

ABSTRACT

This research is conducted with the goal to see whether there are any effects in the differences of conducting Customer Due Diligence (CDD), a method in combating Money Laundering, in the three of Indonesia's E-Wallet service providers; MariBayar, UWU, and UangKu as a part of Inspection in Quality decision in Operations Management. In this research, writer uses field experiment where the writer experience the CDD first hand. The analysis in this research uses parameters from Central Bank of Indonesia Regulation no. 19/10/PBI/2017 Article 16, Act 2 (*Peraturan Bank Indonesia no. 19/10/PBI/2017 Pasal 16 Ayat 2*) where it rules the type of data accepted by service providers and from Central Bank of Indonesia Regulation no. 19/10/PBI/2017 Article 21, Act 2 (*Peraturan Bank Indonesia no. 19/10/PBI/2017 Pasal 21 Ayat 2*) where it rules the additional verification process of users, and user experience based on Customer Moment of Truth in Remote Encounter with the method of Service Blueprint.

Based on the Service Blueprint analysis, there are differences between the service providers in conducting CDD and its implications to the service providers. User activities that triggers money laundering warning in E-Wallet service providers are also discussed in this research.

Keywords: E-Wallet, Financial Security, Customer Due Diligence (CDD), Anti-Money Laundering (AML), Service Blueprint, Moment of Truth, Remote Encounter.

INTISARI

Penelitian ini dilaksanakan dengan tujuan untuk melihat apakah ada pengaruh pada perbedaan dalam melakukan *Customer Due Diligence* (CDD), suatu metode dalam memerangi Pencucian Uang, di tiga penyedia layanan *E-Wallet* Indonesia; MariBayar, UUU, dan UangKu sebagai bagian dari Inspeksi dalam keputusan Kualitas di Manajemen Operasi. Dalam penelitian ini, penulis menggunakan Eksperimen Lapangan di mana penulis menjalani sendiri CDD. Analisis pada penelitian ini menggunakan parameter dari Peraturan Bank Indonesia No. 19/10 / PBI / 2017 Pasal 16, Ayat 2 yang mengatur jenis data yang diterima oleh penyedia layanan dan dari Peraturan Bank Indonesia No. 19/10 / PBI / 2017 Pasal 21, Ayat 2 yang mengatur proses verifikasi tambahan pengguna, dan pengalaman pengguna berdasarkan *Customer Moment of Truth* di *Remote Encounter* dengan metode *Service Blueprint*.

Berdasarkan analisis *Service Blueprint*, terdapat perbedaan antara penyedia layanan dalam melakukan CDD dan implikasinya terhadap penyedia layanan. Aktivitas pengguna yang memicu peringatan pencucian uang di penyedia layanan *E-Wallet* juga dibahas dalam penelitian ini.

Kata Kunci: *E-Wallet*, Keamanan Perbankan, *Customer Due Diligence* (CDD), Anti Pencucian Uang (APD), *Service Blueprint*, *Moment of Truth*, *Remote Encounter*.