

Perbandingan prinsip customer due diligence dalam perbankan menurut regulasi Indonesia dan Malaysia dalam menghadapi masyarakat ekonomi asean = Comparisson of customer due diligence principles in banking industry between Indonesia and Malaysia regulation towards asean economic community / Anugerah Debryansyah Putera

Anugerah Debryansyah Putera, author

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Abstrak

ABSTRAK

Dalam rangka pencegahan bank dijadikan tempat pencucian uang dan pendanaan teroris, maka Customer Due Diligence (CDD) di perlukan. Menganalisis letak perbedaan prinsip CDD antara Malaysia dan Indonesia berdasarkan regulasi di kedua negara tersebut. Penulis menganalisis prinsip CDD Indonesia telah sesuai dengan ketentuan Internasional. Bagaimanakah perbandingan prinsip CDD menurut Regulasi di Malaysia dan Indonesia dalam Perbankan ? dan Apakah prinsip CDD Indonesia telah sesuai dengan ketentuan Internasional ? Dalam penelitian ini menggunakan metedologi Perbandingan Hukum dengan pendekatan terhadap yuridis normatif dari ketentuan CDD di Indonesia, Malaysia, dan Ketentuan Internasional. Dalam penelitian ini, penulis menemukan hal yang tidak terdapat di ketentuan CDD di Indonesia dan Malaysia. Temuan tersebut seperti, Walk in Customer (WIC) yang tidak terdapat di ketentuan Malaysia, CDD tanpa tatap muka yang tidak terdapat di ketentuan Indonesia dengan beberapa persyaratan yang sudah ditentukan, waktu verifikasi di Malaysia yang lebih cepat di dibandingkan di Indonesia, Suspicious Transaction Report (STR) yang mempunyai peran banyak di Malaysia daripada di Indonesia. Ketentuan CDD Indonesia sudah sesuai dengan ketentuan internasional, akan tetapi, dalam pemberlakuan Masyarakat Ekonomi ASEAN maka CDD Indonesia dan Malaysia terdapat perbedaan. Oleh karena itu, demi efektifnya pemberlakuan CDD ini maka single identity yang baik di Indonesia seperti yang terjadi di Malaysia

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ABSTRACT

In order to prevent the bank to be a place of money laundering and terrorist financing, the Customer Due Diligence (CDD) in need. Analyzing the difference principle CDD between Malaysia and Indonesia based on the regulations in both countries. Analyzing the principle of CDD Indonesia in accordance with the provisions of the International. The authors analyze How the comparison principle CDD by Regulation in Malaysia and Indonesia in Banking? and Does the principle of CDD Indonesia in accordance with the provisions of the International?. In this study using metodologi Comparative Law terhadap normative juridical approach of the provisions of CDD in Indonesia, Malaysia, and the International Bill. In this study, the authors found that are not contained in the provisions of CDD in Indonesia and Malaysia. Findings such as, Walk in Customer (WIC) that are not included in the provisions of Malaysia, CDD without face that are not on the provisions of Indonesia with some of the requirements that have been determined, the verification time in Malaysia faster in compare in Indonesia, Suspicious Transaction Report (STR) which have a role many in Malaysia than in Indonesia. Indonesia CDD provisions are in accordance with international regulations, however, the enforcement of the ASEAN Economic Community, the CDD Indonesia and

Malaysia there is a difference. Therefore, for effective enforcement of CDD is the single identity that is both in Indonesia as happened in Malaysia.