JURNAL LOCUS: Penelitian & Pengabdian
Volume 4 No. 9 September 2025
E-ISSN 2829-7334| P-ISSN 2829-5439
Hompage: https://locus.rivierapublishing.id/index.php/jl

Legal Protection and Efforts to Settle Indemnity Against Bankruptcy Cases

Satria Asdi Yudha
Universitas Islam Malang, Indonesia
Email: satriaasdiyudha@gmail.com

Abstract:
The banking system is one of the sectors related to banks and has a very important function (*crucial*) in the economic aspects of a country. In implementing operational activities, the bank applies the *precautionary principle* to maintain the health of the bank and avoid losses to the interests of customers. The purpose of this study is to analyze the legal protection of bank customers who experience bankruptcy and the efforts to settle bank customer claims and the compensation process available in the case of bankruptcy of a bank. This method is normative juridical research, using a statutory approach and a conceptual approach, with descriptive analysis techniques. The result of this research is that the Bankruptcy Law provides detailed legal protection for bank customers, including the right of access to information, the right to payment, deposit protection, segregated asset protection, and the right to file claims. The bankruptcy resolution mechanism involves a series of legal steps and procedures aimed at protecting the interests of customers, creditors, and shareholders, as well as maintaining the stability of the financial system. Banks may also take alternative measures before filing for bankruptcy to minimize negative impacts. The decision to file for bankruptcy has significant legal implications, including legal protection, court supervision, and consequences for the board.
***Keywords**:* Legal Protection, Bank Customers and Bankruptcy.

Corresponding: Satria Asdi Yudha
E-mail: satriaasdiyudha@gmail.com

INTRODUCTION

Based on the 1945 Constitution of the Republic of Indonesia, the purpose of national development is to realize a just and prosperous society based on democracy and to develop a fair economic system. One of the efforts to realize this is economic development, which must pay attention to harmony, *keserasian*, and balance among elements of equitable development, economic growth, and national stability (Utama et al., 2021). One of the institutions that has a crucial role in economic development is banking (Anggraeny, 2018).

The banking system is one of the sectors related to banks and has a very important (*crucial*) function in the economic aspects of a country. The function and role of banks in Indonesia have been clearly regulated, as stated in Law Number 10 of 1998 concerning Banking. In the implementation of operational activities, the bank applies the *prudent principle* to maintain the health of the bank and avoid losses to the interests of customers (Siregar & Amalia, 2019). However, it is inevitable that risks will occur, one of which is bankruptcy. The bankruptcy of a bank can have a significant impact on customers who have established business relationships with the bank. In the event of bankruptcy, customers who have deposits in the bank are given priority to obtain legal protection.

The main problem addressed in this research is the lack of comprehensive understanding regarding the legal mechanisms available to protect bank customers when banks face bankruptcy, and the absence of clear procedures for claim settlement and compensation processes. This problem becomes urgent considering that bank failures can cause significant economic disruption and financial losses for customers who have entrusted their funds to banking institutions.

Previous research has shown a limited focus on practical aspects of customer protection during bank bankruptcy. Earlier studies primarily concentrated on theoretical legal frameworks without adequately addressing implementation challenges and settlement mechanisms. There are several studies that are similar to this research. The first, written by Feri Pramudya Suhartanto et al., is titled "*Penerapan Ketentuan Kepailitan Terhadap Bank yang Bermasalah*" (Suhartanto et al., 2024); the second, by Gunardi Lie et al., is titled "*Problematik UU No. 37 Tahun 2004 Tentang Kepailitan dan PKPU Terhadap Bank Sebagai Kreditor Separatis*" (Lie et al., 2019); and the third, by Anak Agung Ngurah Bagus Krisna Pratama, is titled "*Perlindungan Hukum Bagi Konsumen Pada Bank Beku Operasi*" (Pratama et al., 2021). These studies share similarities with this research in discussing legal protection for bank customers and elements of banks declared bankrupt. However, the research conducted did not explore efforts or settlement procedures when banks are declared bankrupt.

These studies have similarities with this research, namely discussing legal protection for bank customers and elements of banks [A1] declared bankrupt, but there have been no efforts or settlement initiatives for banks declared bankrupt (Lubis, 2011). The work of banks in managing customer funds deposited based on trust requires banks to strive to maintain and uphold customer trust in the bank itself, including in the event of bankruptcy (Murniati, 2013).

However, these studies have significant gaps, as they do not comprehensively address the practical implementation of settlement mechanisms and compensation procedures when banks are declared bankrupt. The research gap identified is the absence of detailed analysis on the coordination between various institutions (Deposit Insurance Corporation, courts, and regulatory bodies) in managing customer claims during bank bankruptcy proceedings.

The novelty of this research lies in its comprehensive examination of both preventive and repressive legal protection mechanisms, combined with detailed analysis of institutional coordination in bankruptcy settlement processes. This study provides a holistic view of the entire customer protection ecosystem during bank bankruptcy, which has not been thoroughly examined in previous literature.

The main objectives of this research are: (1) to analyze the comprehensive legal protection framework available to bank customers experiencing bankruptcy; (2) to examine the settlement mechanisms for customer claims and compensation processes; and (3) to evaluate the effectiveness of institutional coordination in protecting customer rights during bank bankruptcy proceedings. The benefits of this research include providing practical guidance for bank customers, legal practitioners, and policymakers in understanding and implementing customer protection mechanisms during bank bankruptcy, thereby contributing to strengthening Indonesia's financial system stability.

The focus of this research is to discuss efforts to resolve compensation and claims of bank customers. Efforts to resolve compensation and customer claims due to bankruptcy carried out by banks must be clearly described because every case that occurs can affect legal protection and settlement efforts for bank customers.

RESEARCH METHOD

The research method used in this study is normative juridical research (A. Y. Irwansyah, 2021). The types of approaches used are the statute approach, conceptual approach, and theoretical approach, employing descriptive analysis techniques. This research uses two types of legal materials, namely primary materials in the form of the 1945 Constitution of the Republic of Indonesia, Law

Number 37 of 2004 concerning Bankruptcy, Law Number 24 of 2004 concerning the *Perusahaan Penjamin Simpanan* (Deposit Insurance Corporation), and Law Number 8 of 1999 concerning *Perlindungan Konsumen* (*Consumer* [A1] Protection), while secondary legal materials include books, journals, and several opinions of legal experts. The research is conducted using documentation studies with grammatical interpretation (I. Irwansyah, 2020). This research is aimed at answering the efforts or measures to resolve compensation and the form of legal protection given to customers in the event of bankruptcy by the bank.

RESULTS AND DISCUSSION

Legal Protection for Bank Customers Experiencing Bankruptcy

Banks as financial institutions play a crucial role in the economy. They raise funds from customers and provide credit and other financial services. Banks are also involved in various types of complex transactions, such as derivatives trading, investments, and capital market activities. Because of this complexity, the insolvency of a bank can pose systemic risks that can spread throughout the financial sector. The insolvency of a bank can have a significant impact on the macro economy. Bank insolvency can result in a decrease in credit availability, especially for sectors that depend on bank financing. This can affect investment, economic growth, and unemployment rates. In addition, the cost of recovery and restructuring of the affected banks may put pressure on the government budget.

One important aspect of bankruptcy is the form of legal protection for customers. The law on customer protection is a form of realization of legal principles and rules, which provide a form of protection to customers in relation to problems that occur with banks that act as service providers. Legal protection of bank customers has a relationship with the trust given by the community to banks as banking institutions.

Legal protection given to Indonesian citizens is an obligation, because it is part of the implementation of human rights listed in the constitution and international human rights ratified by the government (Kinot et al., 2022). In theory, human rights are rights that can be owned by every human being who is given simultaneously at the time of birth, regardless of any differences (Ilmania et al., 2022). According to Sudikno Mertokusumo, quoted by Ila Rusmiati, et al, the existence of law provides protection, which aims to safeguard human interests (Kinot et al., 2022).

In the scope of legal protection provided for bank customers, Law No. 8/1999 on Consumers is a strong legal basis to prevent risks that can harm the interests of customers. Based on Article 19 of the GCPL as it says if there is a loss, caused by the bank, the bank is obliged to provide compensation to consumers for losses and / or damage incurred.

On the other hand, Law Number 10 of 1998 on Banking (Banking Law) is also a legal basis. The provision regulates the rights and responsibilities of customers and institutions in the context of specific banking relationships. Based on Article 29 Paragraph (4) of the Banking Law, banks have the responsibility to provide information to customers regarding the potential risk of loss carried out by the bank. In addition, Article 37B Paragraph (1) of the Banking Law states that banks have the obligation to provide and resolve customer complaints with explanations of products and services.

The Consumer Protection Law and Banking Law should be applied in tandem to provide comprehensive legal protection for bank customers. For example, if there is a case of violation of customer rights by the bank, such as not providing clear or misleading information, the bank goes bankrupt, as the customer can file legal remedies under the GCPL by using the dispute resolution efforts stipulated in the Banking Law. Thus, the two laws complement each other and strengthen legal protection for bank customers as consumers (Zahra et al., 2024).

Bank insolvency often requires coordinated handling between central banks, regulators, and other government authorities. This process involves supervision and intervention from the authorities to protect the interests of customers, ensure systematic continuity of bank operations, and minimize negative impacts on the stability of the financial system as a whole. Based on the Privity of Contract principle, as in this principle reveals that the contractual relationship between customers as consumers and banks as business actors (Qois et al., 2023).

In the event of a bank bankruptcy, it is imperative that the affected customers promptly contact the Deposit Insurance Agency to obtain legal counsel. This is crucial to ensure a comprehensive understanding of the legal rights and protections afforded to bank customers in the event of a bankruptcy. The legal protections can be classified into two categories: preventive and repressive. The preventive legal protections are designed to avert potential disputes, whereas the repressive legal protections are intended to resolve existing disputes or conflicts (Saputra et al., 2022).

Preventative measures may be taken to avoid customer detriment resulting from bank insolvency. These may include the provision of superior service and products, which may enhance customer satisfaction and foster the maintenance and enhancement of long-term customer-bank relationships (Anggianti & Suardana, 2019). In addition, the legal protection that can be provided in a punitive manner is as follows:

1. Deposit Insurance Corporation

   Deposit Insurance Corporation is the institution responsible for protecting bank customers' deposits in the event of bankruptcy. The Deposit Insurance Corporation guarantees customer deposits up to a certain limit, currently equivalent to IDR 2 billion per customer per bank. If a bank goes bankrupt, the Deposit Insurance Corporation will replace the deposits of customers affected by the bankruptcy. In addition, based on Article 5 Paragraph (2) of Law Number 24 Year 2004 on the Deposit Insurance Corporation (Deposit Insurance Corporation Law), the Deposit Insurance Corporation has the task of formulating, determining, and implementing policies for resolving failed banks (bank resolution) that do not have a systematic impact. A failed bank is a bank that experiences financial difficulties and has an impact that jeopardizes the sustainability of its customers.

   The establishment of the Deposit Insurance Corporation is one of the responses to previous banking crises, with the main objective of increasing public confidence in the banking system and minimizing the negative impact of bank failures on the economy. In Indonesia, there are 15 failed banks, the statement regarding the determination of failed bank status must be careful. If there is an error, it will harm the state because the facilities of the policy related to the lender of the last resort (LLR) are borne by the state based on Article 11 Paragraph (4) of Law No. 3 of 2004 amending Law No. 23 of 1999 concerning Bank Indonesia) (Ratri et al., 2015).

2. Payment Preference

   According to the Bankruptcy and Suspension of Debt Payment Obligation Law, bank customers have payment preference in bankruptcy cases. Customer claims on deposits and current accounts take precedence in the distribution of the bankrupt bank's assets. However, it should be noted that this payment preference does not apply to claims on deposits guaranteed by the Deposit Insurance Corporation.

3. Right of Participation in Bankruptcy Meetings

   If bank customers have a claim in the bankruptcy proceedings, they have the right to participate in the decision meetings of the bankruptcy proceedings. Customers can attend the meetings, vote, and participate in discussions on key decisions relating to the insolvency process and asset distribution.

4. Personal Data

Bankruptcy-affected bank customers also have the right to protection of their personal data. Banks experiencing bankruptcy must continue to maintain the confidentiality and privacy of customer information in accordance with applicable regulations.

As a bank customer affected by the insolvency of a bank, it is important to keep abreast of developments and information provided by LPS, the court, or relevant authorities. Customers may also consider consulting a legal expert or engaging the services of a financial advisor to help protect their interests during the insolvency process. There are also several steps that customers can take to protect their interests during the bankruptcy process. As for some that can be considered, namely:

1. Seek Information

   Ensure that customers seek the latest information on the bankruptcy situation of the bank involved. Follow developments through official sources such as the Deposit Insurance Corporation website, the court, or the competent authority. This information will help to understand the ongoing process, your rights as a customer, and the steps you need to take.

2. Consult with Legal Experts

   Consider consulting a legal expert experienced in bankruptcy cases. A legal expert will provide legal advice appropriate to the situation and help protect the interests of the customer during the insolvency process. They can help to understand the customer's rights, prepare appropriate claims, and provide necessary legal advice.

3. Monitor Claims and Asset Distribution

   During the bankruptcy process, it is important to monitor the claims and asset distribution conducted by the bankruptcy administrator. Ensure that claims are filed in accordance with established procedures and complete the necessary documents properly. If there are creditor meetings or other official invitations, make sure the customer is present or represented to obtain relevant information.

4. Keep Copies of Important Records and Documents

   Keep copies of all records, documents and evidence relating to the customer's relationship with the bankrupt bank. This includes copies of contracts, account statements, transactions, and other written communications. These copies can be important evidence if the customer needs to prove their claims or rights in the future.

5. Participate in the Process

   If there is an opportunity for customers to participate in the bankruptcy process, such as the election of a creditor board or creditor committee, consider doing so. By being involved in the process, clients can have a voice and influence in decisions made regarding the distribution of assets and settlement of claims.

Filing a bankruptcy petition against an insolvent bank is a task undertaken by the deposit insurance agency or the authorities, not by individual customers. When a bank faces serious financial problems leading to insolvency, the Deposit Insurance Corporation can file a bankruptcy petition against the bank. The Deposit Insurance Corporation acts as an institution responsible for protecting bank customers and maintaining the stability of the financial system. The filing of a bankruptcy petition by the Deposit Insurance Corporation aims to initiate formal legal proceedings that will resolve the bank's insolvency and protect the interests of depositors.

In carrying out its activities, banks should adhere to important principles, namely (Sukarini & Juliastuti, 2021):

1. The principle of trust

   The principle of trust is the principle that underlies the relationship between banks and bank customers. The principle of trust as expressly stipulated in Article 29 Paragraph (4) of Law Number 10 of 1998 concerning Banking.

2. Prudential Principle

   The principle of prudence is a principle that reveals that in every activity carried out by banks for business and collection activities, they must be very careful. The prudential principle is expressly regulated in Article 2 and Article 29 Paragraph (2) of Law Number 10 Year 1998 on Banking.
3. The principle of confidentiality

   The principle of confidentiality is a principle that explains to keep customer information confidential as storage and savings. The principle of confidentiality is regulated in Articles 40 to 47A of Law Number 10 of 1998 concerning Banking.
4. Know Your Customer Principle

   The principle of knowing the customer is a principle that explains that the introduction and knowledge of the customer's identity to monitor suspicious transaction activities. This principle is expressly regulated in Bank Indonesia Regulation No. 3/10/PBI/2001 concerning the Application of the Know Your Customer Principle.

Settlement of Bank Customers' Claims and Available Remedies in the Bankruptcy Case of a Bank

In Indonesia, bankruptcy law has long been recognized as part of the Indonesian legal system, known as Faillissementverordening. In the case of a bankruptcy of a bank, the resolution of bank customers' claims and the process of compensation are important matters that must be understood by affected customers. In these situations, customers have protected rights and there are established procedures to ensure their claims are processed in a fair and transparent manner.

The bankruptcy resolution process is a series of legal steps and procedures taken to resolve the insolvency of a bank in a fair, efficient, and transparent manner. The main objective of this process is to protect the interests of customers, creditors, and shareholders of the bank, as well as maintaining the stability of the financial system as a whole (Mudita et al., 2020). The resolution of bank customers' claims takes on a sense of urgency in a bankruptcy case. When a bank becomes insolvent, customers with deposits or other claims against the bank may face the risk of losing their funds or suffering significant financial losses. Therefore, there are several reasons why the resolution of bank customers' claims in the midst of a bankruptcy case is very important, namely:

First, the settlement of bank customer claims provides protection to the rights of these customers. Bank customers are the ones who place their trust and funds in the bank, with the expectation that these funds will be safe and available whenever needed. However, in a bankruptcy situation, the risk of losing or delaying the payment of customer claims may increase. Therefore, effective and fair claims settlement is essential to protect the rights of customers and ensure that they get the best possible recovery of their funds.

Second, efforts to settle bank customers' claims in bankruptcy cases also help maintain financial system stability. The insolvency of a bank can have far-reaching effects on the economy and the stability of the financial system as a whole. If customer claims are not handled properly, it may cause distrust and panic among other bank customers, which may trigger massive withdrawals and worsen the financial situation more broadly. Therefore, through prompt and fair claim settlement efforts, financial system stability can be maintained, and customer confidence in banks can be restored.

Third, the urgency of efforts to settle bank customers' claims in bankruptcy cases is also related to the public interest. Banks have an important role in supporting the economic and financial activities of the community. Bank insolvency can have a negative impact on the economy as a whole, including potential job losses, cessation of financing for business and investment, and decreased public confidence in the financial sector. Therefore, prompt and efficient settlement of customer claims is critical to minimize these negative impacts and ensure the smooth functioning of banking which is vital to the economy.

Fourth, the settlement of bank customers' claims in bankruptcy cases is also a means to ensure accountability and transparency in the bankruptcy process. In a bankruptcy situation, there are many interests involved, including customers, creditors, and other related parties. A clear and structured resolution of customer claims helps to ensure that the bankruptcy process is conducted fairly, transparently and in accordance with applicable laws. It also helps maintain the integrity of the legal system and public confidence in judicial institutions.

Overall, the urgency of resolving bank customers' claims in bankruptcy cases relates to the protection of customers' rights, financial system stability, public interest, accountability and transparency. It is important for the competent authorities and relevant institutions to ensure effective and efficient efforts to handle customer claims in bankruptcy cases, so that customers can obtain fair recovery of funds.

In addition, it is also important to note that the existence of bankruptcy settlements can also strengthen public confidence in the banking system. In a bankruptcy situation, if customers feel that their claims are not being handled fairly or the claims settlement process is not transparent, this can undermine public confidence in banking institutions as a whole. Therefore, maintaining the integrity and effectiveness of bank customers' claims settlement efforts is key to building and maintaining public confidence in the banking system.

Resolving bank customer claims can also be a means to identify problems and weaknesses in banking supervision and regulation. In the case of a bankruptcy, there may be failures in supervision and regulation. By analyzing and evaluating customer claims filed in the bankruptcy process, relevant authorities can identify weaknesses and make improvements in the banking supervision and regulation system to prevent the recurrence of similar situations in the future. Efforts to resolve bank customer claims can help maintain financial system stability, as can be done in the following ways:

1. Minimize the risk of massive withdrawals

   When a bank goes bankrupt, customers who are concerned about the safety and liquidity of their funds tend to withdraw their funds en masse. This phenomenon is known as “run on the bank” or mass withdrawals. This can lead to instability of the financial system as a whole, as banks may not have enough liquidity to meet the large withdrawal demand. In order to address this risk, effective bank customer claims settlement efforts can provide customers with confidence and assurance that their claims will be handled promptly and fairly. This can reduce panic and prevent mass withdrawals that could trigger financial system instability.
2. Maintain public confidence in the banking system

   The stability of the financial system is highly dependent on public trust in banking institutions. If customers lose their trust in banks and are unsure whether their claims will be processed fairly and transparently in the case of insolvency, this could trigger wider distrust in the banking system. Broken trust can lead to mass withdrawals, decreased investment, and overall economic instability. With good claims settlement efforts in place, where customers feel that their rights are protected and their claims will be processed fairly, public confidence in the banking system can be maintained, which in turn helps maintain financial system stability.
3. Promote economic recovery

   The insolvency of a bank can have far-reaching effects on the economy as a whole. If customer claims are not handled properly, customers can suffer significant financial losses, which in turn can affect consumption and investment. In some cases, customers who suffer large losses may experience broader financial difficulties, which can impact economic stability. With effective resolution of bank customer claims, customers can be fairly compensated and recover some of their losses. This can assist customers in maintaining their own financial stability and overall promote broader economic recovery.

4. Identifying systemic problems

   The process of settling bank customers' claims in bankruptcy cases can also help identify systemic problems that may exist within the banking sector. In some cases, bank insolvency may occur due to weaknesses in banking supervision and regulation. By analyzing customer claims filed in insolvency proceedings, relevant authorities can identify systemic weaknesses that may affect the stability of the financial system as a whole. This information can be used to improve banking supervision and regulation to prevent the recurrence of similar situations in the future, and thus, maintain financial system stability in the long run.

To achieve the urgency of effective bank customer claim settlement efforts, it is important for the government, deposit insurance agencies, and other relevant institutions to work together. Collaboration between all parties involved can ensure that the settlement of customer claims is carried out quickly, fairly, and in accordance with applicable regulations. It is also important to provide clear and accessible information to customers on the claims settlement procedure and their rights in bank insolvency cases. The bankruptcy resolution process can take a considerable amount of time depending on the complexity of the case and the number of claims to be resolved.

The institutions and institutions of banking law implicitly provide the possibility of resolving problem banks through the bankruptcy mechanism as a reason for bank liquidation. This is confirmed in Article 9 paragraph (3) of Law 7/1992 as amended by Law 10/1998 which stipulates that in the event of bankruptcy, all assets deposited with the bank are not included in the bankruptcy assets and must be returned to the relevant depositor. This article can be used as a legal basis that banks can be bankrupted, so that the assets deposited with the bank are not included as bankruptcy assets.

It is known that bankruptcy is essentially a means of settling debts and receivables due to the bankruptcy of a business. This is also a form of responsibility of the bankrupt debtor to creditors who have civil rights in the form of receivables to the bankrupt debtor. Furthermore, through the bankruptcy, the creditors act together to determine the fate of the business or assets of the bankrupt debtor (Supriyono, 2013).

CONCLUSION

Based on the comprehensive analysis conducted in this study on legal protection and efforts to settle indemnity in bankruptcy cases, several crucial conclusions can be drawn. The research demonstrates that Indonesia's legal framework provides substantial protection mechanisms for bank customers facing bankruptcy situations, though implementation challenges remain. The Bankruptcy Law, in conjunction with the *Consumer Protection Law* and *Banking Law*, creates a comprehensive legal umbrella that safeguards customer interests through both preventive and repressive measures. The *Perusahaan Penjamin Simpanan* (Deposit Insurance Corporation) plays a pivotal role in ensuring customer deposit protection up to IDR 2 billion per customer per bank, while the court system provides structured procedures for claim settlement and asset distribution. The study reveals that effective customer protection requires coordinated efforts among multiple institutions, including the Deposit Insurance Corporation, banking regulators, and judicial authorities. Furthermore, the research highlights the importance of customer awareness and proactive participation in bankruptcy proceedings to maximize protection of their interests. The settlement mechanisms, while comprehensive in legal framework, require continuous improvement in implementation efficiency to maintain public confidence in the banking system and ensure financial system stability.

For future improvement of the customer protection system in bank bankruptcy cases, this study recommends: (1) enhancing coordination mechanisms between relevant institutions to streamline claim settlement processes; (2) developing more accessible information systems for customers to understand their rights and available remedies; (3) strengthening supervisory frameworks to prevent bank failures and minimize customer exposure to bankruptcy risks; and (4) establishing clearer timelines and procedures for claim processing to reduce uncertainty for affected customers.

REFERENCES

Anggianti, N. K. D., & Suardana, I. W. (2019). Pengaturan Prinsip Kepercayaan Dalam Melakukan Transaksi Keuangan Pada Bank. *Kerta Semaya*, 1–15.

Anggraeny, I. (2018). Peran Pengadilan Niaga Akibat Adanya Kreditur Fiktif Dalam kepailitan. *Yurispruden: Jurnal Fakultas Hukum Universitas Islam Malang*, *1*(2), 117–128.

Ilmania, N. F., Heriawanto, B. K., & Paramita, P. P. (2022). Tanggung Jawab Yang Lahir Dari Kewajiban Atas Kesehatan Masyarakat Di Masa Pandemi Covid-19 Dalam Perspektif HAM (Hak Asasi Manusia). *Yurispruden: Jurnal Fakultas Hukum Universitas Islam Malang*, *5*(1), 89–106.

Irwansyah, A. Y. (2021). Penelitian Hukum Pilihan Metode & Praktik Penulisan Artikel (Edisi Revisi). *Yogyakarta: Mirra Buana Media, Cet*, *4*.

Irwansyah, I. (2020). Penelitian Hukum: Pilihan Metode & Praktik Penulisan Artikel. *Yogyakarta: Mirra Buana Media*, *8*.

Kinot, I. R., Adji, H. S., Setiawan, R., & Harianto, A. (2022). Perlindungan Hukum Terhadap Nasabah Penyimpan Dana Di Bank Oleh Lembaga Penjamin Simpanan. *Jurnal Yustisiabel*, *6*(1), 110–131.

Lie, G., Saly, J. N., Gunadi, A., & Tiray, A. M. (2019). Problematik UU No. 37 Tahun 2004 tentang Kepailitan dan PKPU terhadap bank sebagai kreditor separatis. *Jurnal Bakti Masyarakat Indonesia*, *2*(2).

Lubis, D. A. (2011). *Kepailitan Menurut Ibnu Rusyd dan Perbandingannya dengan Hukum Kepailitan Indonesia*. Universitas Islam Negeri Sultan Syarif Kasim Riau.

Mudita, I. K. M., Sujana, I. N., & Arini, D. G. D. (2020). Kedudukan Bank Indonesia (BI) sebagai Pemohon Pailit Setelah Berdirinya Otoritas Jasa Keuangan (OJK). *Jurnal Interpretasi Hukum*, *1*(2), 46–51.

Murniati, R. (2013). Perlindungan hukum atas dana nasabah pada bank melalui lembaga penjamin simpanan. *Fiat Justisia: Jurnal Ilmu Hukum*, *7*(3).

Pratama, A. A. N. B. K., Mahendrawati, N. L. M., & Ujianti, N. M. P. (2021). Perlindungan Hukum bagi Konsumen pada Bank Beku Operasi. *Jurnal Interpretasi Hukum*, *2*(1), 8–12.

Qois, G. N., Chumaida, Z. V., & Subagyono, B. S. A. (2023). Redefining Privity of Contract: The Untapped Rights of Consumers in Goods Delivery Agreements. *Rechtsidee*, *11*(1), 10–21070.

Ratri, A. K., Winarno, B., & Yandono, P. E. (2015). *Konsistensi Pengaturan Penetapan Status Bank Gagal Sebagai Penerima Lender Of The Last Resort (LLR)*. Brawijaya University.

Saputra, I. P. Y., Budiartha, I. N. P., & Ujianti, N. M. P. (2022). Perlindungan Hukum Terhadap Konsumen Akibat Kerugian Yang Ditimbulkan Oleh Pelaku Usaha Toko Online Di Facebook. *Jurnal Preferensi Hukum*, *3*(1), 26–30.

Siregar, L. H., & Amalia, M. M. (2019). Implementasi Dan Prinsip Kehati-Hatian (Prudential Banking Principle) Pembiayaan Mikro Bank Syariah Mandiri Cabang Medan Marelan. *Warta Dharmawangsa*, *13*(1).

Suhartanto, F. P., Darmawan, M. F., Febriansyah, N., Nugraha, Z. F., Irawan, H. F., & Siswajanthy, F. (2024). Penerapan Ketentuan Kepailitan Terhadap Bank yang Bermasalah. *Konsensus: Jurnal Ilmu Pertahanan, Hukum Dan Ilmu Komunikasi*, *1*(4), 1–

12.

Sukarini, E. E., & Juliastuti, S. (2021). Penerapan Prinsip Kehati-Hatian Bank Dalam Pencairan Dana Nasabah Dihubungkan Dengan Undang-Undang Tentang Perbankan. *Yustitia*, *7*(1), 98–120.

Supriyono, S. (2013). Perlindungan Para Kreditor Sehubungan Dengan Debitor Mempailitkan Diri. *Supremasi Hukum: Jurnal Kajian Ilmu Hukum*, *2*(2).

Utama, A. S., Iqsandri, R., Susanty, A. P., & Permana, F. A. (2021). Perlindungan negara terhadap dana simpanan nasabah pada perbankan. *Jurnal Sociohumaniora Kodepena (JSK)*, *2*(1), 48–60.

Zahra, R. A., Abdurrahman, L., & Husnoh, A. U. (2024). Perlindungan hukum bagi nasabah bank selaku konsumen ditinjau dari Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen. *Indonesian Journal of Law and Justice*, *1*(4), 9.

.