

## **ABSTRACT**

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### **LEGAL PROTECTION FOR DEPOSITORS OF A LIQUIDATED BANK IN INDONESIA**

(ix + 86 pages)

The Banking Industry is one of the industry which supports the economic development in Indonesia which plays a major role in exercising economic policies. In an effort to provide legal protection for deposit customers at banks liquidated in Indonesia, there are provisions in the Law that have been regulated. This research aims to understand and analyze the legal protection for depositors of a liquidated bank in Indonesia, as well as the legal consequences towards the depositors if their savings exceed the amount that is guaranteed by the Indonesia Deposit Insurance Corporation (*Lembaga Penjamin Simpanan*) in a liquidated bank. This research falls under the type of a normative legal research which is a literature review research. The approach used within this research are the statute approach and the conceptual approach. The sources of research are secondary data. The data collecting technique which is conducted within this research is through a literature review. Based on this research, a result is obtained whereas the legal protection towards depositors in regard to a liquidation of a bank does not only come in the form of protections of an implicit and explicit right, but also based on the Banking Law, the Indonesia Deposit Insurance Corporation Law, and the Consumer Protection Law. The legal consequences of a depositor whose savings exceed the amount guaranteed by the Indonesia Deposit Insurance Corporation is that the depositor shall wait for the payment of their savings since the liquidated bank shall first conduct a liquidation of asset.

References: 44 (1999-2018)

Keywords: Liquidation, Banking, Depositors