

Studi kasus aksi korporasi akuisisi unit usaha yang dilakukan oleh PT Bank ABC = Case study of corporate action conducted by PT Bank ABC on business unit acquisition

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20390229&lokasi=lokal>

Abstrak

[ABSTRAK

Perkembangan kebijakan perbankan di Indonesia pasca dikeluarkannya program Arsitektur Perbankan Indonesia yang bertujuan untuk menciptakan perbankan nasional yang sehat, kuat dan efisien, menyebabkan banyaknya transaksi merger dan akuisisi di perbankan Indonesia. Terdapat setidaknya dua kebijakan yang kemudian mendorong banyak terjadinya transaksi merger dan akuisisi di bidang perbankan Indonesia, yaitu kebijakan mengenai kepemilikan tunggal (single presence policy) dan kebijakan mengenai jumlah modal minimum. Tujuan umum dari penelitian ini adalah untuk mempelajari proses akuisisi unit usaha yang dilakukan oleh PT Bank ABC terhadap unit usaha retail, pembiayaan konsumen dan perbankan komersial yang dimiliki oleh Bank XYZ. Selain itu akan dilihat tantangan-tantangan yang utama yang dihadapi oleh PT Bank ABC serta implikasi aksi korporasi ini terhadap kondisi perusahaan PT Bank ABC dilihat dari sisi aset secara umum. Penelitian ini adalah penelitian kualitatif yang datanya berasal dari data primer yang diperoleh melalui wawancara dan data sekunder berupa dokumen-dokumen terkait dengan transaksi akuisisi unit usaha yang dilakukan oleh PT Bank ABC. Hasil penelitian menemukan bahwa proses transaksi akuisisi unit usaha oleh PT Bank ABC dilakukan dengan melewati tiga fase penting yaitu fase pertama (due diligence), fase kedua (persetujuan regulator) dan fase ketiga (integrasi). Terdapat tiga tantangan utama dari hasil penelitian yaitu sehubungan dengan persetujuan dari regulator, perekrutan dan adaptasi karyawan, dan teknologi informasi yang digunakan. Selain itu hasil penelitian menemukan bahwa terdapat peningkatan aset yang signifikan pada buku PT Bank ABC.

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ABSTRACT

Banking policy developments in Indonesia after the issuance of the Indonesian Banking Architecture which aims to create a national bank that is healthy, strong and efficient, resulting in numbers of merger and acquisition transaction in Indonesian banking. There are at least two policies, which led to these merger and acquisition transactions in the banking sector, namely the single presence policy and policy regarding the capital minimum requirements. The general objective of this research is to study the acquisition process of the business unit conducted by PT Bank ABC to retail, consumer finance and commercial banking business units owned by Bank XYZ. Additionally, this research is studying the major challenges faced by PT Bank

ABC and the implications of this corporate action on the condition of PT Bank ABC in terms of assets in general. This study is a qualitative research study where the data is obtained from primary data resulting from interviews and secondary data in the form of documents related to the transaction of business unit acquisitions conducted by PT Bank ABC. The research suggests that the process of acquisition transactions business unit by PT Bank ABC was involving three important phases namely the first phase (due diligence), the second phase (regulatory approval) and third phase (integration). There are three main challenges from the research that is in connection with the approval from the regulator, employee recruitment and adaptation, and the use of information technology. In addition, this research also suggests that there was a significant increase in the book assets of PT Bank ABC; Banking policy developments in Indonesia after the issuance of the Indonesian

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