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STRATEGIES FOR HANDLING FRAUD CASES AGAINST CUSTOMERS IN BSI KCP SITUBONDO SERVICES

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Abstract

Fraud is a crime that harms many parties, including Bank Syariah Indonesia (BSI) as a financial institution. Fraud against customers is a serious threat to Bank Syariah Indonesia and requires an effective handling strategy. From the above statement, this research aims to find out and analyze the motives of banks in fraud cases, besides that this research also analyzes banks' efforts in improving service quality with customer satisfaction and also how customers perceive the handling of fraud cases. This study uses a qualitative descriptive method of phenomenology. In accordance with the focus of the study in the study, the data mining process is carried out by means of a descriptive qualitative approach, data collection techniques in the research using observation, interview, and documentation methods and then analyzed using descriptive qualitative. From the results of the above data, it can be concluded that Bank Syariah Indonesia (BSI) has implemented a prevention strategy that involves educating customers about fraud risks, detection through transaction monitoring, and handling fraud cases by involving internal investigations and cooperation with authorities. By implementing this strategy comprehensively and it is expected that BSI can protect its customers from fraud threats and increase customer trust. The steps to protect yourself from fraud are 4 dimensions, including verification of communication, using official sources, paying attention to accounts, and protecting personal information. In general, customers are satisfied with the existence of CHMS (Complaint Handling System) which is an application about customer complaints that have cases.

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INTRODUCTION

A bank is a financial institution that plays a crucial role in the economy by serving as an intermediary between people who have surplus funds (depositors) and those who need funds (borrowers). The primary function of a bank is to collect funds from the community in the form of deposits, such as savings accounts, current accounts, and fixed

deposits. These funds are then used by the bank to provide loans and other financial services to individuals, businesses, and governments. By doing so, banks help facilitate economic activities, promote financial stability, and contribute to improving the standard of living for many people (Sitepu, 2016).

Banks are trusted institutions because they provide a secure place for individuals and entities to deposit their money, ensuring that it is safe and accessible when needed. This trust is essential for the functioning of the financial system, as it encourages people to deposit their money in banks rather than holding onto it themselves. Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia, formed through the merger of three major Islamic banks: BRI Syariah, Mandiri Syariah, and BNI Syariah. The establishment of BSI reflects the growing demand for Sharia-compliant financial services in Indonesia, which has the largest Muslim population in the world. Islamic banking, or Sharia banking, operates based on the principles of Islamic law, which prohibits the charging or paying of interest (riba). Instead, Islamic banks use profit-sharing models, trade-based transactions, and other permissible financial instruments to generate returns (Nn, 2020).

The presence of Islamic banks in Indonesia offers an alternative to the conventional banking system, especially for those who seek to adhere to Islamic principles in their financial dealings. Despite the availability of Sharia-compliant options, many Indonesian Muslims still consider interest-based transactions as riba, which is forbidden in Islam. This perception influences their choice of financial products and services. Fraud is a serious issue that affects many people and institutions. It involves deception or misrepresentation intended to result in financial or personal gain. Fraud can take many forms, from simple scams, such as phishing or fake lotteries, to more complex schemes involving identity theft or cyberattacks. With the increasing penetration of the internet, the risk of cybercrime, including online fraud, has grown significantly. Online transactions, in particular, have become a common target for fraudsters, leading to a rise in the number of complaints and reports to authorities, such as the Ministry of Communication and Informatics in Indonesia (Jalan et al., n.d.).

Researchers have several reasons for focusing on the handling of fraud cases. Firstly, they recognize that many frauds occur when customers receive unsolicited phone calls from unknown parties, often pretending to be bank representatives or government officials. These calls can trick customers into divulging personal information, such as account numbers or passwords, which the fraudsters then use to steal money (Syahrin, 2018). Secondly, researchers have identified that a significant number of fraud cases result from customers' negligence and lack of awareness. Many people are not fully aware of the risks involved in sharing personal information or conducting financial transactions online, making them vulnerable to fraud. In summary, banks are vital institutions that support the economy by mobilizing funds and providing financial services. Islamic banking offers an alternative system that aligns with religious principles, appealing to many Muslims. However, the rise of internet use has also brought challenges, particularly in the form of cybercrime and fraud, which requires greater awareness and vigilance from both customers and financial institutions (Dhofier, 1982).

RESEARCH METHODS

This research is a type of qualitative research. Qualitative research is research

that does not use calculations (numbers) or types of research whose findings are not obtained through statistical or non-mathematical procedures. Where the researcher is the key instrument, the data collection technique is carried out in a triangulation manner, the data analysis is inductive, and the research results emphasize more meaning, not generalization. Research that uses a naturalistic or natural setting, with the aim of understanding social phenomena in their entirety, using qualitative methods, and presenting them in the form of words and language (Fiantika, 2022).

In qualitative research, the researcher himself is the instrument or research tool. Researchers as *human instruments* function to determine the focus of research, select information as a data source, collect data, assess data quality, analyze data, interpret and make conclusions about their findings. Because this research was conducted at the BSI Situbondo branch office located at Basuki Rahmat Situbondo, East Java Province, the subjects of the research were bank employees and customers. The object of the research is the strategy for handling fraud cases against customers in the BSI KCP Situbondo service (Marliani, 2017).

In this study, interviews were conducted so that the collected data was complete and valid, both related to the strategy of handling fraud cases against customers. After the data obtained is collected, then data inventory, data processing, and data analysis are carried out. In qualitative research, findings or data can be declared valid if there is no difference between what the researcher reported and what actually happened to the object being studied, to test the validity and reliability of this research, a test of the validity of the data will be carried out which includes a credibility test, a *transferability test*, a *dependability test*, and a *certainty test (confirmability)*.

To test the credibility of the data or the level of data trust, several examination techniques can be used, one of which the researcher will use is observation diligence and triangulation. Observation diligence is used to find characteristics and elements in situations that are very relevant to the problem or issue being sought and then focus on these things. In this study, the researcher will conduct careful and detailed observations continuously to the focus of the research that the researcher has made (Andono & Ihza Maulana, 2022).

RESULTS AND DISCUSSION

1. Fraud against customers in the BSI KCP Situbondo service.

The fraud that occurred at BSI KCP Situbondo was due to negligence from the customer. What is meant by customer negligence is such as there are calls, SMS, etc. claiming to be from the bank (Indarti & Wardana, 2013).

Some forms of fraud against customers in banking services involve:

- a) Phishing: Scammers try to obtain personal or financial information through fake messages that resemble official communications from banks. This could involve emails, text messages, or fake websites that mimic the bank's official appearance.
- b) Skimming: A data scraping device called a "*Skimmer*" can be installed in ATMs or payment terminals to steal a customer's credit or debit card information.
- c) Malware: The installation of malicious software into a customer's computer device or mobile phone can be used to steal login information or access accounts illegally.
- d) False Identification: Identity theft can be used to open fake accounts or access

customers' financial information illegally.

- e) Fake Calls: Scammers can contact customers claiming to be bank representatives and asking for personal or financial information.

According to researchers, this fraud occurs due to negligence from customers. And BSI again reminds customers against fraud mode on behalf of BSI. Appeal to customers to be careful when they want to receive calls from unknown numbers.

2. The level of losses experienced by customers due to fraud at BSI KCP Situbondo.

The losses incurred by customers due to fraud at BSI are not available specifically as they can vary depending on various factors, such as the type of fraud, the number of customers affected, and how quickly the fraud is detected and dealt with. Customers can suffer losses due to fraud. Fraud in a financial context often occurs when someone uses false or misleading information to access or steal money from a customer's account. Customers who are victims of fraud can suffer financial losses.

The extent of the loss a customer suffers as a result of fraud can vary significantly depending on the type of fraud, the extent to which the fraudster is successful, and how quickly the customer can detect and report the incident. Here are the factors that can affect the level of loss:

- a) Detection Time: The faster a customer detects fraud, the less likely it is to lose significantly. If fraud is reported immediately, banks can usually take action to limit losses and secure the customer's account.
- b) Types of Fraud: Some forms of fraud can lead to immediate financial losses, such as illegal money transfers or withdrawals of funds from accounts. Identity fraud or credit card theft can also lead to financial losses.
- c) Limits of Customer Liability: A large number of banks have security policies and limits of customer liability related to fraud. If customers report fraudulent events quickly, then they may have certain limitations on losses or may not even be liable for those losses (Selatan et al., 2011).

The main key in legal protection for customers is that the relationship between customers and financial institutions is very close, banks will not develop properly and cannot benefit the wider community, if there are no customers. Therefore, as a business actor, banks are very dependent on customers to get direct defense of their business.

What needs to be emphasized once again is that banking institutions are institutions that rely on public trust for the sake of their business continuity. Thus, in order to maintain public trust in banks, the government must try to protect the public as bank customers (Assya'bani et al., 2022).

3. Handling of fraud cases against customers in BSI KCP Situbondo services

The handling of fraud cases against customers in BSI services must be carried out seriously and efficiently to protect customer interests and maintain integrity.

The complaints that customers receive from customer service are very diverse, so to handle complaints and make policies it is important to have a solid understanding of what customers want and expect from customer service as well as manage their emotions. Since banks are the ones who interact most directly with customers, customer service is also responsible for providing accurate and relevant information to customers.

Customer service is any effort that seeks to please customers by providing services that satisfy their needs and desires. Customer service has an important role

in addition to providing services and fostering positive relationships with the community.

CONCLUSION

The fraud that occurred at Bank Syariah Indonesia KCP Situbondo was due to negligence from customers. What is meant by negligence from customers is such as there are calls, SMS, etc. claiming to be the bank. Customers who experience fraud will suffer losses because they are not specifically available in this regard and depend on various factors. Meanwhile, fraud in the financial context often occurs when someone will use false information, and customers who are victims of fraud can suffer financial losses.

The handling of fraud cases against customers in Bank Syariah Indonesia services must be carried out seriously and efficiently. However, customers who experience fraud cases will *complain* to the bank so that it can be handled immediately. And the bank has its own staff, namely *customer service*. *Customer service* is every activity intended to provide customer satisfaction through services that can meet customer needs and desires. However, in the bank itself, if it will handle fraud cases using the CMS (*Complaint Handling System*) application, then from that application the bank can handle customers.

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