

Pengaruh penerapan pbi no 14 2 pbi 2012 terhadap pendapatan dan strategi usaha kartu kredit bank mandiri = The effect of pbi no 14 2 pbi 2012 implementation to the revenue and the strategy of credit card business in bank mandiri / Nessya Callista

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Abstrak

Dengan mempertimbangkan aspek kehati-hatian dan perlindungan konsumen dalam kegiatan pembayaran menggunakan kartu, pada tanggal 6 Januari 2012 Bank Indonesia mengeluarkan Peraturan Bank Indonesia Nomor 14/2/PBI/2012 sebagai perubahan atas Peraturan Bank Indonesia Nomor 11/11/PBI/2009 tentang Penyelenggaraan Kegiatan Alat Pembayaran dengan Menggunakan Kartu, yang beberapa diantaranya mengatur tentang syarat kepemilikan kartu kredit serta penetapan suku bunga maksimal kartu kredit di Indonesia. Penerapan peraturan tersebut berlaku bagi semua penerbit kartu kredit di Indonesia, tak terkecuali Bank Mandiri. Dalam penelitian ini, menggunakan metode regresi linier berganda, dianalisis faktor yang mempengaruhi perolehan fee-based income kartu kredit Mandiri. Dari hasil olah data, disimpulkan bahwa penetapan PBI Nomor 14/2/PBI/2012 memiliki dampak signifikan terhadap perolehan fee-based income kartu kredit Bank Mandiri. Nilai koefisien beta yang positif menunjukkan bahwa penetapan peraturan tersebut memberikan kontribusi peningkatan perolehan fee-based income dari bisnis kartu kredit Bank Mandiri. Beberapa variabel lain yang berpengaruh signifikan terhadap bisnis kartu kredit Bank Mandiri adalah suku bunga kartu kredit serta peluncuran kartu kredit co brand. Selain itu, dalam penelitian ini juga disampaikan, implikasi terkait strategi kartu kredit Bank Mandiri terhadap penerapan peraturan tersebut. Salah satunya adalah fokus bisnis kartu kredit sebaiknya tidak hanya difokuskan pada akuisisi kartu baru, melainkan juga pada peningkatan transaksi atau loyalitas kartu existing.

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ABSTRACT

By considering the aspects of prudential and consumer protection in using a card as a method payment, on January 6, 2012, Bank Indonesia issued PBI No 14/2/PBI/2012 regulation as amendment to the previous regulation PBI No /11/11/PBI/2009 related to the card payment instrument. Bank Indonesia as a regulator in card payment activities regulate the terms of credit card ownership and the maximum credit card rate in Indonesia. The implementation of these rules apply to all credit card issuers in Indonesia, and Bank Mandiri is no exception. In this study, the analysis of factors affecting the acquisition of fee-based income from credit card business in Bank Mandiri is conducted using a multiple linear regression method. From the data processing, it was concluded that the determination of PBI No 14/2/PBI/2012 has a significant impact on the acquisition of fee-based income of the credit card business in Bank Mandiri. The positive value of beta coefficient indicates that the determination of the regulation contributes an increase in the acquisition of fee-based income in credit card business. Some other variables that significantly influence the credit card business in Bank Mandiri are credit card rate and the launch of cobrand card. In addition, this study also presents the implications to the strategy of Bank Mandiri in dealing with the application of these rules. One is the credit card business should not only focus on the acquisition of a new card, but also in improving the transaction of the existing card.

