

## **ABSTRAK**

### **The Effectiveness Sharia Supervisor Board On Supervision and Counseling At The Sharia Financial Institute In Yogyakarta**

*(The Study Cases On The People's Bank Sharia Financing Mitra Cahaya  
Indonesia In Yogyakarta)*

Position of the Sharia Supervisory Board of Islamic banking in this case the People's Bank Financing Sharia is necessary existence. The obedience on sharia is a obligation which must be implemented by each bank based on sharia. In the organizational structure of Islamic financial institution sharia be found Sharia Supervisory Board that works to ensure a practice runned by Islamic financial institution so that do not erroneous in Islamic principles. As an independent agent of the DSN-MUI that works overseeing of course have a big responsibility. Supervision conducted by Sharia Supervisory Board of the People's Bank Sharia Financing that supervised comprehensively, eventhough the transactions and products. According by that cases, this researching will be effort to discuss the effectiveness of the Sharia Supervisory Board in the supervision and counseling at Islamic financial institutions in the People's Bank Sharia Financing Mitra Cahaya Indonesia.

The method that to used in this research is the interview. Writer prepare some questions that relate with the issues to be meticulous writer, it worked so that the data obtained truly represent what the author's researching. And documentation that worked by examining the books, journals, magazines, newspapers, internet investigation and literature searches from other that relevant with the issues to be researched.

According of the results of this study indicate that effectivities of Sharia Supervisory Board in the supervision and conselling at Islamic financial institutions in the People's Bank Sharia Financing Mitra Cahaya Indonesia running effectively because the industry from People's Bank Sharia Financing Mitra Cahaya Indonesia is still running, the whole function of the Sharia Supervisory Board is worked, and the transactions have been corrected by the Sharia Supervisory Board.

**Keywords : Effectiveness, Sharia Supervisory Board, Islamic Banking.**