

# Penerapan good governance terhadap implementasi produk layanan wealth management dalam perbankan Indonesia : studi kasus pembekuan produk layanan wealth management oleh Bank Indonesia

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## Abstrak

Pertumbuhan Orang kaya di dunia dan Indonesia yang menunjukkan angka positif dan prospektif dari berbagai macam lembaga survei merupakan suatu peluang yang positif disambut pula trend positif yang menunjukkan bahwa bank sebagai suatu lembaga yang dapat memenuhi dan menunjang berbagai kemudahan kehidupan melalui berbagai macam fasilitas produk dan layanannya. Hal ini membuat bank terpacu memanfaatkan peluang ini dalam menarik nasabahnya dan meningkatkan pendapatannya. Melalui produk layanan wealth management yang hadir menjadi entitas bisnis baru kepercayaan orang kaya dengan syarat dan ketentuan yang juga hanya bisa diakses oleh orang kaya. Seiring berjalannya waktu banyak fraud yang terjadi dalam wealth management, contohnya dalam kasus pembobolan dana nasabah prima X Gold di X Bank yang dilakukan Relationship Managernya sendiri yaitu MD. Dimana setelah kejadian itu, Bank Indonesia mengeluarkan sanksi pembekuan produk layanan wealth management kepada X Bank dan seluruh bank yang membuka produk layanan tersebut. atas dasar itu, Penelitian yang menggunakan metode kualitatif dan bersifat juridisnormatif ini menganalisis mengenai hubungan antara keputusan Bank Indonesia untuk membekukan produk layanan wealth management dalam perbankan terhadap penerapan Good Corporate Governance perbankan di Indonesia dan Peran Bank Indonesia atas penerapan Good Corporate Governance terhadap implemetasi produk layanan wealth management perbankan di Indonesia. Dimana ditemukan bahwa belum dijalankannya prinsip Good Corporate Governance yang termaktub dalam PBI No. 4/8/PBI/2006 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum oleh perbankan dan peran Bank Indonesia yang belum mengeluarkan produk yang mengatur khusus mengenai praktik wealth management secara khusus meskipun pada tanggal 9 Desember 2011 akhirnya mengeluarkan Surat Edaran Bank Indonesia Nomor 13/29/DPNP Tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima.

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The growth of high networth in the world, especially in Indonesia that shows a positive number and prospective from various survey agencies is a positive opportunity and also supported by positive trend show that bank as an institution that can meet and support the ease of life through various services and products services. It encourages banks to utilize this opportunity in interesting their customers and increasing their income through wealth management services products that become the new business entity of high networth's trusty, with the terms and conditions that can only be accessed by high networth itself. As time goes by, there are a lot of frauds happening in wealth management, for example a burglary case of prime customers funds X Gold in X Bank which is conducted by MD, the relationship manager. Right after the incident, Bank Indonesia issued a sanction freezing wealth management services products to X Bank and other banks that opened those services products. On that basis, the research using qualitative method and juridical- normative, it analyzes regarding to a relationship between the decision of Bank Indonesia freezing wealth management services products in the banking against the implementation of Good Corporate

Governance in Indonesia's banking, and the role of Bank Indonesia on the implementation of Good Corporate Governance against the implementation of wealth management services products. Where it was found that there is no execution for Good Corporate Governance that contained in PBI No. 4/8/PBI/2006 about the execution of Good Corporate Governance for general banks and the role of Bank of Indonesia, which has not issued a product that specifically regulate the practice of wealth management in particular, even though on December 9th, 2011 finally issued The Circular Letter of Bank Indonesia Number 13/29/DPNP about the Implementation of Risk Management in General Banks that Conduct Prime Customers Services.