ABSTRACT

Danya Anindya (00000001111)


(xiv + 74 pages: 2 attachments)

Indonesia’s banking system is currently under the influenced by weak supervision system and banking regulation. Bank Indonesia (BI) issued a Single Presence Policy (SPP) towards commercial banks to restructure their ownership structure through merger, disposal of shares or establishing a Bank Holding Company (BHC). This policy is regulated in PBI No. 14/24/PBI/ 2012 concerning SPP. The purpose of this study is to analyze how the mechanism of SPP mechanism related to the use of merger and consolidation options and the impact on the effectiveness of supervision of the Otoritas Jasa Keuangan (OJK) and the national banking in general. This research method is normative-juridical. The approach used are the approach of legislation and conceptual approach. The results of this study are the implementation of policies and less effective sanctions and Indonesian banks that can not avoid the flow of globalization of global banking which resulted to the lack of independence of national banks.


Keywords: Single Presence Policy, Merger, Consolidation, OJK, BI