

ABSTRACT

LEGAL PROTECTION FOR DEPOSITORS IN SHARIA BANKING

Sharia Bank is a bank that in carrying out its business activities based on sharia principles. Islamic banks in their functions raise funds in the form of demand deposits, savings and investments using Wadiah and Mudharabah contracts. The depositor must be with the principles of sharia. This study discusses three legal issues namely the Legal Protection Philosophy for the Depository Customer in Sharia Bank; Characteristics of Legal Relationship of Funds Collection in Sharia Banks, and Legal protected from bank business activities that contain risks and which are not in accordance Protection for Deposit Customer Funds in Sharia Banks. This dissertation is a normative legal research. In this normative legal research, researchers use the approach of statuta approach, conceptual approach, comparative approach and case approach. The result obtained from this research is that there are difference of characteristic between conventional bank and syariah bank, so protection to depositors in syariah bank, not only customer get security guarantee for fund which is stored in bank either in the form of deposit or investment, taken in accordance with the agreement, but also the certainty that the results obtained from the use of these funds is a result in accordance with the principles of sharia, so that customers will get security and safety of the world hereafter.

Keyword : Legal Protection, Depositors , Sharia Bank.