ABSTRAK

Laporan ini membahas prosedur pembukaan rekening Tabungan BTN Batara di PT Bank Tabungan Negara (Persero) Tbk Kantor Cabang Jambi. Tabungan BTN Batara merupakan salah satu produk unggulan yang mendukung kebutuhan transaksi harian nasabah dengan proses yang sederhana dan efisien. Penulisan laporan ini menggunakan metode deskriptif kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Hasil penulisan menunjukkan bahwa prosedur pembukaan rekening telah dilaksanakan sesuai dengan prinsip Know Your Customer (KYC) dan ketentuan perbankan yang berlaku. Setiap tahapan—mulai dari verifikasi identitas, pengisian formulir, hingga aktivasi rekening—dilakukan secara sistematis dan terstruktur guna menjamin keamanan data dan mengurangi risiko finansial. Penerapan prinsip KYC terbukti efektif dalam membangun database nasabah yang valid serta mencegah potensi tindakan kejahatan keuangan seperti pencucian uang. Selain itu, pelayanan petugas Customer Service dinilai profesional dan ramah sehingga meningkatkan kepuasan nasabah. Tabungan BTN Batara juga mendukung program inklusi keuangan nasional dengan memberikan kemudahan akses layanan kepada masyarakat luas melalui fitur digital dan biaya administrasi yang terjangkau.

Kata Kunci: Aktivasi, Pembukaan Rekening, Prosedur, Tabungan BTN Batara, Verifikasi

ABSTRACT

This report discusses the account opening procedure for the BTN Batara Savings at PT Bank Tabungan Negara (Persero) Tbk, Jambi Branch Office. BTN Batara Savings is one of the bank's flagship products designed to support customers' daily financial transactions through a simple and efficient process. This report uses a descriptive qualitative method with data collected through observation, interviews, and documentation. The findings show that the account opening procedure is carried out in accordance with the Know Your Customer (KYC) principles and prevailing banking regulations. Each stage—from identity verification and form completion to account activation—is conducted systematically and thoroughly to ensure data security and minimize financial risk. The consistent implementation of KYC principles has proven effective in building a valid customer database and preventing financial crimes such as money laundering. Moreover, Customer Service officers provide professional and friendly service, which enhances customer satisfaction. BTN Batara Savings also supports the national financial inclusion program by offering accessible banking services to the broader public through digital features and affordable administrative fees.

Keywords: Activation, Account Opening, BTN Batara Savings, Procedure, Verification