

Perbandingan penerapan konsep grameen bank di Bangladesh dan di Indonesia = Comparison of grameen bank application in Bangladesh and Indonesia

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Abstrak

ABSTRAK

Grameen Bank merupakan sebuah konsep perbankan yang berbeda dengan perbankan konvensional yang berasal dari Bangladesh. Di Indonesia, terdapat beberapa Bank yang mereplikasi konsep tersebut, salah satunya adalah Bank X. Penulis akan menjelaskan lalu membandingkan konsep Grameen Bank di Bangladesh dan penerapannya di Bank X, lalu menganalisis tanggung jawab dan hubungan hukum dari kedua Bank tersebut. Untuk dapat melihat hal tersebut, penulis menggunakan metode penelitian yuridis normatif-empiris, jadi penulis menggunakan studi dokumen berupa data sekunder seperti peraturan perundang-undangan dokumen resmi, dan buku. Berdasarkan hasil yang didapat, terdapat perbedaan dalam pelaksanaan konsep Grameen Bank antara Bangladesh dan Indonesia, selain itu tanggung jawab hukum serta hubungan hukum antara bank dan nasabah juga berbeda. Hal tersebut didasari oleh beberapa faktor, terutama perbedaan aturan terkait Perbankan di dua negara tersebut.

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ABSTRACT

Grameen Bank is an unconventional method of banking that was founded in Bangladesh. There are few bank in Indonesia that has replicated the Grameen Bank concept, one of them is Bank X. The writer will explain and compare the Grameen Bank concept application in Bangladesh and Bank X, then analyze its legal liability and relationship with customer. To get to that point, the writer is using juridicial normative empirical research method, so the writer is doing document studies with secondary data such as law regulations, official document and books. The conclusion of this study is that there are some difference between Bangladesh and Indonesia in terms of Grameen Bank concept application. The legal liability and relationship with customer between Grameen Bank and Bank X is also different. It is caused by some factor including the regulation about banking that is different between Bangladesh and Indonesia.