

Analisis ekonomi atas undang-undang nomor 10 Tahun 1998 tentang perbankan dan peraturan Bank Indonesia terkait dalam rangka penyelenggaraan asuransi bankers blanket bond = The bankers blanket bond in practice : economic analysis of Indonesian banking law and related Bank Indonesia regulations

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Abstrak

Skripsi ini membahas latar belakang PT Bank ABC, Tbk. berlangganan asuransi Bankers Blanket Bond. Asuransi Bankers Blanket Bond adalah mekanisme sukarela untuk mengalihkan sejumlah risiko perbankan di luar kewajiban yang ditetapkan Bank Indonesia seperti Kewajiban Penyediaan Modal Minimum (KPMM), audit internal, dan strategi anti-fraud. Penelitian ini juga membahas isi polis dan prosedur pembayaran ganti rugi asuransi Bankers Blanket Bond. Meskipun penting, ternyata masih banyak bank di Indonesia yang belum berlangganan asuransi ini. Penelitian ini mencoba menganalisis kemungkinan terjadinya bias psikologis, serta memberikan rekomendasi untuk mendorong asuransi dengan pendekatan libertarian paternalism melalui perubahan aturan standar (default rule).

<hr>This thesis discusses about PT Bank ABC, Tbk. attitude towards fraud as the reason to take out Bankers Blanket Bond. Bankers Blanket Bond itself is a voluntary mechanism for transferring banking risks, beside such obligations as setting aside reserve, internal audit, and anti-fraud strategy required by Bank Indonesia. The insurance policy and claim procedures are elaborated as well. Despite its significance, this insurance has not attracted Indonesian banks due to some possible psychological biases. To correct error in judgment and decision-making, a libertarian paternalistic policy recommendation is offered. Banks are "nudged" to obtain the insurance through changing the default rule.