

**IMPLEMENTATION OF EKYC AS MEANS OF CUSTOMER DUE
DILIGENCE IN INDONESIA LEARNING FROM ESTONIA'S,
SINGAPORE'S, AND INDIA'S DIGITAL IDENTITY EKYC**

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ABRSTACT

This research aims to analyze (1) how eKYC concerns related to Customer Due Diligence (CDD) are addressed in Indonesian Regulations, (2) how eKYC concerns are addressed in Estonia's, Singapore's, and India's Digital Identity programs, and to discuss (3) factors of Estonia's, Singapore's, and India's Digital Identity programs that are adaptable into Indonesia's eKYC regulations.

The type of Legal Research used in this Legal Research is the normative-comparative approach. This research relies mostly on primary legal sources regarding Customer Due Diligence (CDD), eKYC, and Digital Identity; and relevant literature that serve as secondary legal sources.

This research concludes that (1) Customer Due Diligence (CDD) regulations in Indonesia do not cover FinTech and are lacking in eKYC standard. (2) eKYC standards are addressed differently in Estonia's, Singapore's, and India's Digital Identity programs depending on each national situation. (3) There are factors of Estonia's, Singapore's, and India's Digital Identity programs that can possibly be adapted into Indonesia's eKYC regulations

Keywords: Digital Identity, Aadhaar, eKYC

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**IMPLEMENTASI EKYC SEBAGAI SARANA UJI TUNTAS NASABAH DI
INDONESIA MENGIKUTI EKYC IDENTITAS DIGITAL DARI
ESTONIA, SINGAPURA, DAN INDIA**

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INTISARI

Penelitian ini bertujuan untuk menganalisis (1) bagaimana keprihatinan eKYC terkait dengan Customer Due Diligence (CDD) dibahas dalam Peraturan Indonesia, (2) bagaimana keprihatinan eKYC ditangani dalam program Digital Identity Estonia, Singapura, dan India, dan untuk membahas (3) faktor program Digital Identity Estonia, Singapura, dan India yang dapat diadaptasi ke dalam peraturan eKYC Indonesia.

Jenis Penelitian Hukum yang digunakan dalam Penelitian Hukum ini adalah pendekatan normatif-komparatif. Penelitian ini sebagian besar bergantung pada sumber hukum utama tentang Customer Due Diligence (CDD), eKYC, dan Digital Identity; dan literatur yang relevan yang berfungsi sebagai sumber hukum sekunder.

Penelitian ini menyimpulkan bahwa (1) peraturan Customer Due Diligence (CDD) di Indonesia tidak mencakup FinTech dan kurang dalam standar eKYC. (2) standar eKYC ditangani secara berbeda dalam program Digital Identity Estonia, Singapura, dan India tergantung pada setiap situasi nasional. (3) Ada faktor program Digital Identity Estonia, Singapura, dan India yang mungkin dapat diadaptasi ke dalam peraturan eKYC Indonesia

Kata kunci: Digital Identity, Aadhaar, eKYC

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