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## Perubahan kebijakan single presence policy terhadap Bank BUMN di Indonesia = The change of single presence policy to State Owned Bank in Indonesia

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## **Abstrak**

Perubahan aturan single presence policy telah memberikan opsi baru bagi pemerintah selaku pemegang saham pengendali bank BUMN dalam mematuhi aturan kepemilikan tunggal tersebut. tujuan dari peneletian ini adalah untuk meneliti perubahan peraturan single presence policy tersebut bagi bank BUMN di Indonesia serta meneliti opsi terbaik bagi bank BUMN dalam melaksanakan aturan single presence policy tersebut dengan menggunakan metode penelitian yuridis normatif.

Dari perubahan kebijakan single presence policy ini telah memberikan opsi baru berupa fungsi holding menggantikan opsi divestasi saham pada aturan single presence policy sebelumnya, dari perubahan tersebut, bank BUMN dalam rangka melaksanakan kebijakan single presence policy tersebut, Opsi bank holding company dinilai lebih baik mengingat fokus usaha dari bank-bank BUMN yang berbeda.

Dalam mencapai efisiensi bank dan demi mematuhi aturan single presence policy, maka Opsi terbaik bagi bank BUMN dari segi akibat hukum adalah bank holding company dimana bank BUMN tidak perlu bergabung menjadi satu perusahaan sehingga penerapan opsi tersebut sebaiknya dilaksanakan secepat mungkin apalagi kita sedang dihadapkan dengan masyarakat ekonomi ASEAN dimana perbankan yang kuat dan efisien sangat dibutuhkan.

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Change the rules of the single presence policy has provided a new option for the government as the controlling shareholder of state banks in the sole possession abide by the rules. this research purpose is to examine the changes in the rules of the single presence policy for state-owned banks in Indonesia and researching the best options for state-owned banks in implementing the single presence policy rules using normative juridical research.

Change of single presence policy change has provided new options in the form of a holding function replaces divestiture option on the single presence policy rules previously, of the amendment, the state bank in order to carry out the policy of the single presence policy, the bank holding company options considered better considering the focus of business from state-owned banks are different.

In achieving the efficiency of banks and to comply with the rules of the single presence policy, then the best option for the state bank in terms of legal consequences is a bank holding company in which state owned banks do not need to be merged into one company so that the application of these options should be implemented as soon as possible especially we are faced with economic society ASEAN where a strong and efficient banking is needed.