



## ABSTRAK

Penelitian ini menganalisis tantangan dan strategi implementasi *Single Customer View* (SCV) di industri Bank Perekonomian Rakyat (BPR) dan/atau Bank Perekonomian Rakyat Syariah (BPRS). Latar belakangnya adalah mandat Lembaga Penjamin Simpanan (LPS) untuk menjamin simpanan nasabah secara akurat dan cepat saat bank gagal, sesuai prinsip *International Association of Deposit Insurers* (IADI).

*Single Customer View* (SCV) adalah suatu sistem yang memungkinkan konsolidasi seluruh informasi rekening dan simpanan nasabah dalam satu kode identitas unik. Konsep SCV diperlukan agar data nasabah tersedia dalam format yang siap digunakan untuk proses klaim penjaminan simpanan secara cepat.

Rekomendasi Financial Sector Assessment Program (FSAP) 2016–2017 oleh IMF dan ketentuan UU No. 4 Tahun 2023 mewajibkan BPR menyediakan data simpanan berbasis nasabah (SCV) kepada LPS. Namun, karakteristik unik BPR seperti jangkauan pedesaan, skala operasi terbatas, dan dominasi layanan UMKM menimbulkan kompleksitas penerapan SCV yang berbeda dari bank umum

LPS sendiri telah mengatur kewajiban pelaporan data simpanan berbasis nasabah dalam Peraturan Lembaga Penjamin Simpanan (PLPS) Nomor 4 Tahun 2024, yang secara bertahap mewajibkan BPR/BPRS dengan aset di atas Rp500 miliar untuk melaporkan data SCV secara rutin (PLPS No. 4, 2024).

Tantangan utama teridentifikasi dalam tiga aspek kritis. Pertama, keterbatasan infrastruktur teknologi: mayoritas BPR mengandalkan sistem IT terfragmentasi dan tidak terintegrasi, menghambat konsolidasi data real-time. Kedua, disparitas parameter identifikasi nasabah: tidak adanya standar baku dalam penentuan *Customer Identification File* (CIF) antarbank menyebabkan duplikasi data dan ketidakakuratan perhitungan simpanan. Ketiga, kapasitas sumber daya manusia: rendahnya kompetensi teknis dalam manajemen data dan resistensi terhadap perubahan proses bisnis menjadi penghambat signifikan. Metode penelitian menggunakan pendekatan kualitatif melalui studi literatur, analisis regulasi, dan wawancara mendalam dengan pemangku kepentingan LPS, OJK, dan Perbarindo.

Berdasarkan temuan tersebut, dirumuskan empat strategi solutif. Strategi teknologi melibatkan pengembangan platform SCV terpusat berbasis cloud secara kolaboratif antara LPS, OJK, dan asosiasi BPR (Perbarindo) untuk mengatasi kendala biaya dan infrastruktur. Strategi operasional mencakup penyederhanaan proses bisnis melalui restrukturisasi onboarding nasabah dan pemutakhiran data berbasis checklist terstandar LPS. Strategi kapasitas SDM meliputi pelatihan teknis berjenjang dan pendampingan manajemen perubahan untuk mengurangi resistensi internal. Strategi regulasi mengusulkan harmonisasi panduan teknis LPS terkait standar data, frekuensi pelaporan, dan mekanisme validasi SCV yang disesuaikan dengan karakteristik BPR.

Kata kunci: Bank Perekonomian Rakyat (BPR), Bank Perekonomian Rakyat Syariah (BPRS), *Customer Identification File* (CIF), Lembaga Penjamin Simpanan (LPS), Pelaporan data SCV, *Single Customer View* (SCV),



## ABSTRACT

This study analyzes the challenges and strategies of implementing Single Customer View (SCV) in the Rural Economy Bank (BPR) and/or Sharia Rural Economy Bank (BPRS) industries. The background is the mandate of the Deposit Insurance Corporation (LPS) to guarantee customer deposits accurately and quickly when a bank fails, in accordance with the principles of the International Association of Deposit Insurers (IADI).

Single Customer View (SCV) is a system that enables the consolidation of all customer account and deposit information under a single unique identification code. The SCV concept is necessary so that customer data is available in a format that is ready for use in the rapid processing of deposit insurance claims.

The 2016–2017 Financial Sector Assessment Program (FSAP) recommendations by the IMF and the provisions of Law No. 4 of 2023 require BPRs to provide customer-based deposit data (SCV) to LPS. However, the unique characteristics of BPRs, such as their rural reach, limited scale of operations, and dominance of MSME services, create complexities in the implementation of SCV that differ from those of commercial banks.

The LPS itself has regulated the obligation to report customer-based deposit data in the Deposit Insurance Corporation Regulation (PLPS) Number 4 of 2024, which gradually requires BPR/BPRS with assets above Rp500 billion to report SCV data regularly (PLPS No. 4, 2024).

The main challenges were identified in three critical aspects. First, limitations in technological infrastructure: the majority of rural banks rely on fragmented and unintegrated IT systems, which hinder real-time data consolidation. Second, disparities in customer identification parameters: the absence of standard criteria for determining Customer Identification Files (CIF) between banks causes data duplication and inaccuracies in deposit calculations. Third, human resource capacity: low technical competence in data management and resistance to business process changes are significant obstacles. The research method used a qualitative approach through literature studies, regulatory analysis, and in-depth interviews with stakeholders from LPS, OJK, and Perbarindo.

Based on these findings, four solution strategies were formulated. The technology strategy involves the collaborative development of a centralized cloud-based SCV platform between LPS, OJK, and the BPR association (Perbarindo) to overcome cost and infrastructure constraints. The operational strategy includes simplifying business processes through restructuring customer onboarding and updating data based on LPS standardized checklists. The human resource capacity strategy includes tiered technical training and change management assistance to reduce internal resistance. The regulatory strategy proposes harmonizing LPS technical guidelines related to data standards, reporting frequency, and SCV validation mechanisms tailored to BPR characteristics.

**Keywords:** Customer Identification File (CIF), Deposit Insurance Corporation (LPS), Rural Banks (BPR), SCV data reporting, Single Customer View (SCV), Sharia Rural Banks (BPRS)