

**MINISTRY OF RESEARCH AND TECHNOLOGY  
AND HIGHER EDUCATION  
UNIVERSITAS GADJAH MADA  
FACULTY OF LAW**



**A LEGAL RESEARCH  
CUSTOMER PROTECTION FOR ARISAN SCHEME PROVIDED BY BANK  
PERKREDITAN RAKYAT (CASE STUDY OF PT. BANK BHAKTI DAYA  
EKONOMI)**

Presented as Partial Fulfillment of the Requirements  
for the Degree of *Sarjana Hukum*

Author:

Name : Yustinus Prio Enda Prasetyo  
NIM : 10/304796/HK/18560  
Department : Business Law

**Yogyakarta  
2015**