


MUDHARABAH FINANCING SUPERVISION OF ISLAMIC BANKING IN INDONESIA

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Abstract

The regulation in Indonesia states that the supervision of mudharabah financing is the right of Islamic bank. The Regulation of Indonesian Bank number 7/46/PBI/2005 section 6 subsection C and in The Circular Letter of Indonesian Bank number 10/14/Dpbs states that the supervision is done by reviewing and requesting evidence from customer's business result report without being given more detailed about the procedure of conducting mudharabah financing supervision. The purpose of this research is to analyze regulation that regarding the mudharabah financing supervision in Islamic banking. The methodology used in this research is empirical juridical method. We applied the method by comparing between the existing regulations with the reality that occurred in the field. This study found that a more detailed regulation regarding supervision of mudharabah financing was needed. This is so that the process of monitoring mudharabah financing has a strong legal basis and standard among Islamic bank. Moreover, the customer can also understand the steps that should be taken in the implementation of mudharabah financing supervision.

Keywords: financing; mudharabah; Islamic banking; supervision

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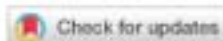
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DPD (REGIONAL REPRESENTATIVE COUNCIL), AS A STATE AGENCY OF INDONESIAN STATE SYSTEM, RUNS THE AUTHORITY OF ITS ROLE AND FUNCTION TO CREATE THE EXISTENCE OF BICAMERAL SYSTEM IN INDONESIA

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Abstract

DPD (Regional Representatives Council) which is the representative of the region can be a counterweight in strengthening the parliamentary system in Indonesia. Since the amendment begun, the Indonesian parliamentary system has changed from a unicameral system to a bicameral system. However, if noticed, the functions, powers and duties set forth in Article 22 D of the 1945 Constitution and Law No.22 of 2003 on the composition and position of MPR (People's Consultative Assembly), DPR (House of Representatives), DPD (Regional Representatives Council) and DPRD (Regional People's Representatives Council), there are many assumptions that whether the function of Regional Representative Council can represent regional's interests. DPD does not only serve as a counselor of regional autonomy board, and does not serve the legislature, as a country that embraces bicameral system. Bicameral is a term of representation system consisting of two chambers, which in Indonesia are known as DPR RI (House of Representatives of the Republic of Indonesia) and DPD RI (Regional Representatives Council of the Republic of Indonesia) which aims to achieve good government and the achievement of checks and balances between institutions, particularly in the legislature, which is one of the most important elements in the constitutional of the State.

COMMUNITY TRENDS TO CHOOSE THE SHARIA ECONOMIC SETTLEMENT AGREEMENT

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The tendency of people to choose the Sharia Economic Dispute Settlement Institution. The facts of the lack of sharia economic case submitted and decided by litigation and non-litigation institutions are the background of the research. This research is a kind of explorative research that uses qualitative approach to mengungkap legal facts in the context of sharia economy. Data in the form of questionnaires / questionnaires processed only to describe the percentage percentage of the economic tendency of sharia community to choose dispute settlement institutions. This description is a preliminary data that lead researchers to explore the points of question needed in the interview between the results of quantitative data processing with the facts on the ground shows that people choose various options in solving the dispute sharia economy.

Keywords: sharia economic dispute;solution;litigation;non-litigation

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