

**BANKING DISPUTE SETTLEMENT THROUGH THE CONSUMER
DISPUTE SETTLEMENT AGENCY (BPSK) AND ALTERNATIVE
DISPUTE SETTLEMENT INSTITUTION IN THE FINANCIAL
SERVICE SECTOR (LAPS-SJK): COMPARATIVE STUDY**

Undergraduate Thesis



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DECLARATION PAGE

I am the undersigned:

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Hereby I declare that the writing of this undergraduate thesis is based on the results of my own research, thoughts, and original presentation. To the best of my knowledge, there are no works or opinions written and published by others, except as references or quotations by following the usual scientific writing procedures.

I make this statement with truth, and if in the future there are deviations and untruths from this statement, then I am willing to accept academic sanctions in the form of revocation of titles that have been obtained because of this paper and other sanctions in accordance with applicable regulations at the Universitas Muhammadiyah Yogyakarta.

Thus, I make this statement in a conscious state without coercion from any party.

Yogyakarta, August 9th, 2023



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DEDICATION PAGE

Alhamdulillahirabbal'alamin

With praise to Allah SWT, the Most Merciful and the Most Gracious, who has given me His blessing and opportunity to accomplish my Undergraduate Thesis, I dedicated this undergraduate thesis to:

1. My Lord, Allah SWT.
2. Prophet Muhammad SAW.
3. My Beloved Grandfather and grandmother.
4. My Dear Parents.
5. My beloved Brother and sister.
6. My Partner in Crime, Icak.



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FOREWORD

Assalamualaikum Warahmatullahi Wabarakatuh

Alhamdulillah Walhamdulillah tsumma Alhamdulillah, thank you Allah SWT, The Most Merciful, The Most Gracious, who has given me His blessing and an opportunity to accomplish my undergraduate thesis as the final work to fulfill the degree of Bachelor of Law entitled “**BANKING DISPUTE SETTLEMENT THROUGH THE CONSUMER DISPUTE SETTLEMENT AGENCY (BPSK) AND ALTERNATIVE DISPUTE SETTLEMENT INSTITUTION IN THE FINANCIAL SERVICE SECTOR (LAPS-SJK): COMPARATIVE STUDY**”. I do realize that in the process of writing this thesis, there have been many parties who have helped and guided me, so I would like to express my sincere gratitude to:

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6. All my beloved friends.

I realized that this writing is still far from perfection; therefore, any suggestions and constructive criticism will be expected of me as a result of self-introspection. Finally, I do expect this thesis to have benefits for readers and future researchers.

Wassalamu 'alaikum Warahmatullahi Wabarakatuh

Yogyakarta, August 9th, 2023



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ABBREVIATIONS LIST

UU	: Legislation
UUPK	: Consumer Protection Law
OJK	: Financial Services Authority
POJK	: Financial Services Authority Regulation
PUJK	: Financial Services Business Actors
APS	: Alternative Solution of Disputes
BPSK	: Consumer Dispute Settlement Agency
LAPS	: Alternative Settlement of Disputes
LAPS-SJK	: Alternative Dispute Resolution Institutions in the Financial Services Sector
BAPMI	: Indonesian Capital Market Arbitration Board
BMAI	: Indonesia Insurance Mediation and Arbitration Authority
BMDP	: Mediation of Pension Fund
LAPSPI	: Alternative Settlement of Indonesian Bank Disputes
BAMPPI	: Arbitration and Mediation Agency of Indonesian Insurance Companies
BMPPVI	: Financial Mediation, Pegadaian and Ventura Indonesia
BKPN	: National Consumer Protection Agency