

**UNIVERSITAS INTERNASIONAL BATAM**

Undergraduate Thesis  
Law Sciences Program

**IMPLEMENTATION OF BANKING MEDIATION AS AN  
ALTERNATIVE SETTLEMENT OF PROBLEMS BETWEEN BANKS  
AND CUSTOMERS BASED ON THE AUTHORITY REGULATION  
OF FINANCIAL SERVICES NO. 01/07/2014 RELATED TO  
CREDIT AGREEMENT OBJECT OF  
FIDUCIARY GUARANTEE**

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**ABSTRACT**

The author conducted a study entitled the implementation of banking mediation as an alternative problem solving between banks and customers based on Financial Services Authority Regulation No.01 / 07/2014 related to fiduciary collateral object loan agreements, in this study the author discusses how the effectiveness of the application of banking mediation in solving problems between customers and banks, and how the legal consequences of the violation of the results of the mediation peace agreement between the bank and the customer.

In writing this undergraduate report, the author chose to use the type of empirical research, which means that the research conducted by the author looks at the law in the real sense and examines how the law works in the community.

The results of this study, related to the effectiveness of the application of mediation in solving problems for parties is still not effective in reality in the field, this is due to the determination of the maximum demands that can be submitted in order to use Financial Services Authority Regulation facilities, inexperienced mediators are the key to failure mediation that takes place. Regarding the legal consequences arising from the violation of the peace agreement, one party can submit an execution request to the head of the local district court, where according to article 1858 paragraph 1 of the Civil Code the peace deed has the same legal force as the court decision and has permanent legal force.

**Keywords : Mediation , Bank, Authority Regulation of Financial Services.**