

## Single Presence Policy Ditinjau dari Perspektif Hukum Persaingan Usaha

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### Abstrak

At the time of economic crisis in 1997 banking sector was one of industries experiencing the most impact of economic turbulence. Many banks suffer from liquidity disaster and decline in their performance even some of them liquidated by government because of customer's crisis of trust. To prevent the return of crisis condition in the banking sector the Central Bank or bank of Indonesia released a policy called as Indonesia Banking Architecture in 2004. The BI's policy arranges banks into group or strata according to their owned-capital. Since the policy published in 9 January 2004 it has received few critics and completeness. Refer to the implementation of Indonesia Banking Architecture then in 2006 BI released regulation No. 8/16/PBI/2006 known as single presence policy (SPP). The SPP or single ownership policy arrange that banks owned by same corporation or individual should be merged or consolidated. The corporation or bank owner must be dominant shareholder of those banks or majority shareholder. Unfortunately the SPP policy is less aware of and possibly is inconsistent with other regulations ultimately arrangement relating to business competition law as Act No.5/1999