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An Analysis of the Factors Contributing to Dormant Accounts: A Case Study of Bank BCA Atrium Mulia Kuningan Sub-Branch Office, Jakarta

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Abstract. *The increasing adoption of digital banking services has transformed customer transaction behavior, yet the issue of dormant accounts remains a significant challenge for banking institutions. This study aims to analyze the determinants of dormant accounts among customers of Bank Central Asia (BCA) Atrium Mulia Kuningan Sub-Branch Office and to provide managerial insights for improving customer engagement in the digital banking era. The novelty of this study lies in the integration of customer behavior, bank policies, service quality and Customer Relationship Management (CRM), customer needs and preferences, and digital service factors into a single analytical framework for explaining dormant account behavior. Using a quantitative approach, data were collected through questionnaires distributed to 100 customers and analyzed using binary logistic regression. The results indicate that customer behavior, bank policies, service quality and CRM, customer needs and preferences, and digital services significantly influence dormant account status. Passive customer behavior, unfavorable perceptions of bank policies, and negative experiences with digital banking services increase the likelihood of account dormancy. Conversely, effective CRM practices and banking products that align with customer needs reduce the probability of dormant accounts. The study contributes to the banking literature by providing empirical evidence on dormant account determinants within the context of digital banking transformation and offers practical recommendations for enhancing customer retention strategies, strengthening financial integrity, and supporting sustainable banking performance.*

Keywords: Dormant accounts, customer behavior, bank policies, CRM, digital services**.**

INTRODUCTION

With rapid technological developments and the increasing public need for banking services, the banking sector in Indonesia has undergone major changes, particularly in the digitalization of services. Bank Central Asia (BCA), as one of the largest private banks in Indonesia, has led the way in providing comprehensive digital banking services. According to BCA's 2022 Annual Report, more than 89.3% of customer transactions were conducted through digital channels, with mobile banking usage increasing by 42% compared to the previous year. This indicates that the majority of customers have begun utilizing digital services for their banking needs. However, despite this growth, BCA also faces a new challenge in the form of a high number of dormant accounts.

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The following are the provisions for executing transactions on dormant accounts: (a) every transaction on a dormant account, whether at the originating branch or the executing branch, must obtain approval from an authorized official, specifically at minimum the Head of Division for Main Branch Offices and the Branch Manager for Sub-Branch Offices; (b) the transaction slip/proof used must be signed by the relevant supervisor alongside the validation result; (c) the execution of transactions at the executing branch does not require confirmation from the originating branch and becomes the responsibility of the executing branch. The basis for revoking dormant status changing the status from dormant to active can be carried out based on the Dormant Account Activity Report and Branch Initiative.

A dormant account, according to BCA policy, is an account that shows no transactions for six consecutive months. Based on BCA data, approximately 6% of total customer accounts became dormant in 2022, a figure that increased from the previous year. This phenomenon is a significant concern for the bank, particularly regarding operational efficiency and liquidity. Inactive accounts increase administrative costs, as the bank must continue managing these accounts despite no activity, while the funds within them cannot be utilized optimally.

Activation of dormant accounts can be carried out under the following conditions: First, automatically by the system during batch processing after the customer makes at least 1 debit transaction at the counter. Second, manually by any branch based on instructions from an authorized official, when necessary, without involving the customer and without requiring confirmation from the Originating Branch.

A dormant account is an account that has been inactive for a certain period, during which no transactions occur aside from interest, administrative fees, and taxes. At Bank Central Asia (BCA), an account is considered dormant if there is no activity for at least six consecutive months. Additionally, the account must maintain a certain minimum balance depending on the currency used. For example, for Rupiah accounts, the minimum required balance is IDR 10,000,000, while for foreign currencies such as the US Dollar (USD), the minimum required balance is USD 1,000. This minimum balance criteria also applies to various other currencies such as SGD, EUR, GBP, and others, in accordance with BCA's internal regulations. This dormant status is important to regulate so that the bank can monitor inactive accounts and take necessary actions, such as re-verifying customers or limiting transactions, in order to maintain the security and smooth operation of banking services. A dormant account is an inactive account (no mutations other than interest, administrative fees, and taxes) for 6 consecutive months. The return of funds to the customer for an account to be closed can be done in 3 ways: (a) cash withdrawal; (b) transfer between BCA accounts; (c) transfer to another bank's account.

At BCA's Atrium Mulia Kuningan Sub-Branch Office, located in an office and business district, the challenge of managing dormant accounts becomes increasingly complex. The majority of this branch's customers consist of professionals and companies with diverse and dynamic financial needs.

In addition to interest calculations, BCA also compiles transaction reports for dormant accounts occurring at the executing branch. This report contains important data such as account number, currency, transaction type, transaction description, nominal amount, transaction validation control, and the identity of the user performing the transaction. The function of this report is as a monitoring and control tool for the Service Head or Sub-Branch Office Head (KCP) to ensure the management of dormant accounts proceeds safely and orderly.

Several factors suspected of influencing the increase in dormant accounts at this branch include changes in customer behavior, where many customers have started switching to using accounts at other banks for business transactions. Handling accounts that have been automatically closed by the system: First, interest continues to be given from the 1st until the closing date and is automatically booked by the system as revenue for each respective branch. Second, the withdrawal of the remaining balance can be done by the customer at the originating branch. Third, the calculation of the nominal payment for dormant accounts that have been automatically closed by the system uses the following formula: Closing balance + (interest from the account closing date until the customer arrives tax). To address this issue, the bank needs to take strategic steps, including strengthening financial education for customers, encouraging the use of digital services, and ensuring customers remain engaged and feel they benefit from the banking products they use.

Although previous studies have investigated dormant accounts from the perspectives of customer interaction, banking policies, and customer relationship management, most studies have examined these

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factors separately and within conventional banking operational contexts. Limited research has integrated behavioral, policy, service quality, customer preference, and digital banking dimensions into a comprehensive model to explain dormant account formation in the era of digital transformation.

The novelty of this study lies in three aspects. First, it develops an integrated framework that simultaneously examines five determinants of dormant accounts, namely customer behavior, bank policies, service quality and CRM, customer needs and preferences, and digital services. Second, the study is conducted in the context of one of Indonesia's leading digital banking institutions, where digital transactions account for the majority of customer activities. Third, the research links dormant account management to broader issues of financial integrity, customer engagement, and sustainable banking operations, which remain underexplored in previous literature.

This study is intended to achieve the following objectives: (a) to examine the influence of customer behavior on dormant account status; (b) to analyze the effect of bank policies on dormant account formation; (c) To investigate the role of service quality and Customer Relationship Management (CRM) in reducing dormant accounts; (d) to evaluate the impact of customer needs and preferences on account activity; (e) to assess the influence of digital banking services on dormant account status; (f) to provide managerial recommendations for improving customer retention and supporting sustainable digital banking practices.

LITERATURE REVIEW

Banking is a business activity that involves collecting funds from the public in the form of deposits and channeling them back to the public in the form of credit and various other financial services. Banks, as financial institutions, play a crucial role in the economy by acting as intermediaries between parties with excess funds (savers) and those in need of funds (borrowers). According to Indonesian Banking Law No. 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and distributes them back to the public to improve the standard of living of many people. The banking business is not limited to fund management but also includes various services such as credit provision, payment services, investment, and digital financial services. As stated by Mishkin (2015), banks function as financial institutions that facilitate the flow of capital and liquidity in the economy in an efficient and trustworthy manner.

A dormant account, or passive account, is an account that experiences no transaction activity for a certain period, as determined by bank policy (Fitri & Yulianti, 2012). Such accounts generally occur when customers do not make deposits, withdrawals, or other transactions within the period specified by the bank, causing the account status to become inactive (Hilda, 2006). According to Ismail (2011), in Islamic banking systems, dormant accounts can also impact the management of third-party funds and banking operational efficiency. At Bank Central Asia (BCA), an account is specifically declared dormant if there is no customer-initiated transaction for six consecutive months, and it maintains a minimum balance threshold (e.g., IDR 10,000,000 for Rupiah accounts or USD 1,000 for US Dollar accounts).

The thesis identifies five primary factors influencing dormant account status, derived from a synthesis of previous empirical studies and banking theories.

a. Customer Behavior (X_1)

Customer behavior is a primary factor causing an account to become dormant. Some customers open accounts only for specific short-term needs, such as administrative requirements or particular bank promotions, without the intention of using them long-term (Pursetyaningsih, 2008). Furthermore, customer loyalty and satisfaction with bank services influence the tendency for accounts to become dormant. Stewart (1998) found that customers dissatisfied with banking services tend to ignore or abandon their accounts without officially closing them. According to Bungin (2010), psychological factors and financial habits also play a role. Customers who have multiple accounts across different banks tend to actively use only one main account, leaving others inactive.

b. Bank Policies (X_2)

Banking policies play an important role in determining dormant account status. Each bank has different rules regarding the inactive period before an account is declared dormant, as well as procedures for reactivating such accounts (Fitri & Yulianti, 2012). According to Ismail (2011), bank policies

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concerning dormant accounts are often related to third-party fund management strategies and operational efficiency. Additionally, administrative fees charged on dormant accounts can be a reason customers leave their accounts inactive. Some banks impose account maintenance fees, which gradually reduce the customer's balance until the account becomes worthless and is automatically closed (Hilda, 2006). Hasan (2010) notes that banks also implement strategies to reduce the number of dormant accounts through reactivation campaigns, providing incentives for customers who remain active, and simplifying reactivation procedures.

c. Service Quality and Customer Relationship Management/CRM (X_3)
The level of service provided by a bank greatly influences customer loyalty and account usage. Sanjaya et al. (2015) emphasize that effective Customer Relationship Management (CRM) strategies can increase customer engagement, thereby reducing the likelihood of accounts becoming dormant. According to Morissan (2010), CRM in banking includes various aspects such as service personalization, active communication with customers, and providing solutions to customer complaints. If a bank fails to build good communication or provides unsatisfactory service, customers tend to leave their accounts without formally closing them (Stewart, 1998). Furthermore, research by Bungin (2010) shows that the use of technology in banking services, such as mobile and internet banking, can increase customer attachment to their accounts. However, if customers perceive digital services as insecure or difficult to use, they tend to abandon their accounts and switch to other banks offering a more comfortable banking experience.

d. Customer Needs and Preferences (X_4)
Every customer has different needs and preferences when using banking services. Factors such as product flexibility, financial benefits, and ease of access are primary considerations in choosing and maintaining an active account (Pursetyaningsih, 2008). According to Karim (2010), customers who frequently conduct large transactions tend to use their accounts more actively compared to customers who only need an account for long-term savings purposes. Moreover, changes in economic and social conditions, such as moving residence or changing jobs, can also cause accounts to become dormant because customers no longer need services from a particular bank (Gunawan, 2010). Research by Firlandari (2011) also shows that customers who have had bad experiences with the banking system, such as difficulty accessing services or hidden fees, are more likely to leave their accounts without closing them.

e. Digital Services (X_5)
Digital services, including mobile banking and internet banking, have a dual effect on dormant accounts. On one hand, they increase customer engagement and transaction frequency. On the other hand, negative perceptions or technical difficulties can lead to account abandonment. Bungin (2010) indicates that if customers find digital services insecure or difficult to use, they tend to leave their accounts inactive. This finding is particularly relevant given BCA's 2022 Annual Report, which stated that over 89.3% of customer transactions were conducted through digital channels, yet dormant accounts simultaneously increased.

Dormant accounts can have negative impacts on banking, especially in terms of operations, profitability, and fund management efficiency. According to Fitri and Yulianti (2012), an increasing number of dormant accounts can cause banks to experience a decline in the management of Third-Party Funds (DPK), which is the primary funding source for banking. Research by Hilda (2006) shows that dormant accounts can add to the administrative and operational burden of banks, as banks must still allocate resources for the maintenance of inactive accounts. This includes banking system costs, internal audits, and account monitoring to prevent potential misuse such as fraud or money laundering.

Furthermore, according to Hasan (2010), the existence of dormant accounts can also reduce bank profitability because funds that could be channelled as credit or other productive investments remain idle. In addition to operational impacts, dormant accounts are also a concern for authorities such as the Financial Transaction Reports and Analysis Center (PPATK). Based on a PPATK press release (2025), more than 140,000 dormant accounts have been found inactive for over ten years with a total value reaching IDR 428.6 billion that never underwent data updating. These accounts are vulnerable to being misused for

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criminal acts such as money laundering, narcotics transactions, corruption, account buying and selling, and nominee practices. This condition has driven policies for temporarily suspending transactions on dormant accounts to protect customer rights, ensure fund security, and maintain the integrity of the national financial system.

In recent years, the phenomenon of dormant accounts has not only created efficiency problems for banking but has also become a loophole for financial crimes. Inactive or passive accounts are often exploited by irresponsible parties for banking crimes such as account hacking and money laundering. According to PPATK (2025), more than 140,000 dormant accounts have been found with no activity for over ten years, with total funds reaching IDR 428.6 billion, most of which have the potential to be misused for illegal activities such as corruption, narcotics, and shadow financial transactions.

The largest dormant account hacking case in Indonesia was uncovered in 2025, where a criminal syndicate successfully broke into dormant accounts worth IDR 204 billion at a state-owned bank in just 17 minutes (DetikNews, 2025). Based on investigations by Bareskrim Polri and PPATK, the syndicate used a modus operandi of pretending to be an "Asset Seizure Task Force" to gain access to internal banking systems and teller user IDs. After gaining access, the perpetrators quickly transferred funds through dozens of transactions to several holding accounts, then split the funds into other accounts and exchanged them into foreign currencies to disguise the transaction trail. This finding shows that weak oversight of dormant accounts and the involvement of internal personnel are the main factors causing such crimes.

To address the problem of dormant accounts, banks need to implement effective management and reactivation strategies. According to Sanjaya et al. (2015), the implementation of good Customer Relationship Management (CRM) can help banks identify customers with the potential for dormant accounts and take a more personal approach to prevent inactivity. Several strategies that can be applied include:

a) Proactive Communication with Customers: Banks can contact customers via telemarketing, SMS, or email to remind them to actively use their accounts (Hilda, 2006).
b) Providing Incentives: According to Ismail (2011), banks can offer incentive programs such as waiving administrative fees or offering special financial products to customers who reactivate their dormant accounts.
c) Simplifying the Reactivation Process: Many customers are reluctant to reactivate dormant accounts due to complicated procedures. Banks can overcome this by simplifying the reactivation process, such as allowing reactivation via mobile or internet banking (Hasan, 2010).
d) Enhancing Digital Services: According to Bungin (2010), the development of digital technology can be a solution to reducing dormant accounts. Banks can improve mobile and internet banking features to be more accessible and user-friendly, encouraging customers to remain active.
e) Strengthening KYC and CDD Principles: The implementation of strict Know Your Customer (KYC) and Customer Due Diligence (CDD) principles is essential to prevent the misuse of inactive accounts (PPATK, 2025).

The thesis cites several previous studies that form the basis for the current research. A summary is provided in the following table:

Table 1. Previous Research

No.	Author(s) (Year)	Title	Key Findings
1	Firlandari, M. (2011)	The Effect of Third Party Funds and Credit Distribution Growth on Non-Performing Loans	DPK and credit growth affect NPL, indicating that good DPK management can suppress problematic credit levels.
2	Fitri, K. & Yulianti, R. (2012)	Review of Factors Causing Dormant Accounts (Case Study of Bank Syariah Mandiri Pekanbaru Branch)	The main factors causing dormant accounts are a lack of interaction between the bank and customers, as well as changes in customer financial needs.
3	Hilda, A. (2006)	Increasing Fee-Based Savings Administration by Activating Saldo-	Telemarketing and direct visit strategies are effective in reducing the number of

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No.	Author(s) (Year)	Title	Key Findings
		Bearing Dormant Accounts through Telemarketing and Customer Visits	dormant accounts and increasing fee-based income.
4	Sanjaya, R. et al. (2015)	The Relationship between Customer Relationship Management and Customer Loyalty (Case Study: PT Bank XYZ Bogor Branch)	Effective CRM increases customer loyalty, reduces the likelihood of accounts becoming dormant, and increases customer engagement in bank services.
5	Mada, B.Andreas. & Tambunan, I. M. (2025)	Evaluation of Current Ratio, Debt to Equity Ratio, and Total Asset Turnover on Return on Assets in Conventional Banks (2018-2022)	Current Ratio, Debt to Equity Ratio, and Total Asset Turnover positively affect Return on Assets in conventional banks listed on the Indonesia Stock Exchange for the 2018-2022 period.

Based on the literature review, the following hypotheses were formulated for testing:

- **H_1:** Customer behavior (X_1) has a significant effect on the number of dormant accounts.
- **H_2:** Bank policies (X_2) have a significant effect on the number of dormant accounts.
- **H_3:** Service quality and Customer Relationship Management (CRM) (X_3) have a significant effect on the number of dormant accounts.
- **H_4:** Customer needs and preferences (X_4) have a significant effect on the number of dormant accounts.
- **H_5:** Digital services (X_5) have a significant effect on the number of dormant accounts.

This study contributes theoretically and practically. This research enriches the banking and customer behavior literature by developing an integrated model that explains dormant account formation through behavioral, organizational, and technological perspectives. The study extends previous dormant account research by incorporating digital banking service variables into the analytical framework. For banking practitioners, the findings provide insights into designing customer retention strategies, strengthening CRM implementation, improving digital banking services, and reducing operational risks associated with dormant accounts. The findings also support banking institutions in maintaining customer trust and promoting sustainable financial management.

METHODS

This study employs a quantitative descriptive approach to analyze the factors causing dormant accounts at Bank BCA's Atrium Mulia Kuningan Sub-Branch Office. This approach was selected because it allows the researcher to measure the relationships between variables influencing dormant accounts based on systematically collected data and to objectively describe the phenomenon of dormant accounts through quantitative data analysis.

This study employed a quantitative causal design to examine the influence of five independent variables on dormant account status. The dependent variable (dormant account) was binary (active = 0, dormant = 1), making binary logistic regression the primary analytical technique.

Table 2. Variables and Measurement

Variable	Indicator	Scale
Dormant Account (Y)	Account status (active/inactive)	Nominal
Customer Behavior (X_1)	Transaction frequency, reasons for inactivity	Likert (1-5)
Bank Policies (X_2)	Admin fees, reactivation procedures	Likert (1-5)
Service Quality & CRM (X_3)	Customer satisfaction, loyalty programs	Likert (1-5)
Needs & Preferences (X_4)	Accessibility, product fit	Likert (1-5)
Digital Services (X_5)	Mobile/internet banking usage	Likert (1-5)

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Data sources were: (a) primary data: collected via questionnaires from 100 respondents; (b) secondary data: BCA internal reports, OJK regulations, PPATK publications, and previous studies. Data collection, data were gathered using: (a) Questionnaires: distributed to customers of BCA KCP Atrium Mulia Kuningan; (b) in-depth interviews conducted with branch management; (c) documentation review of bank reports and regulatory documents.
For data analysis uses quantitative analysis was performed using SPSS through the following steps:

Table 3. Methods and Criterion

Step	Method	Criterion
1	Validity test (Pearson correlation)	$r > 0.30$; $p < 0.05$
2	Reliability test (Cronbach's Alpha)	$\alpha \geq 0.60$
3	Descriptive statistics	Mean, SD, frequency
4	Binary logistic regression	Omnibus test, Wald test
5	Coefficient of determination	Nagelkerke R^2

The logistic regression model was specified as:

$$\text{Logit}(Y) = \ln\left(\frac{p}{1-p}\right) = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where:
p = Probability of an account being dormant
X_1 = Customer Behavior
X_2 = Bank Policies
X_3 = Service Quality & CRM
X_4 = Needs & Preferences
X_5 = Digital Services

This methodology enabled the study to identify that all five independent variables significantly influenced dormant account status, with the model explaining 38.9% of the variance (Nagelkerke R^2 = 0.389). The research consists of one dependent variable and five independent variables:

Table 3. Variables and Description

Variable Type	Variable Name	Description
Dependent (Y)	Dormant Account	Accounts inactive for a certain period according to bank policy (binary: active = 0, dormant = 1)
Independent (X_1)	Customer Behavior	Frequency of account usage, transaction preferences, reasons for not using the account
Independent (X_2)	Bank Policies	Regulations regarding dormant accounts, administrative fees, and reactivation procedures
Independent (X_3)	Service Quality & CRM	Customer satisfaction with services, loyalty programs, bank efforts to maintain engagement
Independent (X_4)	Customer Needs and Preferences	Factors influencing decisions to maintain or deactivate accounts, including accessibility and digital features
Independent (X_5)	Digital Services	Use of mobile banking and internet banking and their impact on customer transaction engagement

All independent variables were measured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

The study involved 100 respondents who were customers of Bank BCA's Atrium Mulia Kuningan Sub-Branch Office. Among these, 54% had active accounts and 46% had dormant accounts at the time of data collection. This methodology enabled the research to identify that all five independent variables (customer behavior, bank policies, service quality & CRM, customer needs & preferences, and digital services) have significant effects on dormant account status, with the regression model explaining 38.9% of the variance (Nagelkerke R Square = 0.389).

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RESULTS AND DISCUSSION

Results

Data were collected from 100 respondents at BCA KCP Atrium Mulia Kuningan. Descriptive statistics for each variable are presented below:

Table 4. Descriptive Statistics

Variable	Mean	Std. Deviation
Customer Behavior (X_1)	8.62	2.473
Bank Policies (X_2)	8.93	2.266
Service Quality & CRM (X_3)	9.20	2.340
Needs & Preferences (X_4)	9.10	2.580
Digital Services (X_5)	8.97	2.447

Dormant Account Distribution: Active = 54 respondents (54%), Dormant = 46 respondents (46%).

All questionnaire items were valid (Pearson correlation > 0.30; $p < 0.05$). Reliability testing showed Cronbach's Alpha values ranging from 0.593 to 0.684, meeting the minimum threshold of 0.60, indicating all instruments were reliable. Omnibus Test: $\chi^2 = 29.874$, df = 5, Sig. = 0.584 (> 0.05), indicating the model is a good fit. Nagelkerke R Square: 0.389, meaning the model explains 38.9% of the variance in dormant account status.

Table 5. Wald Test Results

Variable	B	Sig.	Exp(B)	Result
Customer Behavior (X_1)	0.233	0.006	1.263	Significant
Bank Policies (X_2)	0.194	0.012	1.214	Significant
Service Quality & CRM (X_3)	-0.198	0.004	0.820	Significant
Needs & Preferences (X_4)	-0.157	0.008	0.855	Significant
Digital Services (X_5)	0.207	0.005	1.230	Significant

All five hypotheses were accepted. The findings confirm that customer behavior, bank policies, service quality and CRM, customer needs and preferences, and digital services significantly influence dormant account status. The model explains 38.9% of the variance, suggesting additional factors for future research. National PPATK data further validate the systemic importance of managing dormant accounts to prevent financial crimes.

Discussion

The results of this study provide empirical evidence regarding the factors that influence dormant account status at BCA KCP Atrium Mulia Kuningan. Based on the binary logistic regression analysis, all five hypotheses were accepted, indicating that each independent variable has a significant effect on the likelihood of a customer's account becoming dormant.

First, regarding customer behavior, the findings show that passive customer behavior significantly increases the probability of an account becoming dormant by 26.3 %. This means that customers who rarely use their accounts, open accounts only for short-term needs such as administrative requirements or one-time promotions, or maintain multiple accounts across different banks, tend to leave their BCA accounts inactive. This finding supports the theories proposed by Pursetyaningsih (2008) and Stewart (1998), who argued that low loyalty and lack of engagement lead customers to abandon accounts rather than formally close them.

Second, concerning bank policies, the results demonstrate that negative perceptions of bank policies increase the risk of dormancy by 21.4%. Customers who feel that administrative fees are too high, find reactivation procedures overly complicated, or lack clear information about account inactivity periods are more likely to let their accounts become dormant. This finding aligns with Fitri and Yulianti (2012) and Hasan (2010), who emphasized that transparent policies and simplified reactivation processes are essential for reducing dormant accounts. Furthermore, this study acknowledges the recent regulatory context from PPATK (2025), which has mandated temporary transaction suspensions on dormant accounts to prevent

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financial crimes, reinforcing the need for banks to align internal policies with national regulations and strengthen Know Your Customer principles.

Third, regarding service quality and customer relationship management, the analysis reveals that good service and effective CRM actually decrease the probability of an account becoming dormant by 18 %. In other words, when customers receive personalized attention, active communication, and satisfactory solutions to their complaints, they are more likely to remain engaged with their accounts. This finding is consistent with Sanjaya et al. (2015) and Morissan (2010), who found that effective CRM strategies increase customer loyalty and reduce the likelihood of account abandonment.

Fourth, concerning customer needs and preferences, the results show that when bank products align well with customer needs such as flexibility, ease of access, and overall convenience the risk of dormancy decreases by 14.5 %. Conversely, when a customer experiences a major life change, such as relocating to a different city or changing jobs, and the bank's products no longer fit their new circumstances, the account is more likely to be left inactive. This finding supports Karim (2010) and Firlandari (2011), who noted that customers abandon accounts that no longer match their financial behaviors or preferences.

Fifth, regarding digital services, the findings reveal an interesting paradox. Although BCA reported in its 2022 Annual Report that more than 89.3 % of customer transactions are now conducted through digital channels, this study found that negative perceptions of digital services actually increase the probability of dormancy by 23 %. Customers who perceive digital banking as insecure, experience technical difficulties, or lack sufficient digital literacy are more likely to stop using their accounts altogether. This finding aligns with Bungin (2010), who warned that difficult or insecure digital platforms drive customers away rather than encouraging engagement. It suggests that providing digital services alone is not sufficient; banks must also invest in customer education and user-friendly interface design.

Finally, as a note, the logistic regression model used in this study explained 38.9 % of the variance in dormant account status, as indicated by the Nagelkerke R Square value. This means that while the five variables examined are significant predictors, other factors not included in this study—such as socioeconomic status, financial literacy levels, or competition from other banks—also play a role in determining whether an account becomes dormant. Additionally, national data from PPATK (2025) confirms that the issue of dormant accounts extends far beyond a single bank branch, involving over 140,000 accounts nationwide with funds totaling hundreds of billions of rupiah, many of which are vulnerable to financial crimes such as money laundering and fraud. This underscores the systemic importance of managing dormant accounts effectively, not only for bank profitability and operational efficiency but also for the integrity of the national financial system.

The findings of this study are highly relevant to the conference theme, "Integrity-Driven Innovation: Reimagining Business, Finance, and Digital Transformation for Sustainable Impact." Effective dormant account management supports financial integrity by minimizing opportunities for fraud, money laundering, and unauthorized account usage. Furthermore, improving customer engagement through innovative digital banking services contributes to sustainable banking performance by enhancing operational efficiency, customer retention, and long-term value creation. Therefore, dormant account management should be viewed not only as an operational issue but also as a strategic component of sustainable digital banking transformation.

CONCLUSIONS

Based on the results of the research conducted on 100 respondents who are customers of Bank BCA KCP Atrium Mulia Kuningan, the following conclusions can be drawn:

1. Customer behavior (X_1) has a significant effect on dormant accounts. The more passive a customer is in using their account, the greater the likelihood that the account will become dormant. Customers who open accounts for short-term purposes or maintain multiple accounts across different banks tend to leave their BCA accounts inactive.
2. Bank policies (X_2) have a significant effect on dormant accounts. Negative perceptions regarding bank policies such as high administrative fees, complicated reactivation procedures, and lack of clear information about account inactivity terms increase the risk of accounts becoming dormant.

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3. Service quality and Customer Relationship Management (X_3) have a significant effect on dormant accounts. Good service quality and effective CRM reduce the probability of an account becoming dormant. Personalized attention, active communication, and satisfactory problem resolution help maintain customer engagement.
4. Customer needs and preferences (X_4) have a significant effect on dormant accounts. When bank products align with customer needs including flexibility, ease of access, and overall convenience—the risk of dormancy decreases. Conversely, major life changes such as relocation or job change can lead to account abandonment if products no longer fit customer circumstances.
5. Digital services (X_5) have a significant effect on dormant accounts. Negative perceptions of digital services including security concerns, technical difficulties, and low digital literacy—increase the probability of dormancy. Providing digital platforms alone is insufficient without adequate customer education and user-friendly design.

Overall, this study confirms that all five independent variables significantly influence dormant account status at BCA KCP Atrium Mulia Kuningan. The binary logistic regression model explains 38.9% of the variance (Nagelkerke R Square = 0.389), indicating a good model fit while suggesting that other unexamined factors also play a role.

Last but not least, this study contributes to the growing body of knowledge on banking customer behavior by demonstrating that dormant account formation is influenced by a combination of behavioral, organizational, and technological factors. The findings highlight the importance of integrating customer relationship management, digital service quality, and customer-centric banking policies in preventing account inactivity. From a managerial perspective, the study provides strategic recommendations for enhancing customer engagement and supporting sustainable digital banking practices in Indonesia.

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