

Program Customer Education Program

The Company has executed financial literacy and other financial education programs every year. This is in accordance with the directive of the Financial Services Authority (OJK) regarding the Indonesian national financial literacy blueprint program as well as Financial Services Authority Regulation No.76/POJK.07/2016 concerning enhancing financial literacy and inclusion in the financial services sector for consumers and/or the public.

Customer Data Confidentiality

The Company consistently upholds the confidentiality of customer data in accordance with applicable provisions including: (1) Law No. 7 of 1992 concerning Banking; (2) Law of the Republic of Indonesia No. 10 of 1998, concerning Amendment to Law No. 7 of 1992; (3) Bank Indonesia Regulation No. 2/19/PBI/2000, concerning Requirements and Procedures for Granting Written Orders or Permits Conveying Bank Secrets Regarding Customer privacy policies.

The Company, correspondingly, has in place a special policy stated in Circular of the Board of Directors No. 40/DIR/ICTD/2016, concerning the Information Security Guidelines of PT Bank Tabungan Negara (Persero) Tbk. In this policy, the Company establishes prerequisites to ensure that all confidential and sensitive information is protected from computer viruses and is safeguarded from information leaks and damages. Various attempts made by the Company to safeguard customer data include installing all approved software and updating it regularly, organizing IT security training for IT users, implementing management/standardization of passwords to ensure authorized access only to protected information.

In 2020, the Company did not record any complaints from customers related to data leakage or customer data confidentiality. The company also did not find any lost customer data and other complaints from outside parties or regulators.

Customer Deposit Insurance Protection

One of the keys to business continuity in the banking industry is safeguarding the trust of customers and all other stakeholders. Internally, the Company is committed to harmonizing business strategies with efforts to protect customers and improve the quality of products and services. Trust is nurtured with the presence of legal certainty, Bank supervision and guarantees of customer deposits. As stipulated in Law No. 24 of 2004 concerning the Deposit Insurance Corporation (Lembaga Penjamin Simpanan/LPS), the Company guarantees customers deposits through the Deposit Insurance Corporation.

Customer Complaint Mechanism

The Company has made various efforts to meet customer expectations in accordance with the customer complaint center through the Customer Complaint System (SPN) which can monitor complaint resolution in a comprehensive manner. The establishment of the complaint system is based on the Financial Services Authority Regulation No.1/POJK.07/2013 regarding the Consumer Protection in Financial Services Sector.

SPN is a web-based system that facilitates monitoring of the status of complaint resolution while providing certainty for customers regarding the time required by the Company to resolve complaints. By using an online and integrated system, customers can also submit complaints and check the status of the complaint at Branch Offices throughout Indonesia. In addition, through SPN, complaint handling mechanisms have become more structured and are monitored properly.

Customer Satisfaction Survey

The Company worked with third parties to carry out customer satisfaction surveys using qualitative and quantitative approaches. This method was carried out through in-depth interviews, while the quantitative approach method was carried out through the face to face interview method.

Impact of Corporate Social Responsibility to Consumers

The Company provided a sense of comfort and safety to customers in making transactions. This also had a positive impact on the growth in the number of the Company's customers from year to year. The effectiveness of handling customer complaints had an impact on the customer satisfaction index. In addition, consistency in the implementation of social responsibility related to consumers also had an impact on increasing company operations such as an increase in consumer lending by 3.16%, commercial savings by 37.40%, sharia financing disbursement of 372.65% and sharia savings of 9.01%.