

Praktek penyalahgunaan wewenang di sektor perbankan : studi kasus L/C fiktif di bank BNI cabang Kebayoran Baru

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Abstrak

Bank is always given on to choice dilemmatic between guarantying service and security to client. Too tight security will yield service-disappointing client. On the contrary, service-gratifying client will sacrifice security system. Facing this dilemma, bank has to be wise and able to develop or build job procedure, which can guarantee security but on the other side have to remain to gratify client.

Transaction in case of Bank of BNI represents the false transaction with indication of the transaction conducted without following rule of intern of Bank of BNI. Exporters that are company, which is the inclusive of Gramarindo Group and Petindo Group, have done fictitious exporting.

The case of manipulation in bank of the BNI is not modestly. It is interesting to learn why manipulation a bank becomes choice by officer from circle of intern of bank and also by outside party. See characteristic of its crime hence manipulation of L/C in Bank of BNI can be classified as white-collar crime, specially the crime conducted by officer of company and also "outsider" owning relation or link with "insider".

Motivation of the criminals, specially all perpetrators of manipulation of L/C in Bank of BNI can be existed as motivation of economics consisted of three possibility of, namely "requirement" (material obtained to fulfill commitment requirement or personal requirement), "greed" (advantage of material to answer the demand of certain personal target) and "opportunity" (availability of opportunity to answer the demand greed and requirement) and also the motivation impelled by a feeling of individual commitment in his relation or link with his group or others which have planted in himself; he do not wish to see that relation or link deteriorate for his deduction for doing crime supported by his group. Feebleness in banking sector, especially Bank of BNI, have to be comprehended by as a condition whereabouts all manipulation L/C perpetrator can do and realize his action easily.