

Implementation of Responsibility Values through Artificial Intelligence (AI) Ethics in Providing Protection to Customers as Fulfillment of Citizens' Rights: Case Study at Bank Tabungan Negara (BTN) Samarinda Branch

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Abstract

This study examines the implementation of the value of responsibility through Artificial Intelligence (AI) ethics in providing customer protection as a means of fulfilling citizen rights and addressing customer needs. The research method employed qualitative methods. The data collection technique used was purposive sampling. This technique was used to select a sample based explicitly on established criteria, which included job level and department leadership. Through a qualitative approach based on case studies, it was found that the implementation of the value of responsibility has not been optimally implemented. Artificial Intelligence (AI) ethics has the potential to serve as a guideline for implementing the value of responsibility in the Use of technology in banking. This study concludes that implementing the value of responsibility through Artificial Intelligence (AI) ethics can serve as a strategic step in fulfilling citizens' rights to the protection of their personal data. The integration of Artificial Intelligence (AI) ethics with banking systems can provide a comprehensive framework for enhancing banking services and upholding ethical values, as well as ensuring customer protection. This research contributes to the development of an Artificial Intelligence (AI) ethics framework for the banking sector, which can serve as a reference for other financial institutions in providing optimal protection to customers.

Keywords: Ethics, Artificial Intelligence (AI), Responsibility, Data Protection, Citizens' Rights.

Introduction

Artificial Intelligence (AI) is a branch of computer science that aims to create machines capable of performing tasks that typically require human intelligence. These computers can learn independently based on the data or information they collect and make predictions (Verihubs, 2023).

Artificial Intelligence (AI) in Banking is a rapidly developing field of artificial intelligence that has become an integral part of

various industries, including healthcare, finance, transportation, and manufacturing (CIMB Niaga, 2023).

Artificial Intelligence (AI) is used to understand and model human thought processes and design machines to mimic human behavior. Intelligence having knowledge and experience, as well as the ability to reason to make decisions and take action, and good morals (John McCarthy, 1956).

The era of digital transformation has fundamentally changed the Indonesian

banking landscape. Bank Tabungan Negara (BTN), as a state-owned bank committed to public service, faces the challenge of integrating Artificial Intelligence (AI) technology into its operations while upholding the values of Pancasila, the nation's ideological foundation.

The implementation of Artificial Intelligence (AI) in the banking sector not only provides operational efficiency but also raises ethical questions regarding responsibility, Transparency, and fairness. BTN Samarinda Branch, as a representative bank in the East Kalimantan region, has a strategic role in implementing Artificial Intelligence (AI) ethics that are not only modern but also rooted in the noble values of the Indonesian nation.

The value of responsibility in Pancasila, particularly as reflected in the principles of Just and Civilized Humanity and Social Justice for All Indonesian People, forms a fundamental foundation for the development and implementation of a responsible Artificial Intelligence (AI) system in the banking environment. The principle of responsibility in Artificial Intelligence (AI) ethics emphasizes the importance of human accountability in every decision made by an AI system. This aims to ensure that technology does not become a value-free tool, but remains governed by moral and legal norms (Floridi and Cows, 2019).

Under Law No. 21 of 2011, the Financial Services Authority (OJK) is mandated to regulate and supervise financial services activities, including banking services. The Code of Ethics for Responsible and Trustworthy Artificial Intelligence (AI) in the financial technology industry adheres to the following basic principles: Pancasila-based, beneficial, fair, accountable, transparent, explainable, resilient, and secure.

Bank Tabungan Negara (BTN) Samarinda Branch, as a representative bank in the capital of East Kalimantan Province, serves a diverse community in terms of ethnicity, religion, and economic status. East Kalimantan, rich in natural resources but also facing challenges of sustainable development, requires banking services that are not only efficient but also socially and environmentally responsible.

The implementation of Artificial Intelligence (AI) at the Samarinda Branch of

Bank Tabungan Negara (BTN) is not only aimed at improving operational efficiency, but also at fulfilling moral and legal responsibilities in protecting customer personal data as part of ensuring citizen rights.

An example of a case of ethical violation of Artificial Intelligence (AI) at Bank Tabungan Negara (BTN), committing fraud by taking the balance of a Bank Tabungan Negara (BTN) customer, then manipulating the customer's balance record, so that the balance in the savings book does not appear to be reduced, but in reality the balance in the system is reduced. The perpetrator manipulated the system with the help of technology, the balance to be printed in the savings book as desired. When the case was revealed, the perpetrator was not responsible for the loss of the balance that had been taken, claiming there was no remaining balance. (Ira, 2010). This case can lead to low public trust in the protection of Bank Tabungan Negara (BTN) customers, which can erode the bank's reputation related to public services.

Based on the case data above, it is clear that there is a need to uphold the implementation of the value of responsibility through Artificial Intelligence (AI) ethics in providing customer protection as a fulfillment of citizen rights at the Bank Tabungan Negara (BTN) Samarinda Branch.

Bank customer protection is a manifestation of the fundamental rights of citizens guaranteed by the Constitution. In the Indonesian context, this is regulated by Law No. 8 of 1999 concerning Consumer Protection and is reinforced by various regulations of the Financial Services Authority (OJK).

In carrying out its mission and vision, BTN requires human resources who are not only technically competent but also possess high moral integrity. Employee responsibility is a critical factor in ensuring that every product and service provided by BTN provides maximum benefits to the community and contributes positively to national development.

Therefore, in this study, we discuss the implementation of the value of responsibility through Artificial Intelligence (AI) ethics in providing customer protection as a fulfillment of citizen rights at the Bank Tabungan Negara (BTN) Samarinda Branch. In this summary,

we evaluate our hypothesis and provide several recommendations for Artificial Intelligence (AI) ethics in banking

Literature Review

The value of responsibility in professional ethics encompasses the willingness of individuals or institutions to bear the consequences of their actions and decisions. Responsibility is a key moral character trait that must be instilled to create an ethical and civilized society. In the workplace, including in the financial sector, this value is reflected in reliability, compliance with regulations, and a willingness to take responsibility for work results, including those involving technologies such as AI. (Thomas Lickona, 1991)

General ethical principles in the development and Use of Artificial Intelligence (AI) include Transparency, fairness, responsibility, privacy, and safety (Jobin, Ienca, and Vayena, 2019).

The implementation of Artificial Intelligence (AI) in the banking sector must be accompanied by policies that clarify the division of responsibilities between humans and AI systems. In Indonesia, regulations regarding the Use of Artificial Intelligence (AI) in banking are still developing (Arner et al., 2020).

The basic principles of responsible and trustworthy artificial intelligence behavior guidelines are based on Pancasila, usefulness, fairness, accountability, Transparency, explainability, resilience, and security (OJK, 2023).

Law Number 8 of 1999 concerning Consumer Protection provides a basic framework for consumer protection, including financial services customers. This law recognizes consumers' rights to receive correct, transparent, and honest information, the right to make informed choices, the right to security and safety, the right to have their aspirations heard, the right to advocacy, protection, and dispute resolution, and the right to compensation, redress, and reimbursement.

Customer protection can be defined as all efforts aimed at ensuring the fulfillment of customer rights and the availability of redress

if these rights are not met. (Financial Services Authority, 2015).

Customer protection as a citizen's right has a strong constitutional basis in the 1945 Constitution. Article 28D paragraph (1) guarantees the right of every person to recognition, guarantees, protection, and fair legal certainty, as well as equal treatment before the law. This provision provides a constitutional basis for customer protection as part of the right to legal certainty and fair treatment.

Law Number 21 of 2011 concerning the Financial Services Authority grants the OJK a special mandate to protect consumers and the public. Article 4 of the OJK Law states that one of the OJK's objectives is to protect the interests of consumers and the public. Articles 28 to 31 of the OJK Law specifically regulate consumer protection functions, which include education, complaint services, and consumer advocacy.

The PDP Law is a mandate from Article 28G paragraph (1) of the 1945 Constitution of the Republic of Indonesia which states that "Everyone has the right to protection of themselves, their families, honor, dignity, and property under their control, and has the right to a sense of security and protection from the threat of fear to do or not do something that is a basic human right." This shows that personal data protection is an integral part of human rights guaranteed by the Constitution. (Fauzi, 2022)

Article 28H paragraph (4) of the 1945 Constitution guarantees the right of every person to own private property, and no one may arbitrarily take over such property rights. In the banking context, this provision provides a basis for protecting customer funds deposited in banks.

Article 28D paragraph (3) of the 1945 Constitution guarantees the right of every citizen to obtain equal opportunities in government. In a broader interpretation, this provision includes the right to obtain equal access to financial services without discrimination. This aligns with the concept of financial inclusion, one of the key focuses of national economic policy.

Article 28I paragraph (4) of the 1945 Constitution states that the protection, advancement, enforcement, and fulfillment of

human rights are the responsibility of the state, especially the government. This provision imposes a constitutional obligation on the state to ensure customer protection as part of its human rights obligations.

Munir Fuady (2003) explains that the relationship between customers and financial institutions has the characteristics of a fiduciary relationship, where financial institutions have an obligation to act in the best interests of customers. This theory serves as the foundation for the development of professional and ethical standards in the financial industry

Method (for original research)

Setting and Participants

The research method employed a qualitative approach, an inquiry process that seeks to understand social or human problems by creating a complex, holistic picture, presented verbally, and reporting the informants' views in detail, all conducted in a natural setting (Creswell, 2014). The qualitative method was employed to gain an understanding of the implementation of ethical responsibility in Artificial Intelligence (AI) at the Bank Tabungan Negara (BTN) Samarinda Branch. This study used a purposive sampling technique. Purposive sampling is a technique for selecting participants based on specific objectives and inclusion criteria relevant to the research focus (Creswell, 2013). This technique was used to select a sample based explicitly on established criteria, which included job level and department leadership.

Table 1. Sample Selection of Bank Tabungan Negara (BTN) Samarinda Branch Employees

Grade	Job Title Head
3C	SME & Credit Program Unit Head
3B	Consumer Lending Head
3B	Funding & Service Head
3B	Branch Collection Unit Head
3A	Operation Unit Head
3A	Priority Banking Unit Head

2D	Teller Head Service
Total	7

(Source: Processed by researchers, 2025)

Data Collection

This study used observation, interview, and documentation techniques for data collection. The researcher then employed data validation testing techniques, utilizing method triangulation and data source triangulation. The researcher employed data analysis techniques, specifically data reduction, to summarize data from the implementation of responsibility in Artificial Intelligence (AI) ethics at the Bank Tabungan Negara (BTN) Samarinda Branch. Data presentation is the result of data reduction in the form of a brief description, followed by verification or drawing conclusions.

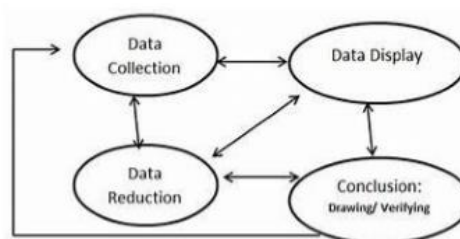


Figure 1. Interactive analysis model

Results and Discussion

Research results based on interviews with all informants at the Bank Tabungan Negara (BTN) Samarinda branch indicate that the implementation of the value of responsibility through Artificial Intelligence (AI) ethics in providing customer protection as a fulfillment of citizen rights at the Bank Tabungan Negara (BTN) Samarinda branch is as follows:

a. Use of technology for data privacy.

Commitment to responsible data protection by providing outreach on data protection, ensuring that customer data is not misused, and providing warnings about sanctions for such violations. Internal outreach is conducted during employee briefings, while external outreach is carried out outside the Bank Tabungan Negara (BTN) Samarinda

branch office through social media. These activities aim to fulfill the rights of Bank Tabungan Negara (BTN) Samarinda branch customers to protect their personal data securely. This is in accordance with the opinion (Fauzi, 2022) that the PDP Law is a mandate from Article 28G paragraph (1) of the 1945 Constitution of the Republic of Indonesia which states that everyone has the right to protection of themselves, their families, their honor, their dignity, and their property under their control, and has the right to a sense of security and protection from the threat of fear to do or not do something that is a human right. This shows that personal data protection is an integral part of human rights guaranteed by the Constitution.

b. Transparency in decision-making

Responsible for implementing Transparency in decision-making, for example, employees of the State Savings Bank (BTN) Samarinda branch provide clear explanations to customers on how credit decisions are made by the Artificial Intelligence (AI) system, ensuring that data is not manipulated. Then offer banking products to customers in accordance with operational standards based on Artificial Intelligence (AI) ethics, for example, State Savings Bank (BTN) employees assist customers in selecting savings products according to their needs by explaining the benefits and admin fees in the savings product, up to the stage of opening a digital account by connecting directly to the customer's mobile banking application, with a note that there are guidelines for entering email, customer password, filling in data related to population data in the resident identity card, where State Savings Bank (BTN) employees uphold the ethics of Artificial Intelligence (AI) by not disseminating the privacy of the data. Then, accountability in the Use of Artificial Intelligence (AI) must be enforced, including mechanisms to handle complaints or problems that arise due to the Use of AI technology, such as mobile banking. Then, every customer, regardless of their status, has the right to the protection of their personal data. Then, Bank Tabungan Negara (BTN) Samarinda branch can ensure that all employees understand the importance of data privacy and comply with applicable regulations, such as the Personal

Data Protection Law. This includes transparent and responsible data management. This is in accordance with the guidelines provided by the financial services authority (OJK, 2023) the basic principles of responsible and trustworthy artificial intelligence behavior guidelines, namely related to Transparency, financial technology providers implement an Artificial Intelligence (AI) risk management framework that includes mechanisms that can be carried out by providers (banks) if there is inaccurate output, the level of responsibility based on guidelines set by each provider (bank), and recovery mechanisms carried out if there are processing errors and data misuse.

c. The Bank Tabungan Negara (BTN)

Samarinda branch has developed a fair algorithm to ensure that all customers are treated equally. All employees are responsible for ensuring customer data privacy, regardless of social status, including priority customers with significant balances in savings accounts and ordinary customers with standard balances. All customers have the right to data protection in Big Data technology. Big data is BTN's strategy for advanced AI-driven data, which is also accompanied by updates and the implementation of the latest technology for the big data ecosystem. According to John Rawls (1971), the theory of justice emphasizes that all individuals must be treated fairly and equally. In the context of Bank Tabungan Negara (BTN), this means that the algorithms used to analyze customer data must be designed to avoid disadvantages for certain groups, such as those based on social status, account balances, and other factors.

d. Conducting periodic audits of the

Artificial Intelligence (AI) system In detecting the implementation of the Artificial Intelligence (AI) system at Bank Tabungan Negara (BTN) Samarinda branch in accordance with operational standards (SOP) based on Artificial Intelligence (AI) ethics, the existence of internal and external audits aims as a strategy in controlling employees of Bank Tabungan Negara (BTN) Samarinda branch in carrying out banking activities in accordance with job responsibilities in positions, not committing violations related to misuse of customer data. This agrees with Bruce Schneier (2024), who notes that Artificial Intelligence (AI) system audits must also

include security aspects to protect customer data. Regular audits can help identify potential vulnerabilities in the system and ensure that customer data is adequately protected. Furthermore, Barth et al.'s (2020) comparative study on banking consumer protection emphasized that customer protection encompasses not only financial aspects but also personal data protection, product and service Transparency, and fair access to financial services. This is further supported by Muliaman Hadad's (2017) opinion, which adds that Indonesia's financial inclusion strategy must integrate the principles of responsible finance to ensure that expanding access does not compromise customer protection.

e. Employee Training

Bank Tabungan Negara (BTN) always holds training, both online via Zoom and offline, related to the launch of innovations in new technology. For example, an innovation in the Use of Qris as a barcode scan-based payment method that encourages employees to understand the ethical implications of the technology they use in interactions with customers, Bank Tabungan Negara (BTN) Samarinda Branch employees are responsible for customer involvement in the creation and Use of Qris, ensuring that services remain focused on customer needs by fulfilling customer data protection rights. According to Kahn (Nusatiria, 2011), the theory of involvement explains that employee involvement in training and the Use of technology can increase motivation and performance. Interactive training and involving employees in the process of creating and using Qris can increase a sense of ownership and responsibility for the services provided to customers. Then, strengthened by the opinion of Munir Fuady (2003), it is explained that the relationship between customers and financial institutions has the characteristics of a fiduciary relationship, where financial institutions have an obligation to fulfill citizens' rights in data protection and act in the best interests of customers.

Conclusion

Based on the results of the study, the implementation of the value of responsibility through Artificial Intelligence (AI) ethics in

protecting customers as a fulfillment of citizen rights at Bank Tabungan Negara (BTN) Samarinda Branch is a strategic step in fulfilling citizens' rights to the protection of their personal data. This study demonstrates that integrating Artificial Intelligence (AI) ethical principles into the banking system can provide a comprehensive framework for protecting customer data while enhancing service efficiency. Thus, it can meet customer needs and support the character formation of Bank Tabungan Negara (BTN) Samarinda branch employees, enabling them to produce quality and effective performance.

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