

Implikasi peraturan Bank Indonesia terhadap praktik gadai emas syariah di Bank UDA

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Abstrak

[Skripsi ini membahas faktor-faktor yang menyebabkan Bank Indonesia menerbitkan Surat Edaran No.14/7/DPbS dan praktik gadai emas syariah serta implikasinya setelah diterbitkan peraturan tersebut di Bank UDA. Penelitian ini merupakan penelitian deskriptif terhadap regulasi yang dikeluarkan Bank Indonesia selaku bank sentral dengan pendekatan studi kasus pada salah satu bank syariah yang memiliki produk gadai emas syariah. Hasil dari penelitian adalah Bank Indonesia menemukan sejumlah fakta pelanggaran komitmen dan indikasi praktik investasi dalam gadai emas syariah. Secara keseluruhan tidak terdapat perbedaan prosedur gadai emas syariah setelah diterbitkan Surat Edaran No.14/7/DPbS di Bank UDA, hanya ada penambahan fungsi Admin Gadai untuk menerapkan dual control. Implikasi diterbitkannya peraturan tersebut terhadap praktik gadai emas syariah adalah pasar gadai emas syariah semakin kecil dan kompetitif, adanya persaingan yang tidak seimbang, dan pertumbuhan Perbankan Syariah menjadi terhambat.;This thesis discusses about the factors that led Bank of Indonesia issued regulation letter No.14/7/DPbS, sharia gold pawn practices and the implications of being published the regulation at UDA Bank. This study is a descriptive study of the regulation issued by Bank of Indonesia as the central bank with a case study approach to one of Islamic banks that have sharia gold pawn products. The results of the study is Bank Indonesia found a number of facts the commitment offense and indications of investment practices in the sharia gold pawn. Overall there was no difference procedures of sharia gold pawn after regulation letter No.14/7/DPbS issued at UDA Bank, there only additional function, Pawn Admin, to implement dual control. Implications of the issuance of these regulations on the sharia gold pawn practices are market getting smaller and competitive, the competition is not balanced, and a stunted growth of Islamic Banking.;This thesis discusses about the factors that led Bank of Indonesia issued regulation letter No.14/7/DPbS, sharia gold pawn practices and the implications of being published the regulation at UDA Bank. This study is a descriptive study of the regulation issued by Bank of Indonesia as the central bank with a case study approach to one of Islamic banks that have sharia gold pawn products. The results of the study is Bank Indonesia found a number of facts the commitment offense and indications of investment practices in the sharia gold pawn. Overall there was no difference procedures of sharia gold pawn after regulation letter No.14/7/DPbS

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