

**THE IMPLEMENTATION OF BANKING SECRECY ARRANGEMENTS  
IN THE MATTER OF COMMUNITY PROPERTY AFTER THE  
DECISION OF CONSTITUTIONAL COURT NO. 64/PUU-X/2012 IN  
INDONESIA**

A BACHELOR DEGREE THESIS



INTERNATIONAL PROGRAM  
FACULTY OF LAW  
UNIVERSITAS ISLAM INDONESIA  
YOGYAKARTA  
2017

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IN THE MATTER OF COMMUNITY PROPERTY AFTER THE  
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INDONESIA**

A BACHELOR DEGREE THESIS

Presented as the Partial Fulfillment of the Requirements  
To Obtain the Bachelor Degree at the Faculty of Law  
Universitas Islam Indonesia  
Yogyakarta



By:

**INTAN GRIYA PURNAMASARI**

Student Number : 13410457

INTERNATIONAL PROGRAM  
FACULTY OF LAW  
UNIVERSITAS ISLAM INDONESIA  
YOGYAKARTA

**PAGE OF APPROVAL**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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**THESIS**

Has been proven and declared acceptable by the Thesis Content Advisor to be  
examined by the Board of Examiners at the Thesis Examination on

**May 30, 2017**

**Yogyakarta, March 24<sup>th</sup> 2017**

**Thesis Content Advisor,**

  
**Drs. Agus Triyanta, MA, MH, Ph.D.**

**NIP. 934100105**

PAGE OF APPROVAL

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Yogyakarta, April 14<sup>th</sup> 2017

Language Advisor,



Alans Rilo Pambudi S.Pd

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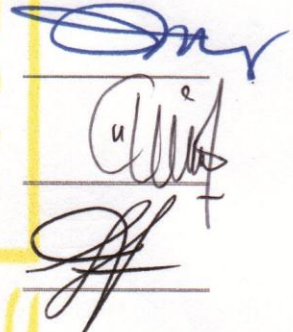
Defended before the Board of Examiners  
And Declared Acceptable

On May 30, 2017

Board of Examiners

Signature

1. Chief Examiner : Drs. Agus Triyanta, MA, MH, Ph.D.
2. Examiner I : Dr. Siti Anisah, SH, M.Hum
3. Examiner II : Dr. YUSDANI, M.Ag

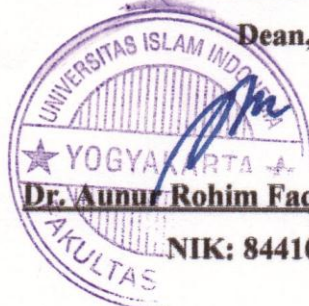


International Program

Faculty of Law

Universitas Islam Indonesia

Dean,



**Dr. Anur Rohim Faqih, SH., M.Hum**

NIK: 844100101

**SURAT PERNYATAAN  
ORISINALITAS KARYA ILMIAH BERUPA TUGAS AKHIR  
MAHASISWAFAKULTAS HUKUM UNIVERSITAS ISLAM INDONESIA**

*Bismillahir rahmaanir rahiim*

Yang bertandatangan di bawah ini, saya:

Nama : **INTAN GRIYA PURNAMASARI**  
No. Mahasiswa : **13410457**

Adalah benar-benar mahasiswa Program Internasional Fakultas Hukum Universitas Islam Indonesia Yogyakarta yang telah melakukan penulisan karya tulis ilmiah (tugas akhir) berupa skripsi atau legal memorandum atau studi kasus hukum dengan judul:

**THE IMPLEMENTATION OF BANKING SECRECY ARRANGEMENTS IN THE MATTER OF COMMUNITY PROPERTY AFTER THE DECISION OF CONSTITUTIONAL COURT NO. 64/PUU-X/2012 IN INDONESIA** Karya ilmiah ini akan saya ajukan kepada tim penguji dalam ujian pendadaran yang diselenggarakan oleh Fakultas Hukum Universitas Islam Indonesia.

Sehubungan dengan hal tersebut, dengan ini saya menyatakan :

1. Bahwa karya tulis ilmiah ini adalah benar-benar hasil karya saya sendiri yang dalam penyusunan tunduk dan patuh terhadap kaidah, etika dan norma-norma penulisan sebuah karya tulis ilmiah sesuai dengan ketentuan yang berlaku
2. Bahwa saya menjamin hasil karya ilmiah ini adalah benar-benar asli (orisinal) bebas dari unsur-unsur yang dapat dikategorikan sebagai melakukan penjiplakan karya ilmiah (plagiat)
3. Bahwa meskipun secara prinsip hak milik atas karya ilmiah ini pada saya, namun demi untuk kepentingan yang bersifat akademik dan pengembangannya, saya memberikan kewenangannya kepada perpustakaan Fakultas Hukum Universitas Islam Indonesia dan Perpustakaan di lingkungan Universitas Islam Indonesia dan menggunakan karya ilmiah saya tersebut.

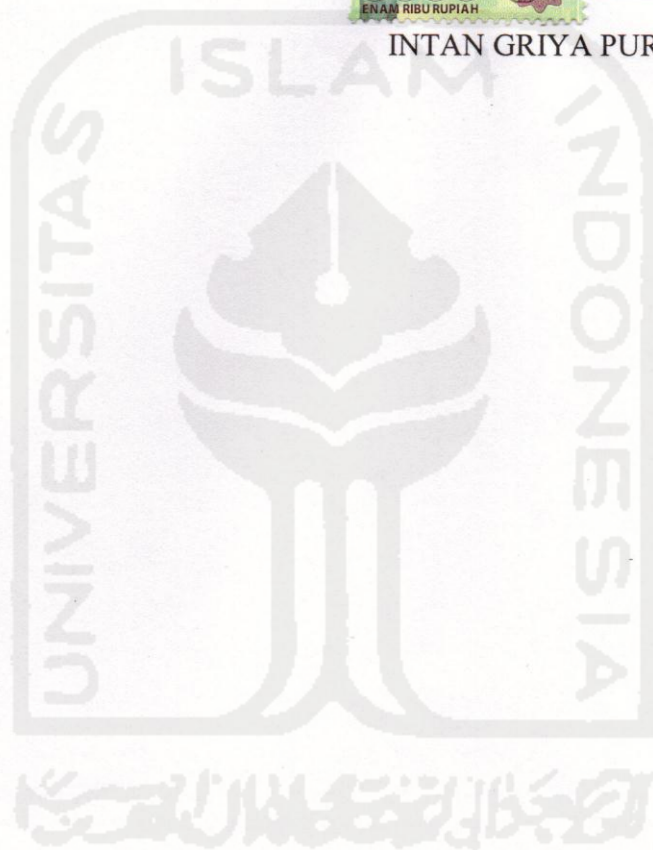
Selanjutnya, berkaitan dengan hal di atas terutama pernyataan pada butir no. 1 dan 2, saya sanggup menerima sanksi baik sanksi administrasi, akademik, bahkan sanksi pidana jika saya terbukti secara kuat dan menyakinkan telah melakukan perbuatan yang menyimpang dari pernyataan tersebut. Saya juga akan bersifat kooperatif untuk hadir menjawab, membuktikan, melakukan pembelaan terhadap hak-hak saya. Tim Fakultas Hukum Universitas Islam Indonesia yang ditunjuk oleh pimpinan Fakultas apabila ada tanda-tanda plagiat yang disinyalir terjadi pada karya tulis ilmiah saya ini oleh pihak Fakultas Hukum Universitas Islam Indonesia.

Demikian, Surat Pernyataan ini saya buat dengan sebenar-benarnya dalam kondisi sehat jasmani dan rohani, dengan sadar serta tidak ada tekanan dalam bentuk apapun oleh siapapun.

Dibuat di : Yogyakarta  
Pada Tanggal : 24 Maret 2017  
Yang membuat pernyataan



INTAN GRIYA PURNAMASARI



## **CURRICULUM VITAE**

### **BASIC INFORMATION**

Name : Intan Griya Purnamasari  
Place of Birth : Bantul  
Date of Birth : November 21st 1994  
Gender : Female  
Religion : Islam  
Phone number : +62821 3825 9712  
Email : [intan.griya@yahoo.com](mailto:intan.griya@yahoo.com)  
Address : Jalan Parangtritis Km 10,5 Neco Sabdodadi Bantul  
Yogyakarta

Parents Identity :

- a. Father : Drs. Ponidi M. Pd.  
Occupation : Civil Servant
- b. Mother : Sukamti M.Hum.  
Occupation : Civil Servant (Teacher)

### **BACKGROUND OF EDUCATION**

1. International Program Law Department of Universitas Islam Indonesia, Business Law Major, 2013-Present
2. SMA Negeri 1 Bantul 2010-2013
3. SMP Negeri 2 Sewon 2007-2010
4. SD Negeri Bantul Timur 2001-2007

### **ORGANIZATIONAL EXPERIENCES**

1. Himpunan Mahasiswa Islam (HMI) Komisariat FH UII: Member for the 2013/2014 and the 2014/2015 period, Vice Secretary of PUTHMI Unit for the 2015/2016 period.
2. Dewan Tonti SMA Negeri 1 Bantul for the period of 2010/1011 and 2011/2012
3. Pasukan Pengibar Bendera Pusaka (PASKIBRAKA) for the 2011/2012 period



4. Praja Muda Karana (PRAMUKA) for the 2007/2008 period

#### VOLUNTEERING AND INTERNSHIP EXPERIENCES

1. Passage to ASEAN in Thailand, Vietnam and Cambodia for the period of 2014
2. Steering Committee Komisi A in the event of Pekan Raya dan Silaturahmi Perkenalan (PERADILAN) for the period of 2015
3. Student Exchange in Malaysia and Singapore for the period of 2012

#### COMPETITIONS AND ACHIEVEMENTS

1. Pelatihan Kepemimpinan Hukum Kreatif Berbasis Keadilan on The Nurhadi's Prize Faculty of Law Universitas Islam Indonesia in Centre for Local Law Development Studies for the period of May 2015
2. The Third Winner Lomba Baris Berbaris Tingkat SMA PUTRI Sederajat Purna Paskibraka Indonesia Kabupaten Bantul for the period of 2011
3. The Third Winner on Pleton SMA Putri Kabupaten Bantul for the period of 2010
4. The First Winner Junior Fin Putri Taekwondo Competition, STIM AMP YKPN CUP/MTC IV for the period of 2009
5. The Third Winner Kelas Fin Pra-Junior Putri Taekwondo on Bupati Cup Sleman Jateng-DIY Youth Invitation Tournament for the period of December 2007
6. Third Winner in Taekwondo Competition PORDA DIY

#### LANGUAGES

Bahasa Indonesia (Native) and English (Speaking, writing, listening, reading)

Yogyakarta,

**(Intan Griya Purnamasari)**

**NIM: 13410457**

## MOTTO

Allah will exalt those who believe among you, and those who have knowledge, to high ranks. Allah is Informed of what ye do  
**(QS. al-Mujadalah: 11)**

Faint not nor grieve, for ye will overcome them if ye are (indeed) believers  
**(QS. Ali Imran:139)**

The greatest Jihad is to battle your own soul and to fight the evil within yourself.  
**(Prophet Muhammad SAW)**

I find that the harder I work, the more luck I seem to have  
**(Thomas Jefferson)**

We live for today, we dream for the future, and we learn for the eternal truth  
**(Chiang Kai Shek)**

Knowledge is gained by learning, faith is gained by doubt, expertise is gained by practising and love is gained by loving  
**(Thomas Szasz-psiater)**

## DEDICATION

This thesis is wholeheartedly dedicated to:

**Allah SWT, Prophet Muhammad saw...**

**My real paradise and my eternal lights, Drs. Ponidi M.pd. and Sukamti  
M.Hum.**

**My beloved brother and sisters; Arif Wiji Santosa, Rezky Dika Kurniaputri,  
Evy Putri Utami, and Ameera Arkhania Mecca.**

✓ *My Nation Indonesia...*

✓ *My Almamater, Universitas Islam Indonesia...*

✓ *Himpunan Mahasiswa Islam...*

✓ *The Young Generation of Science Lovers...*

*(inna sholati wanusuki wamahyaya wamamati lillahi rabbil alamin)*

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*Assalamualaikum Wr.Wb*

First of all, *Alhamdulillah* *rabbi'l'alamin*, in the name of Allah SWT, The Lord of the Universe. A very great thanks for His blessing, so the writer is able to finish this thesis with title, **The Implementation of Banking Secrecy Arrangements in the Matter of Community Property after the Decision of Constitutional Court No. 64/PUU-X/2012 in Indonesia.** *Shalawat* and *Salam* to the messenger Muhammad SAW, who has guided us from Jahiliyah era into a time of enlightenment as we are enjoying in the present

During the process of making this thesis, the writer realized that this thesis would never finish without any contribution, assistance, guidance, and support from various parties. So, the writer would like to extend gratitude to:

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3. **Dr. Aunur Rahim Faqih**, as a Dean of Faculty of Law Universitas Islam Indonesia.
4. **Dra. Sri Wartini, S.H., M.Hum., Ph.D.**, as the Chief of International Program Faculty of Law Universitas Islam Indonesia, for the permission to write this thesis.
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10. My amazing sister (**Rezky Dika Kurniaputri S.H, M.H.**), who always accompanies the writer, always supports, motivates and helps the writer to collect the data until this thesis done and can be proposed.
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