namely: legal factors themselves, law enforcement factors, supporting facilities and infrastructure factors, community factors, and cultural factors. Based on the above, the implementation of legal protection based on banking law, the theory of legal protection from an Islamic legal perspective, and the theory of effectiveness, legal effectiveness is not only determined by the existence of legal norms but also supported by the readiness of law enforcers/implementers, supporting facilities, and a society that is aware of legal culture. Thus, the implementation of legal protection for dormant account customers at BNI is still at the normative effectiveness stage, but not yet empirically and substantively, so it needs strengthening from the substantive aspect, proactive law enforcers, development of inclusive facilities, and the growth/increase of public legal awareness and literacy so that the effectiveness of legal protection can be optimal.

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