

## ABSTRACT

Law enforcement, in general, including criminal law enforcement requires at least three interrelated factors, law and legislation, law enforcement agencies, and legal consciousness. The three factors may be thought out as to refer to three composing elements of the legal system, in which legal substance relates to law and legislation, legal structure denotes law enforcement agencies, and legal culture connotes legal consciousness of society.

Consistent law enforcement is an effective mean to control the trend of the increase of banking crimes, or at least it can minimize the frequency of banking crimes. Performing the function of criminal law may be aimed at enabling the banking criminal laws to be operational and workable. Performing criminal law, then in essence, can be deemed as to have the same meaning as the enforcement of criminal law.

The work of criminal law is reflected in the legislative policy on banking crimes, that focuses on central issues concerning what crimes are qualified as banking crimes, what kind of sanctions may be imposed on, in what way criminal responsibility of the offender will be construed, and how will the victims be protected, which deals with the function of criminal law in providing a balance protection between the offender and the victim.

Legal policy in banking crimes cannot be set apart from the meaning of politics of law, which is an effort to realize adequate banking rules that can cope with the current situation. The work is carried out through competent agencies that prescribe intended banking law and legislation, which can be used to express the ideal law of this nation (*ius constituendum*).

Performing legal policy means to make a smart choice that results in creating adequate banking criminal laws and legislation in the sense that they accommodate consciousness of justice and they can be used properly for handling crimes based on criminal law procedures. Then, controlling and handling crimes by criminal law is not only for encountering social problems, but it is also for carrying out criminal law policy in general.

**Key words :** - enforcement of criminal law  
- banking crimes  
- criminal law policy