

DECLARATION PAGE

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the undergraduate thesis entitled “**BANKING DISPUTE RESOLUTION THROUGH ARBITRATION IN THE INDONESIAN ALTERNATIVE AGENCY FOR BANKING DISPUTE RESOLUTION**” its content is own original work and no portion of my thesis has been copyrighted previously unless properly referenced. On this statement, I am ready to bear the risk/any sanction, if in the future found a breach of items above, I am willing to accept the sanctions.

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DEDICATION

This Undergraduate Thesis is dedicated to:

My Lord, Allah SWT

Prophet Muhammad SAW

My super Dad, Bapak Ngatijo

My Mom, Ibu Jamirah

My beloved Brother and Sisters

All of My families

My Lecturers:

Ibu Dewi Nurul Musjtari, SH., M.Hum

Ibu Fadia Fitriyanti, S.H., M.Hum., M.Kn

Bapak Nasrullah, H., S.H., S.Ag., MCL.

FOREWORD

This thesis is a final work as a partial fulfillment for the degree of Bachelor of Law in International Program for Law and Sharia, Faculty of Law, Universitas Muhammadiyah Yogyakarta titled “Banking Dispute Resolution through Arbitration in Indonesian Alternative Agency for Banking Dispute Resolution” was conducted from Desember 2016 until August 2017.

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Lastly, may this thesis be useful for readers and for future research about similar topic or any related field.

Meriza Dewi Chusnul Chasanah

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Law Number 30 Year 1999 on Arbitration and Alternative Dispute Resolution

Law Number 21 Year 2011 regarding the Financial Services Authority.

Regulation of the Financial Services Authority Number 1/POJK.07/2013 on Consumer Protection of the Financial Services Sector.

Regulation of the Financial Services Authority Number 1/POJK.07/2014 on the Alternative Dispute Resolution Institution in the Financial Services Sector.

Bank Indonesia Regulation Number 10/1/PBI/2008 concerning Amendment to Bank Indonesia Regulation Number 8/5/PBI/2006 concerning Banking Mediation.

Regulation of Indonesian Alternative Agency for Banking Dispute Resolution Number 09/LAPSPI-PER/2015 on Arbitration Rules and Procedures.

LIST OF ABBREVIATIONS

LAPSPI	:	<i>Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia</i> Indonesian Alternative Agency for Banking Dispute Resolution
LAPS	:	<i>Lembaga Alternatif Penyelesaian Sengketa</i> Alternative Dispute Resolution Institution
ADR	:	Alternative Dispute Resolution
OJK	:	<i>Otoritas Jasa Keuangan</i> Financial Service Authority
POJK	:	<i>Peraturan Otoritas Jasa Keuangan</i> Financial Service Authority Regulation
PBI	:	<i>Peraturan Bank Indonesia</i> Bank Indonesia Regulation
BSA	:	Basic Saving Accounts
UMKM	:	<i>Usaha Mikro Kecil dan Menengah</i> Small and Medium Enterprises
BANI	:	<i>Badan Arbitrase Nasional Indonesia</i> Indonesian National Arbitrage Agency
BASYARNAS	:	<i>Badan Arbitrase Syariah Nasional</i> National Sharia Arbitration Board
BAMUI	:	<i>Badan Arbitrase Muamalah Indonesia</i> Indonesian Muamalah Board of Arbitration
MUI	:	<i>Majelis Ulama Indonesia</i> Indonesian Ulema Council
Perbanas	:	National Banks Association
Himbara	:	<i>Himpunan Bank Milik Negara</i> Association of State-Owned Banks
Asbanda	:	<i>Asosiasi Bank Pembangunan Daerah</i> Association of Regional Development Banks
Asbisindo	:	Indonesian Sharia Banks Association
Perbina	:	<i>Perhimpunan Bank-bank Internasional Indonesia</i>

		International Banks Association of Indonesia
Perbarindo	:	<i>Perhimpunan Bank Perkreditan Rakyat Indonesia</i> Association of Indonesian Rural Banks
BMAI	:	<i>Badan Mediasi Asuransi Indonesia</i> Indonesian Insurance Mediation and Arbitration Agency
BAPMI	:	<i>Badan Arbitrase Pasar Modal Indonesia</i> Indonesian Capital Market Arbitration Board
BMDP	:	<i>Badan Mediasi Dana Pensiun</i> Pasion Fund Mediation Board
BAMPPI	:	<i>Badan Arbitrase dan Mediasi Perusahaan Penjaminan Indonesia</i> Indonesian Arbitration and Mediation Agency for Underwriting Companies
BMPPI	:	<i>Badan Mediasi Pembiayaan dan Pegadaian Indonesia</i> Indonesian Financing and Pawnshop Mediation Agency