

# Dampak kebijakan obligasi rekap terhadap kinerja perbankan dan anggaran negara

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## Abstrak

Tesis ini membahas dampak kebijakan Obligasi Rekapitalisasi Perbankan terhadap kinerja perbankan dan anggaran negara. Penelitiannya bersifat kualitatif deskriptif. Teori yang digunakan adalah teori kebijakan dari Dunn dan teori Bromley soal Hierarki Kebijakan. Pengumpulan data dilakukan melalui studi kepustakaan, data sekunder dan wawancara.

Hasil penelitian menemukan bahwa Kebijakan Rekap telah membuat bank-bank sekarat bisa beroperasi kembali sebagai bank normal. Namun kebijakan tersebut hanya menghasilkan bank autis yang tidak terlalu peduli menjalankan fungsi intermediasi. Kebijakan tersebut juga telah membuat lumpuh APBN karena sekitar 55% anggaran habis untuk bayar utang.

Hasil penelitian menyarankan agar pemerintah menghentikan model pembangunan yang membuat surplus ekonomi lari ke luar negeri.

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The focus of this study is the Impact of Banking Recapitalization Bonds Policy on banking and state budget performance. This study is a descriptive qualitative research design. Theory used is Dunn's theory about Public Policy and Bromley's theory about the hierarchy of Public Policy. Data collected through literature study, secondary data collection and provided in-depth interviews.

The results found the existence of some new facts that the policy of Recap Bonds has made banks that had once been dying to operate again as a normal bank. But unfortunately, the policy objectives of banking recap for sick banks could perform their intermediation function just does not run optimally. In the fiscal sector, the policy has made a lame Bond fiscal sector (state budget) in national development drives.

This research suggest that the government should stop the development model of economic. If this model is not terminated, the surplus economy of the Indonesian people will continue to be sucked out of the country.