

Analisis penerapan customer due diligence (prinsip mengenal nasabah) dalam transaksi ekspor impor dengan letter of credit pada PT. Bank X

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Abstrak

Di Indonesia, dewasa ini marak terjadi berbagai kasus penyimpangan penggunaan Letter of Credit akibat perilaku pengelola dan pemilik bank cenderung mengabaikan Customer Due Diligence (Prinsip Mengenal Nasabah). Penelitian ini dibuat untuk mengetahui ketentuan Letter of Credit dan Customer Due Diligence (Prinsip Mengenal Nasabah) di dunia internasional dan di Indonesia; serta menganalisis penerapan Customer Due Diligence (Prinsip Mengenal Nasabah) dalam transaksi Letter of Credit pada salah satu bank di Indonesia. Metode penelitian kepustakaan yang digunakan bersifat yuridis normatif dengan jenis data sekunder (secunder data) dan didukung pula oleh wawancara dengan narasumber. Hasil penelitian menunjukkan bahwa PT. Bank X telah menerapkan Customer Due Diligence (Prinsip Mengenal Nasabah) dalam prosedur penerbitan L/C pada PT Bank X dengan baik.

In Indonesia, nowadays, it is common for discrepancies of Letter of Credit because many bank directors tend not to follow The Customer Due Diligence principles. This research is made to find out the international and domestic rules of Letter of Credit and Customer Due Diligence; and also to analyze the implementation of Customer Due Diligence in the export-import transaction by Letter of Credit in one Indonesian Bank. This research is normative juridical based on library research and field research, primary data that has been taken in field research and secondary data is the data that collected from literature. This research has been done by conducting interviews. The result of this research shows that PT. Bank X's implemence of Customer Due Diligence in Letter of Credit issuing procedure in PT. Bank X has been effective.