

Analisis terhadap kemungkinan perubahan besaran nilai penjamin simpanan oleh lembaga penjamin simpanan = Legal analysis of the possibility changes of the indonesia deposit insurance corporation`s idic coverage

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Abstrak

Sebagai salah satu unsur penting dalam jaring pengaman sistem keuangan khususnya dibidang perbankan, Lembaga Penjamin Simpanan (LPS) memiliki peranan untuk menjaga stabilitas keuangan Indonesia. Krisis ekonomi global pada tahun 2008 mengharuskan LPS meningkatkan Nilai Penjamin Simpanan. Penelitian ini bertujuan untuk mengetahui alasan LPS meningkatkan Nilai Penjamin Simpanan berdasarkan Undang-Undang Nomor 24 Tahun 2004 Tentang Lembaga Penjamin Simpanan sebagaimana telah diubah dengan Undang-Undang No. 7 Tahun 2009 dan peraturan perundang-undangan yang berlaku, menganalisis kemungkinan penurunan Nilai Penjamin Simpanan LPS serta hubungannya dengan penerapan risk-based premium di Indonesia untuk menjaga stabilitas sistem keuangan Indonesia. Penelitian ini merupakan penelitian kepustakaan yang bersifat yuridis-normatif. Data yang dikumpulkan dengan studi kepustakaan. Hasil dari penelitian ini adalah berdasarkan Pasal 11 UU LPS dimungkinkan terjadi penurunan terhadap Nilai Penjamin Simpanan LPS. Berdasarkan alasan peningkatan Nilai Penjamin Simpanan pada tahun 2008, yaitu adanya ancaman krisis ekonomi, UU LPS mengatur apabila alasan tersebut telah teratasi maka besaran Nilai Penjamin Simpanan dapat disesuaikan kembali. Maka berdasarkan hal ini, dimungkinkan untuk menurunkan Nilai Penjamin Simpanan LPS.

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As one of the important elements in the financial safety net, especially in banking system, Indonesia Deposit Insurance Corporation (IDIC) has a big role to keep the stability of Indonesia's financial system. The global economic crisis in 2008 requires IDIC increase the Deposit Insurance Coverage. This studies aims to determine the reaseon IDIC increase the coverage based on Law No. 24 of 2004 on the Indonesia Deposit Insurance Corporation (IDIC) as amended by Act No. 7 of 2009, to analyze the possibility to decrease the deposit insurance coverage and its relation to the risk-based premium in Indonesia in order to maintan the stability of the financial system. This research is a normative juridical research. The data were collected by literature study. The results for this study are based Article 11 of IDIC Act, there is a posibility to adjust the Deposit Insurance Coverage. IDIC increased the coverage in 2008 because there is a threat of an economic crisis. So based on this Act, if the threat is no longer a problem for Indonesia, IDIC can adjust to decrease the Deposit Insurance Coverage.

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