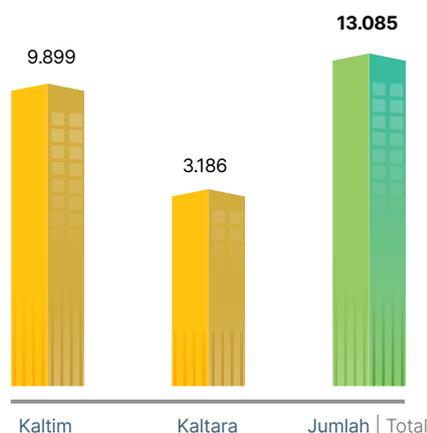




### Grafik Penerimaan Pengaduan Nasabah Berdasarkan Wilayah Tahun 2023

Graph of Receipt of Customer Complaints by Region in 2023



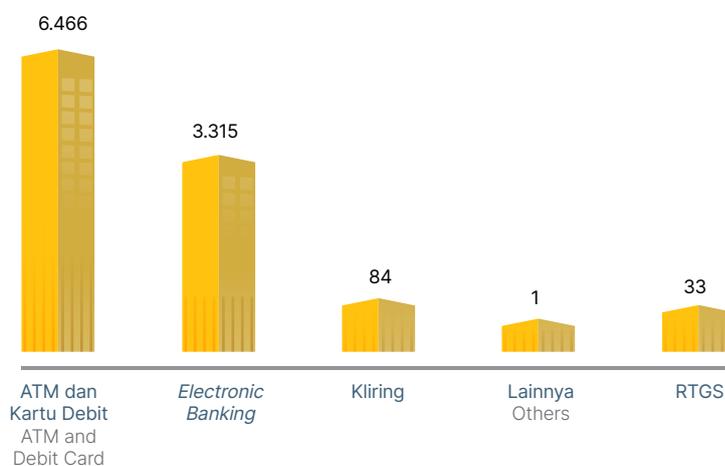
Berdasarkan grafik di atas total penerimaan pengaduan nasabah Tahun 2023 adalah sebanyak 13.085 pengaduan nasabah, dengan pembagian wilayah Kaltim jumlah pengaduan sebanyak 9.899 pengaduan dan wilayah Kaltara sebanyak 3.186 pengaduan, di mana pengaduan nasabah jika dibagi berdasarkan jenis produk dan permasalahan sebagaimana rincian sebagai berikut:

Based on the graph above, the total number of customer complaints received in 2023 is 13,085 customer complaints, consisting of 9,899 complaints in East Kalimantan and 3,186 complaints in North Kalimantan, where customer complaints by type of product and problem are as detailed as follows:

### Grafik Pengaduan Nasabah Berdasarkan Kategori Produk & Permasalahan Tahun 2023

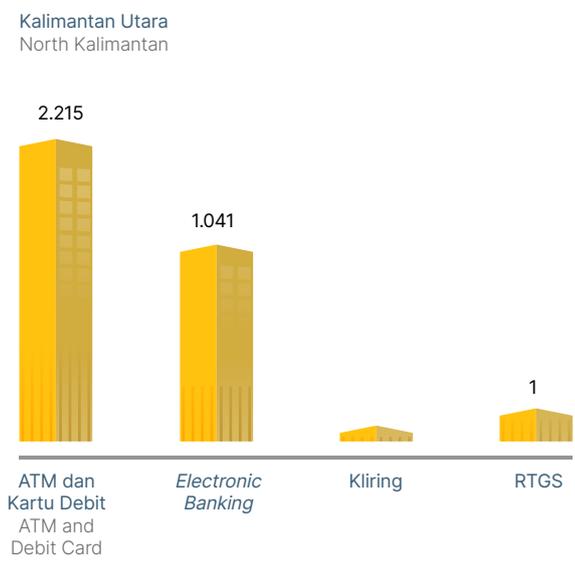
Graph of Customer Complaints By Product Category & Problems in 2023

Kalimantan Timur  
East Kalimantan



### Grafik Pengaduan Nasabah Berdasarkan Kategori Produk & Permasalahan Tahun 2023

Graph of Customer Complaints By Product Category & Problems in 2023



Berdasarkan Grafik di atas, pengaduan nasabah yang diterima jika dibagi berdasarkan kategori permasalahannya adalah sebagai berikut:

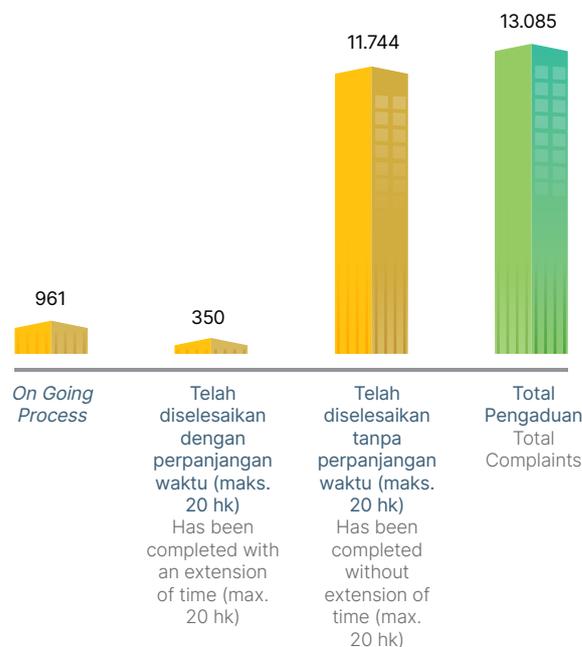
1. **8.591** pengaduan nasabah terkait ATM dan Kartu Debit dengan permasalahan yang terjadi adalah kegagalan transaksi di ATM Bankaltimtara, ATM Bersama, ATM Prima, CDM Bankaltimtara dan di mesin EDC.
2. **4.356** pengaduan nasabah terkait produk *Electronic Banking* yaitu *SMS Banking* dan *DG Bankaltimtara* dengan permasalahan yang terjadi adalah dikarenakan kegagalan transaksi, yaitu gagal dalam pembelian pulsa internet, pembayaran lainnya, pembayaran Telkomsel Halo, dan transaksi transfer ke jaringan Bersama/Prima melalui layanan *SMS Banking* dan *DG Bankaltimtara*.
3. **137** pengaduan nasabah terkait produk SKN-BI & RTGS dengan permasalahan yang terjadi adalah salah dalam penulisan nama atau Nomor rekening tujuan transfer sehingga dana gagal untuk diteruskan, penyelesaian yang dilakukan adalah pengembalian dana ke nasabah ataupun dana dikirim ulang ke rekening tujuan setelah dilakukan penggantian nama atau Nomor rekening yang salah.

Based on the graph above, customer complaints received by problem categories are as follows:

1. **8.591** customer complaints related to ATM and Debit Card concerning transaction failures at ATM Bankaltimtara, ATM Bersama, ATM Prima, CDM Bankaltimtara and EDC machines.
2. **4.356** customer complaints related to Electronic Banking products, namely *SMS Banking* and *DG Bankaltimtara*, concerning transaction failures, namely failure to purchase internet credit, other payments, Telkomsel Halo payments, and transfer transactions to the Bersama/Prima network via *SMS Banking* services and *DG Bankaltimtara*.
3. **137** customer complaints related to SKN-BI & RTGS products concerning writing incorrect name or account number of the transfer destination causing the funds fail to be forwarded, the solution was to return the funds to the customer or the funds were resent to the destination account after changing the incorrect name or account number.

## Grafik Penyelesaian Pengaduan Nasabah Tahun 2023

Graph of Customer Complaint Resolution 2023



Dari 13.085 pengaduan nasabah yang diterima, sebanyak 11.774 pengaduan telah diselesaikan tanpa perpanjangan waktu yaitu maksimal 20 hari kerja sesuai dengan aturan regulator dan 961 pengaduan masih dalam proses penyelesaian.

961 pengaduan tersebut adalah pengaduan nasabah terkait produk kartu ATM Bankaltimtara yang gagal melakukan transaksi dan pengaduan tersebut diterima pada minggu akhir bulan pelaporan yang kemudian diselesaikan pada bulan berikutnya, sehingga masih dikategorikan pengaduan nasabah yang sedang dalam proses penyelesaian. Penyelesaian pengaduan dilakukan oleh unit *E-Banking* masing-masing Kantor Cabang dan Sub. Departemen Bisnis Kartu PT BPD Kaltim Kaltara.

Of the 13,085 customer complaints received, 11,774 complaints have been resolved without extension of time, namely a maximum of 20 working days in accordance with regulator regulations and 961 complaints are still in the process of being resolved.

The 961 complaints are customer complaints regarding Bankaltimtara ATM card products that failed to carry out transactions and the complaints were received in the final week of the reporting month and then resolved in the following month, thus they remains categorized as customer complaints in the process of being resolved. Complaint resolution is carried out by the E-Banking unit of each Branch Office and Card Business Sub-Department of PT BPD Kaltim Kaltara.

### Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2023 Handling and Settlement of Financial Customer Complaints in 2023

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Total Complaint	Terselesaikan Resolved	Persentase Percentage	On Going Progress	Persentase Percentage
1	1109	Pengaduan Nasabah Terkait Layanan Paykaltimtara (Finansial) Customer Complaints Regarding Paykaltimtara Services (Financial)	15	12	80%	3	20%
2	1114	Pengaduan Nasabah Terkait Transaksi Luar Negeri Customer Complaints Regarding Foreign Transactions	1	0	0%	1	100%
3	1134	Tarik Tunai Rekening Virtual Account Bantuan Sosial Gagal di ATM Bankaltimtara, Saldo Terdebet Social Assistance Virtual Account Cash Withdrawal Failed at ATM Bankaltimtara, Balance Debited	15	14	93%	1	7%

**Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2023**  
Handling and Settlement of Financial Customer Complaints in 2023

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Total Complaint	Terselesaikan Resolved	Persentase Percentage	On Going Progress	Persentase Percentage
4	1151	Pengaduan Nasabah Terkait Layanan Digital Self Service Bankaltimtara (Finansial) Customer Complaints Regarding Bankaltimtara Digital Self Service (Financial)	2	0	0%	2	100%
5	1201	Tarik Tunai di ATM Bankaltimtara Gagal, Saldo Terdebet Cash Withdrawal at ATM Bankaltimtara Failed, Balance Debited	7126	6823	96%	303	4%
6	1202	Tarik Tunai di ATM Bersama Gagal, Saldo Terdebet Cash Withdrawal at ATM Bersama Failed, Balance Debited	126	121	96%	5	4%
7	1203	Tarik Tunai di ATM Prima Gagal, Saldo Terdebet Cash Withdrawal at ATM Prima Failed, Balance Debited	322	309	96%	13	4%
8	1204	Nasabah Bank Lain Tarik Tunai di ATM Bankaltimtara Gagal, Saldo Terdebet Other Bank Customers Failed to Withdraw Cash at ATM Bankaltimtara, Balance Debited	19	19	100%	0	0%
9	1205	Setor Tunai Melalui CDM Bankaltimtara Gagal, Saldo Tidak Bertambah Cash Deposit Via CDM Bankaltimtara Failed, Balance Doesn't Increase	293	279	95%	14	5%
10	1210	Tarik Tunai Cardless di ATM Bankaltimtara Gagal, Saldo Terdebet Cardless Cash Withdrawal at ATM Bankaltimtara Failed, Balance Debited	1142	1024	90%	118	10%
11	1301	Transfer Antar Rekening Bankaltimtara Gagal, Saldo Terdebet Transfer Between Bankaltimtara Accounts Failed, Balance Debited	27	18	67%	9	33%
12	1302	Transfer Jaringan Bersama Gagal, Saldo Terdebet Bersama Network Transfer Failed, Balance Debited	898	882	98%	16	2%
13	1303	Transfer Jaringan Prima Gagal, Saldo Terdebet Prima Network Transfer Failed, Balance Debited	248	242	98%	6	2%
14	1304	Transfer SKN-BI Belum Sampai ke Rekening Tujuan SKN-BI Transfer Has Not Received at Destination Account	95	93	98%	2	2%
15	1305	Transfer BI-RTGS Belum Sampai ke Rekening Tujuan BI-RTGS Transfer Has Not Received at Destination Account	31	30	97%	1	3%
16	1314	Transfer Jaringan Bersama Gagal, Saldo Terdebet (Transaksi Billateral) Bersama Network Transfer Failed, Balance Debited (Bilateral Transaction)	5	5	100%	0	0%
17	1315	Transfer Jaringan Prima Gagal, Saldo Terdebet (Transaksi Billateral) Prima Network Transfer Failed, Balance Debited (Bilateral Transaction)	1	1	100%	0	0%
18	1316	Tarik Tunai Jaringan Bersama Gagal, Saldo Terdebet (Transaksi Billateral) Bersama Network Cash Withdrawal Failed, Balance Debited (Bilateral Transaction)	1	1	100%	0	0%
19	1317	Tarik Tunai Jaringan Prima Gagal, Saldo Terdebet (Transaksi Billateral) Prima Network Cash Withdrawal Failed, Balance Debited (Bilateral Transaction)	7	2	29%	5	71%

**Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2023**  
Handling and Settlement of Financial Customer Complaints in 2023

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Total Complaint	Terselesaikan Resolved	Persentase Percentage	On Going Progress	Persentase Percentage
20	1332	Transfer BI-Fast Gagal, Saldo Terdebet (Konvensional) BI-Fast Transfer Failed, Balance Debited (Conventional)	279	272	97%	7	3%
21	1333	Transfer BI-Fast Gagal, Saldo Terdebet (Syariah) BI-Fast Transfer Failed, Balance Debited (Sharia)	9	0	0%	9	100%
22	1401	Debit di EDC Bankaltimtara Gagal, Saldo Terdebet Debit at EDC Bankaltimtara Failed, Balance Debited	9	8	89%	1	11%
23	1402	Debit di EDC Bersama Gagal, Saldo Terdebet Debit in EDC Bersama Failed, Balance Debited	4	3	75%	1	25%
24	1403	Debit di EDC Prima Gagal, Saldo Terdebet Debit at EDC Prima Failed, Balance Debited	69	63	91%	6	9%
25	1406	Pembayaran Menggunakan QRIS Bankaltimtara Gagal, Saldo Terdebet Payment Using QRIS Bankaltimtara Failed, Balance Debited	279	251	90%	28	10%
26	1407	Pengaduan Merchant QRIS - Transaksi Pembayaran Berhasil Namun Saldo Merchant Tidak Bertambah QRIS Merchant Complaint - Payment Transaction was Successful but Merchant Balance Did Not Increase	140	134	96%	6	4%
27	1501	Pembelian Pulsa Gagal, Saldo Terdebet Credit Purchase Failed, Balance Debited	695	695	100%	0	0%
28	1502	Pembelian Kuota Internet Gagal, Saldo Terdebet Internet Quota Purchase Failed, Balance Debited	34	34	100%	0	0%
29	1504	Pembayaran Tiket KAI Gagal, Saldo Terdebet KAI Ticket Payment Failed, Balance Debited	1	1	100%	0	0%
30	1505	Pembayaran Tagihan PDAM Gagal, Saldo Terdebet PDAM Bill Payment Failed, Balance Debited	77	72	94%	5	6%
31	1507	Pembayaran Samsat Online Gagal, Saldo Terdebet Online Samsat Payment Failed, Balance Debited	4	3	75%	1	25%
32	1508	Pembayaran PBB Online Gagal, Saldo Terdebet PBB Online Payment Failed, Balance Debited	7	7	100%	0	0%
33	1509	Pembayaran Pendidikan Gagal, Saldo Terdebet Education Payment Failed, Balance Debited	17	17	100%	0	0%
34	1510	Pembayaran TelkomPay / Indihome / Transvision Gagal, Saldo Terdebet TelkomPay / Indihome / Transvision Payment Failed, Balance Debited	21	21	100%	0	0%
35	1511	Pembayaran Telkomsel Halo Gagal, Saldo Terdebet Telkomsel Halo Payment Failed, Balance Debited	18	16	89%	2	11%
36	1512	Pembayaran BPJS Gagal, Saldo Terdebet BPJS Payment Failed, Balance Debited	2	2	100%	0	0%
37	1513	Pembayaran Tagihan PLN Gagal, Saldo Terdebet PLN Bill Payment Failed, Balance Debited	42	36	86%	6	14%
38	1514	Pembelian Token PLN, Nomor Token Belum diterima PLN Token Purchase, Token Number Not Yet Received	375	367	98%	8	2%
39	1515	Pembayaran Pajak Lainnya Gagal, Saldo Terdebet Other Tax Payments Failed, Balance Debited	9	9	100%	0	0%

**Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2023**  
Handling and Settlement of Financial Customer Complaints in 2023

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Total Complaint	Terselesaikan Resolved	Persentase Percentage	On Going Progress	Persentase Percentage
40	1519	Pembayaran Virtual Account Gagal, Saldo Terdebet Virtual Account Payment Failed, Balance Debited	21	21	100%	0	0%
41	1520	Pembayaran Lainnya Gagal, Saldo Terdebet Other Payments Failed, Balance Debited	2	2	100%	0	0%
42	1521	Top Up Gagal, Saldo Terdebet Top Up Failed, Balance Debited	37	36	97%	1	3%
43	2101	Pengaduan Transaksi Terindikasi Penipuan (Terduga Fraud Rekening Bankaltimtara) Complaints on Fraud Indicated Transaction (Suspected Bankaltimtara Account Fraud)	11	2	18%	9	82%
44	2102	Rekening Nasabah Bankaltimtara Terindikasi Skimming Skimming Indicated on Bankaltimtara Customer Account	4	3	75%	1	25%
45	2103	Pengaduan Transaksi Terindikasi Penipuan (Terduga Fraud Rekening Bank Lain) Complaints on Fraud Indicated Transaction (Suspected Fraud of Other Bank Accounts)	236	5	2%	231	98%
46	2106	Rekening Nasabah Bankaltimtara Terindikasi Hacking (Finansial) Hacking Indicated on Bankaltimtara Customer Account (Financial)	7	0	0%	7	100%
47	2107	Pengaduan Transaksi Terindikasi Penipuan (Transaksi QRIS) Complaints on Fraud Indicated Transaction (QRIS Transactions)	4	0	0%	4	100%
48	2303	Permintaan Refund Transaksi Salah Transfer Akibat Salah Nomor Rekening (Off Us) Refund Request for Wrong Transfer Transaction Due to Incorrect Account Number (Off Us)	96	26	27%	70	73%
49	2304	Permintaan Refund Transaksi Salah Transfer Akibat Salah Nomor Rekening (On Us) Refund Request for Wrong Transfer Transaction Due to Incorrect Account Number (On Us)	20	15	75%	5	25%
50	2305	Permintaan Refund Transaksi Transfer Akibat Double Transfer/Gagal (Off Us) Transfer Transaction Refund Request Due to Double Transfer/Failure (Off Us)	15	4	27%	11	73%
51	2306	Permintaan Refund Transaksi Transfer Akibat Double Transfer/Gagal (On Us) Transfer Transaction Refund Request Due to Double Transfer/Failure (On Us)	1	1	100%	0	0%
52	2308	Permintaan Refund Transaksi Transfer Karena Salah Nominal (Off Us) Transfer Transaction Refund Request Due to Incorrect Amount (Off Us)	1	0	0%	1	100%
53	6001	Transaksi Koreksi dan Pemblokiran atas Error System Transaksi 15 sd 20 Juli 2022 Correction and Blocking Transactions for Transaction System Errors from July 15 to 20, 2022	5	5	100%	0	0%
54	7001	Permintaan Konfirmasi Hasil Rekonsiliasi Suspect QRIS pada Merchant QRIS Bankaltimtara Request for Confirmation of QRIS Suspect Reconciliation Results on Bankaltimtara QRIS Merchants	160	118	74%	42	26%
<b>Jumlah Pengaduan Total Complaint</b>			<b>13085</b>	<b>12124</b>	<b>93%</b>	<b>961</b>	<b>7%</b>

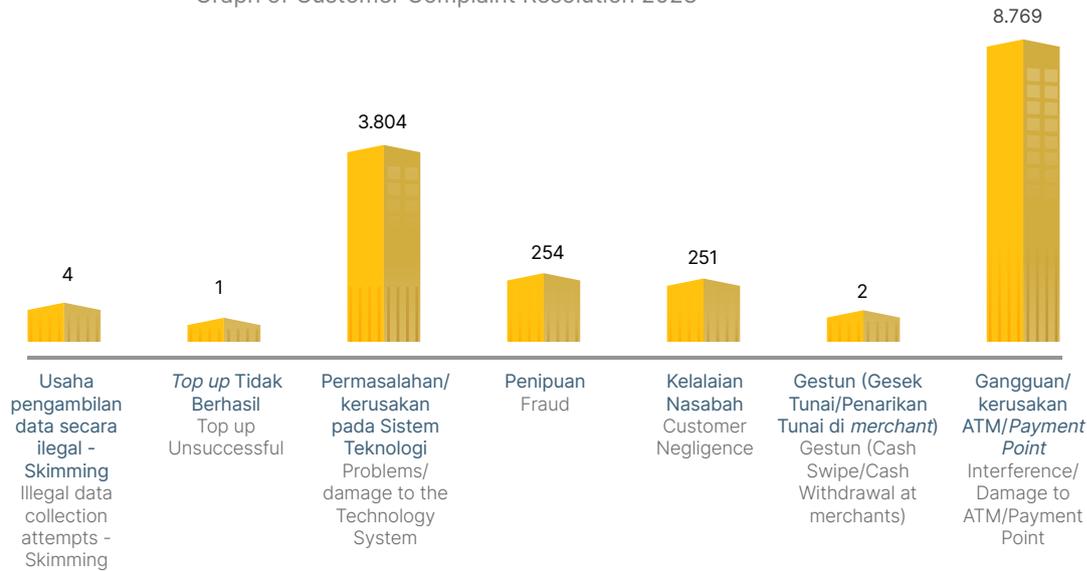


Berdasarkan Tabel diatas, pada rincian penerimaan pengaduan nasabah dapat dikategorikan berdasarkan penyebab pengaduan, yaitu sebagai berikut:

Based on the table above, the receipts of customer complaints can be categorized based on the cause of the complaint as follows:

### Grafik Penyelesaian Pengaduan Nasabah Tahun 2023

Graph of Customer Complaint Resolution 2023



Grafik di atas merupakan pengaduan nasabah yang diterima pada Tahun 2023. Adapun klasifikasi pengaduan dibagi berdasarkan penyebab pengaduan, di antaranya yaitu sebagai berikut:

- Pengaduan nasabah terjadi dikarenakan gangguan/kerusakan ATM/*Payment Point* sebanyak 8.769 pengaduan, kegagalan yang terjadi yaitu transaksi baik transaksi tarik tunai, transfer antar bank, setor tunai, pembelian pulsa/kuota, maupun transaksi pembayaran.
- Pengaduan nasabah terjadi karena gangguan/kerusakan perangkat dan sistem teknologi informasi sebanyak 3.804 pengaduan, adapun kegagalan transaksi yang dilakukan yaitu pembelian pulsa/kuota pada layanan SMS Banking, IBMB Bankaltimtara serta kegagalan transfer antar Bank, yaitu ATM Bersama ataupun ATM Prima.
- Pengaduan nasabah terjadi dikarenakan kelalaian nasabah sebanyak 251 pengaduan. Adapun penyebab kelalaian nasabah, yaitu antara lain adalah salah dalam penulisan nama atau Nomor rekening tujuan transfer sehingga dana gagal untuk diteruskan, penyelesaian yang dilakukan adalah pengembalian dana kepada nasabah yang bersangkutan.

Pengaduan berdasarkan Kantor Cabang dan Unit *Contact Center & Complaint Handling* PT BPD Kaltim Kaltara dengan urutan pengaduan terbesar adalah sebagai berikut:

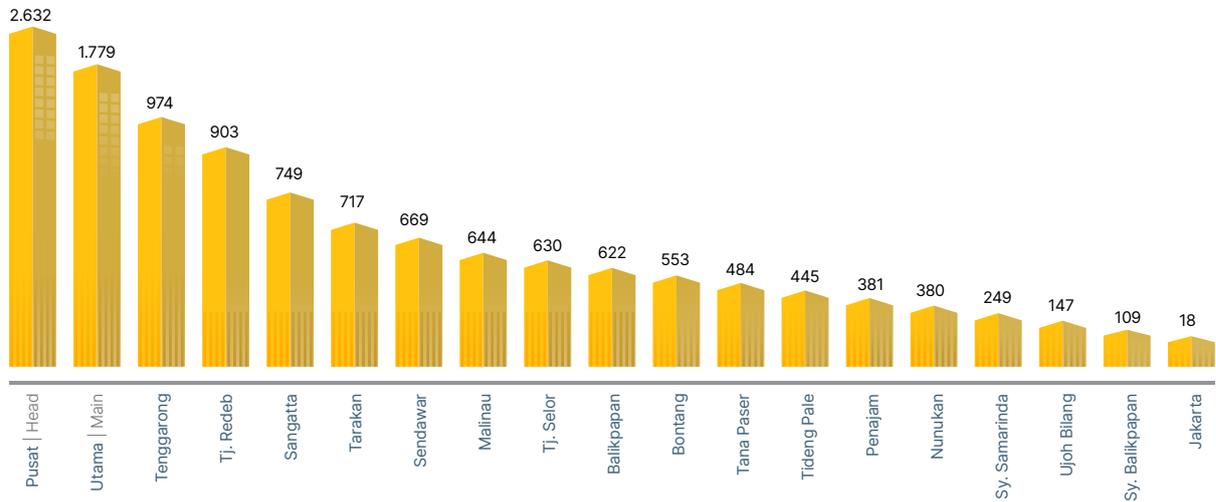
The graph above represents customer complaints received in 2023. The complaints are classified by the cause of the complaint, including the following:

- Customer complaints due to interference/damage to the ATM/*Payment Point* of 8769 complaints, concerning failed transactions including cash withdrawal, inter-bank transfer, cash deposit, credit/quota purchase, and payment transaction.
- Customer complaints due to interference/damage to devices and information technology systems of 3804 complaints, concerning failed transactions including credit/quota purchase on SMS Banking services, IBMB Bankaltimtara as well as failures in transfers between banks, namely ATM Bersama or ATM Prima.
- Customer complaints due to customer negligence of 251 complaints. The causes of customer negligence include, among others, writing incorrect name or account number of the transfer destination causing the funds fail to be forwarded. The solution is to return the funds to the customer concerned.

Complaints by the Branch Office and Contact Center & Complaint Handling Unit of PT BPD Kaltim Kaltara with the order of largest complaints are as follows:

## Grafik Pengaduan Nasabah Berdasarkan Kantor Cabang dan Departemen Penerima Tahun 2023

Graph of Customer Complaints By Branch Offices and Receiving Departments in 2023



### Penerimaan Pengaduan Nasabah Tahun 2023

Receipt of Customer Complaints in 2023

No	Kantor Cabang Branch Office	Sistem Pembayaran Payment System				Jumlah Total
		ATM dan Kartu Debit ATM and Debit Card	Kliring/RT GS Clearing/ RTGS	Electronic Banking	Lainnya Others	
1	Kantor Pusat Head Office	1.268	56	1307	1	2632
2	Kantor Cabang Utama Samarinda Samarinda Main Branch Office	1.372	12	395	0	1779
3	Kantor Cabang Tana Paser Tana Paser Branch Office	335	1	148	0	484
4	Kantor Cabang Balikpapan Balikpapan Branch Office	450	7	165	0	622
5	Kantor Cabang Tenggarong Tenggarong Branch Office	642	18	314	0	974
6	Kantor Cabang Tarakan Tarakan Branch Office	510	1	206	0	717
7	Kantor Cabang Tanjung Redeb Tanjung Redeb Branch Office	664	4	235	0	903
8	Kantor Cabang Tanjung Selor Tanjung Selor Branch Office	376	5	249	0	630
9	Kantor Cabang Bontang Bontang Branch Office	406	1	146	0	553
10	Kantor Cabang Nunukan Nunukan Branch Office	259	1	120	0	380
11	Kantor Cabang Sangatta Sangatta Branch Office	559	7	183	0	749
12	Kantor Cabang Sendawar Sendawar Branch Office	467	8	194	0	669
13	Kantor Cabang Malinau Malinau Branch Office	466	8	170	0	644
14	Kantor Cabang Penajam Penajam Branch Office	205	1	175	0	381