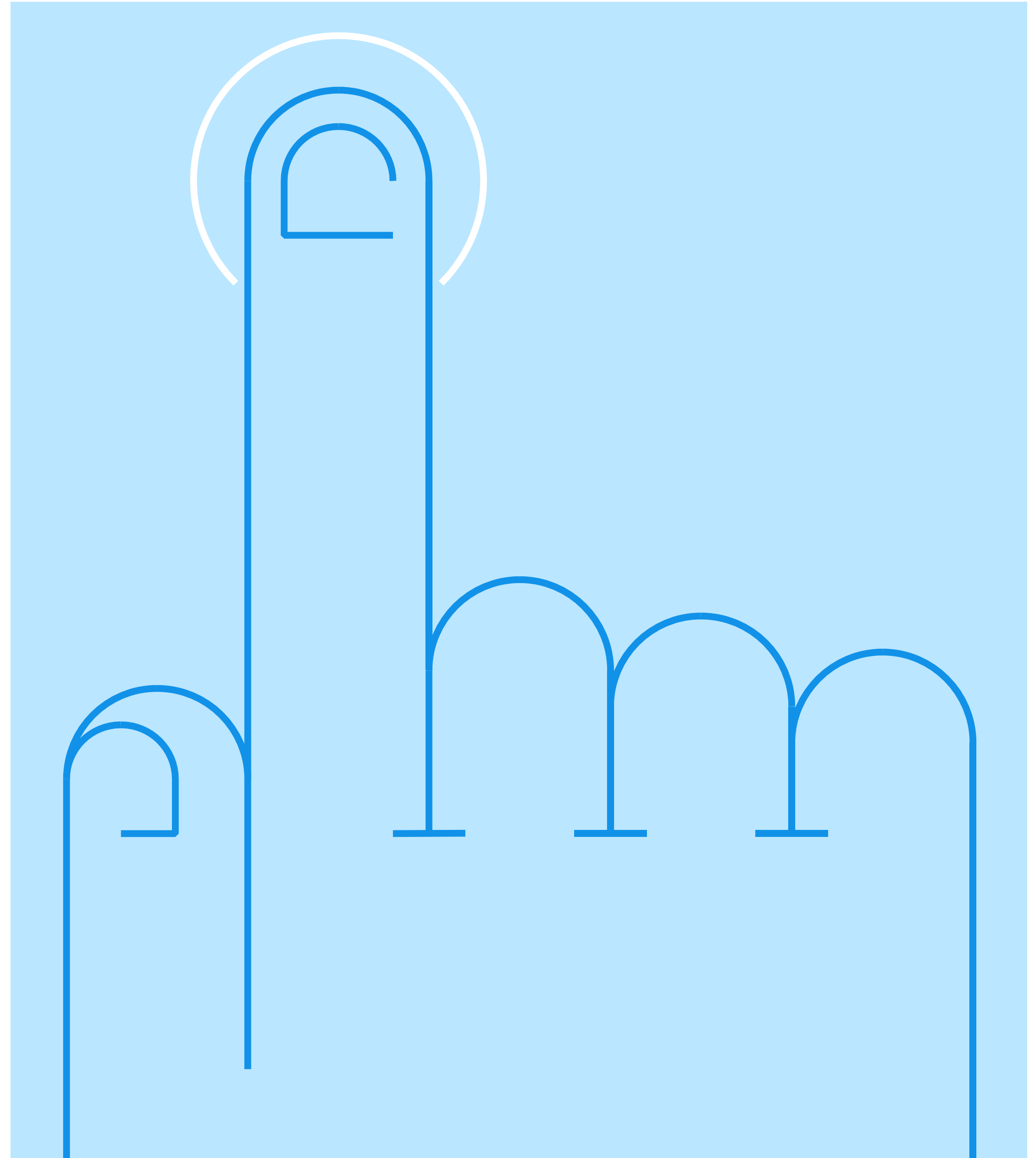


From checkboxes to compliance & trust

# Consent Management in Personal Data Protection



Do you really read  
the terms before  
clicking?

Consent is not just legal compliance — it's the foundation of trust.

## Why Consent Matters

### Business risks.

- Violations can mean fines up to 2% of annual revenue (Pasal 57), or up to Rp50–60m for corporates (Pasal 67–70)
- Loss of trust → customers churn.
- Reputation damage → media, social backlash.

### Law requires it.

- Indonesia PDP Law (UU 27/2022): Consent must be explicit, documented, withdrawable.
- PDPA: Consent must be freely given, informed, specific, and unambiguous.

### Reality

- Most users just click blindly.
- Regulators say: companies must *still* prove valid consent.

“I never agreed to this” — when users complain

Imagine a bank or fintech runs an SMS or WhatsApp marketing campaign without getting a clear opt-in from customers. Some recipients feel annoyed and file complaints to OJK or Kominfo. The regulator then asks the company: “*Show us when and how these customers gave their consent.*” The company scrambles, but all it has is a generic “Agree to terms” record from account signup — no timestamp, no version of the consent text, and no separate opt-in for marketing. This puts the company at risk of violating the PDP Law, facing administrative fines of up to 2% of annual revenue, blocked marketing campaigns, and serious reputational damage.

More information:

[UU 27/2022 →](#)

[BRTI →](#)

### Ministry of Communication and Information

Manages **Aduan BRTI**, a public portal where people can report spam SMS/WhatsApp.

If enough complaints are made against a number, KOMINFO can:

- Block the sender’s number.
- Order the telco or platform to stop the activity.
- Investigate whether PDP Law obligations were violated.

A generic ‘Agree to terms’ isn’t enough. Without timestamps, consent versions, and clear opt-ins, companies risk PDP Law violations and fines.

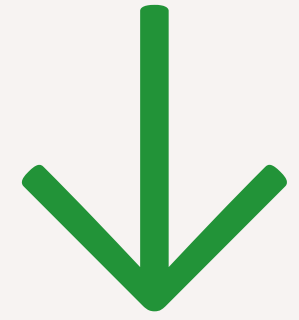
**€200,000,000+**

# €200,000,000+

1. **What is this?** The total fines issued to Google by France's Data Protection Authority (CNIL) for violating GDPR's consent rules.
2. **Why was the fine so large?** The regulator found that Google's consent process was fundamentally flawed, violating key data protection principles:
3. **Bundled Consent:** Google did not get *specific* permission for ad personalization. This was hidden within a generic agreement, exactly like a single "Agree to Terms" button.
4. **Not Freely Given:** The design made it simple to "Accept All" cookies with one click, but intentionally difficult to "Reject All". This imbalance meant the user's choice was not genuine.
5. **Not Informed:** Key information about data use was scattered across multiple complex documents, preventing users from giving truly informed consent.

This case proves regulators see consent as a fundamental right. The choice given to users must be **specific, clear, and easy**. A generic agreement is not a valid defense.

# Who Asks, and When



Regulators don't ask every day, but when they do, the stakes are high.

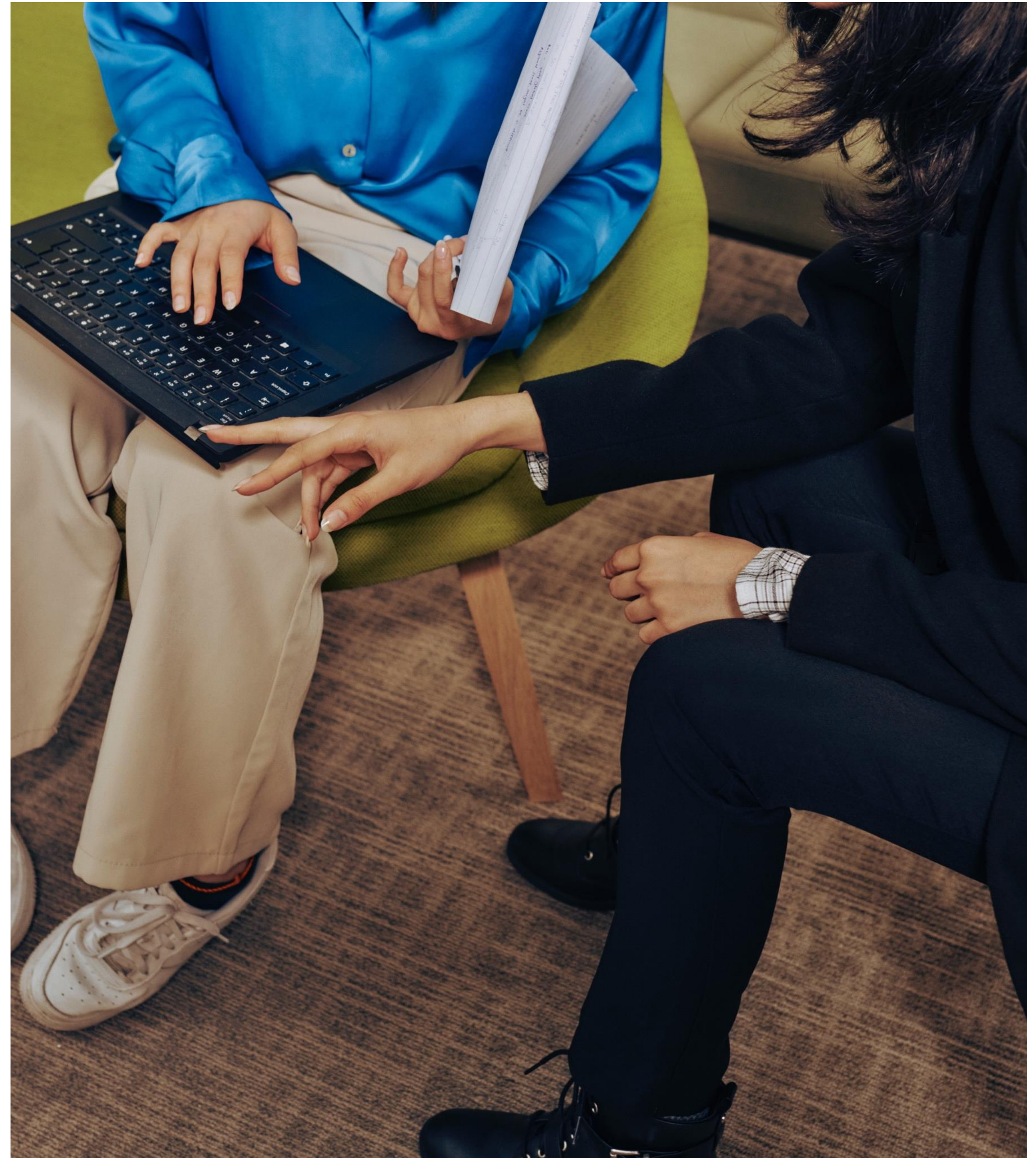


## Who?

- Kominfo → PDP Law enforcement, spam/data complaints.
- OJK → banks, insurers, fintech (telemarketing).

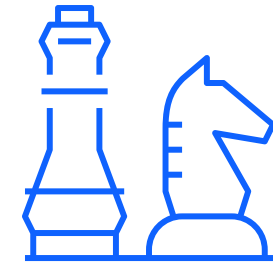
## When?

- Customer complaints: *“I never consented.”*
- Data breaches: *“Why did you have this data?”*
- Audits: checks in high-risk sectors.
- Enforcement: after prior violations.



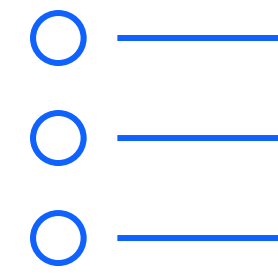


*“Prove it.”* That’s the standard.



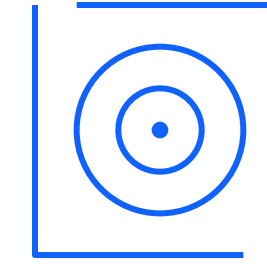
## Valid Consent Record

- Timestamp of when it was given
- Version of consent text shown
- Clear opt-in (not bundled with T&Cs)



## Withdrawal Option

- User can revoke consent anytime
- Company must honor it quickly



## Audit Trail

- Who consented, for what purpose, and how

*Consent isn't just  
compliance — it's trust.*

1

## Trust & Reputation

Transparency shows respect for users → stronger brand value.

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2

## Smarter Personalization

Clear opt-ins let companies tailor offers confidently and responsibly.

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3

## Efficiency & Loyalty

Fewer complaints and faster audits → lower risk, less churn, more satisfied customers.

# Demo: IBM Verify Consent Management:

*From legal risk to trusted user experience.*

