

# Analisis yuridis mekanisme pelaksanaan produk perbankan: e-Toll Card Bank Mandiri = Juridical analysis banking product implementation mechanism e-Toll Card Bank Mandiri

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## Abstrak

[<b>ABSTRAK</b><br>

Dengan menggunakan metode penelitian yuridis-normatif, pelaksanaan produk perbankan yang digunakan sebagai alat transaksi pembayaran dapat dijabarkan dengan jelas. Skripsi ini akan membahas mengenai penerapan Peraturan Bank Indonesia Nomor 11/ 12/ PBI/ 2009 tentang Uang Elektronik (Electronic Money) yang digunakan sebagai dasar bagi Bank Mandiri mengeluarkan produk perbankan tersebut, mekanisme pelaksanaan dari e-Toll Card dan permasalahan-permasalahan yang difokuskan pada e-Toll Card.

Penggunaan e-Toll Card yang bertujuan memberikan pelayanan jalan tol di Indonesia ke arah yang lebih baik, sistem pengumpulan tol dengan pelayanan yang lebih cepat, tepat, aman, dan nyaman bagi pengguna jalan tol serta transaksi yang dilaksanakan sesuai dengan tarif yang ditentukan. Dibantu dengan pengembangan teknologi yang ada menghasilkan pelayanan transaksi pembayaran yang efisien dan praktis.

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<b>ABSTRACT</b><br>

By using the juridical-normative research methods, implementation of banking products which are used as a tool of payment transactions can be spelled out clearly. This thesis will discuss the application of Peraturan Bank Indonesia No. 11/12/PBI/2009 on Electronic Money is used as the basis for issuing Bank banking products, the mechanism of the implementation of the product itself and issues that focused on e-Toll Card. The use of e-Toll Card that aims to provide services of toll roads in Indonesia to a better way, toll collection system with faster service, safe and convenient in the same time for highway users, and transactions implemented in accordance rates in specified. Aided by development of existing technology produce efficient payment transaction services and practical., By using the juridical-normative research methods, implementation of banking products which are used as a tool of payment transactions can be spelled out clearly. This thesis will discuss the application of Peraturan Bank Indonesia No. 11/12/PBI/2009 on Electronic Money is used as the basis for issuing Bank banking products, the mechanism of the implementation of the product itself and issues that focused on e-Toll Card. The use of e-Toll Card that aims to provide services of toll roads in Indonesia to a better way, toll collection system with faster service, safe and convenient in the same time for highway users, and transactions implemented in accordance rates in specified. Aided by development of existing technology produce efficient payment transaction services and practical.]