

## ABSTRAK

Nama : Andhika Perdana  
Program Studi : Pascasarjana  
Judul : Perbandingan Penyelesaian Sengketa Antara Nasabah Dengan Bank Melalui Mediasi Perbankan Dengan Penyelesaian Sengketa Melalui Mediasi di Pengadilan

Tesis ini membahas perbandingan penyelesaian sengketa antara nasabah dengan bank melalui mediasi perbankan dengan penyelesaian sengketa melalui mediasi di pengadilan. Adanya sengketa antara nasabah dengan bank tidak harus diselesaikan melalui pengadilan melainkan dapat diselesaikan melalui suatu mediasi perbankan yang diajukan oleh salah satu pihak (Bank atau Nasabah). Dalam mediasi perbankan, Bank Indonesia bertindak sebagai penengah. Mediasi perbankan dapat mempermudah dan mempersingkat waktu dalam suatu penyelesaian sengketa perbankan antara nasabah dan bank karena pengajuannya tidak melalui prosedur gugatan seperti prosedur mediasi di pengadilan yang cenderung rumit dan memakan waktu yang lama Hasil dari mediasi perbankan merupakan kesepakatan bersama para pihak yang mempunyai kekuatan mengikat. Penelitian ini menggunakan metode normatif. Hasil penelitian menyarankan agar jika terjadi sengketa antara nasabah dan bank, mediasi perbankan merupakan pilihan yang efektif karena selain mempersingkat waktu juga hasil mediasi dapat dilaksanakan oleh kedua belah pihak.

Kata kunci:  
Penyelesaian Sengketa Perbankan, Mediasi.

## ABSTRACT

Name : Andhika Perdana  
Study Program : Postgraduate  
Title : Comparison Between the Customer Settlement Through Mediation With Bank Banking With Settlement Through Mediation in Court

The focus of this study is a comparison between the customer dispute resolution through mediation with the bank with the banking dispute resolution through mediation in the courts. The existence of disputes between customers and banks do not have to be settled through the courts but can be resolved through a mediation banks filed by one party (the Bank or the Customer). In mediation banking, Bank Indonesia acting as a mediator. Mediation can facilitate banking and shorten the time in a banking dispute resolution between the customer and the bank because the request was not in a procedure such as a lawsuit in court mediation procedures which tend to complex and time consuming results of banking mediation is an agreement with the parties that have binding force. This research using normative methods. The results suggest that in the event of disputes between customers and banks, banking mediation is an effective option because in addition to shortening the results of mediation can be implemented by both parties.

Keywords:  
Banking Dispute Resolution, Mediation.