

**THE IMPACT OF PLECIT BANK PRACTICES ON THE WELFARE OF
SOCIETY IN SAMIGALUH: A LEGAL PERSPECTIVE REVIEW**

Undergraduate Thesis



Written by:

Avi Lupi Rinasti

NIM. 20200610419

International Program for Law and Sharia

Faculty of Law

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DECLARATION PAGE

I am the undersigned :

Name : Avi Lupi Rinasti
Student Number : 20200610419
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SAMIGALUH: A LEGAL PERSPECTIVE
REVIEW**

I hereby declare that the content of this Undergraduate Thesis is truly 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 other people except as references or quotations by following the usual procedure for writing a scientific paper.

I affirm this statement with utmost sincerity, but if there are any inconsistencies or misrepresentations concerning it in the future, then I am willing to endure academic penalties imposed by regulatory requirements at Universitas Muhammadiyah Yogyakarta.

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

Yogyakarta, 18th February 2024



Avi Lupi Rinasti
NIM. 20200610419

MOTTO PAGE

“Allah does not require of any soul more than what it can afford. All good will be for its own benefit, and all evil will be to its own loss.”

(Q.S. Al Baqarah 2:286)



DEDICATION PAGE

Alhamdulillahirabbal'alamin

Praise to Allah SWT for all of blessing. Finally, this undergraduate thesis can be completed as a result of His benevolence and assistance. Sholawat and Salutations perpetually be upon the Prophet Muhammad SAW. Hence, I dedicate this undergraduate thesis to those that I love very much:

1. The almighty Allah SWT.
2. My eternal love, *Ibu* Nuryati & *Bapak* Wibowo
3. My entire beloved family.



FOREWORDS

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I do realize that the completion of this thesis would have been inconceivable without the help, support, direction, and counsel of many parties. Hence, on this occasion, I would like to extend my heartfelt gratitude to:

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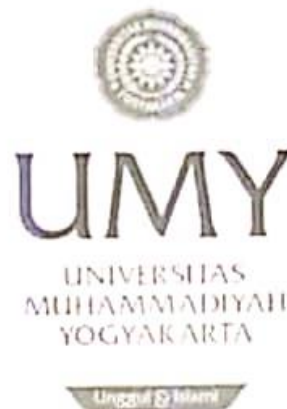
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Hopefully, all of this will become a stepping stone for even more brilliant future achievements.

At last, I pray that Allah SWT blesses this research, and may this final study serve as a valuable resource for viewers, especially in the development of legal science.

Wassalamualaikum Wr. Wb.

Yogyakarta, 18th February 2024



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LIST OF ABBREVIATIONS

BPD	: <i>Bank Pembangunan Daerah</i> (Regional Development Bank)
BPR	: <i>Bank Perkreditan Rakyat</i> (Rural Bank)
BRI	: <i>Bank Rakyat Indonesia</i>
BUKP	: <i>Badan Usaha Kredit Pedesaan</i> (Rural Credit Enterprise)
BUMDes	: <i>Badan Usaha Milik Desa</i> (Village-Owned Enterprise)
KK	: <i>Kartu Keluarga</i> (Family Card)
KOPINKRA	: <i>Koperasi Industri Kecil dan Kerajinan Rakyat</i> (Small Industry and People's Handicraft Cooperatives)
KSP	: <i>Koperasi Simpan Pinjam</i> (Saving and Loan Cooperatives)
KTP	: <i>Kartu Tanda Penduduk</i> (Identity Card)
KUD	: <i>Koperasi Unit Desa</i> (Village Unit Cooperatives)
LKB	: <i>Lembaga Keuangan Bank</i> (Bank Financial Institutions)
LKBB	: <i>Lembaga Keuangan Bukan Bank</i> (Non-Bank Financial Institutions)
MFIs	: <i>Lembaga Keuangan Mikro</i> (Micro Financial Institutions)

