

Penerapan prinsip 5c dalam pembiayaan mudharabah pada Bank umum Syariah studi pada PT Bank Syariah x = Implementation of 5c s principles in mudharabah financing on sharia bank a study on PT Bank Syariah x / Lubna Maulida Herianto

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Abstrak

[Dalam menjalankan kegiatan usahanya, bank syariah harus memperhatikan prinsip kehati-hatian. Salah satu bentuk prinsip kehati-hatian tersebut adalah dengan melakukan analisis kelayakan pemberian pembiayaan kepada nasabah berdasarkan Prinsip 5C sesuai dengan ketentuan Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah. Penerapan Prinsip 5C dilakukan untuk memberikan perlindungan hukum kepada bank, terutama bagi pembiayaan Mudharabah, dimana bank menyediakan seluruh modal dan nasabah menjadi pengelola, yang memiliki banyak risiko.

Skripsi ini membahas mengenai kesesuaian penerapan Prinsip 5C dalam pembiayaan Mudharabah antara Bank Syariah X dengan Undang-Undang Perbankan Syariah dan perlindungan hukum bagi Bank Syariah X dengan penerapan Prinsip 5C. Penelitian ini merupakan penelitian yuridis-normatif melalui Undang-Undang, wawancara, dan analisis akad. Hasil penelitian kemudian menyimpulkan bahwa Bank Syariah X telah menerapkan Prinsip 5C yang telah sesuai berdasarkan Undang-Undang dan sudah dapat memberikan perlindungan hukum bagi Bank Syariah X., In conducting its business activities sharia bank must pay attention to the

prudential principles. One of the prudential principles is analyzing the feasibility to provide financing based on the 5C's Principles, as stipulated in the Law Number 21 of 2008 on Sharia Banking. The implementation of 5C's principles are conducted to provide legal protection for the bank, especially for Mudharabah financing, because the bank provides the whole capital and the applicants will manage it, therefore there are a lot of risks on it.

This research discuss about the suitability of the implementation of the 5C's Principles in Mudharabah financing between Bank Syariah X and the Sharia Banking Law and the legal protection for Bank Syariah X with the application of the 5C's Principles. This research is a normative-qualitative research based on the Laws, interviews, and the analysis of the agreement. Afterwards, the reseracher found the conclusions that Bank Syariah X has applies the 5C's Principles that are in line with the Law and have been able to provide legal protection for Bank Syariah X.]