

Tinjauan yuridis peran pengawas perbankan oleh otoritas jasa keuangan ojk terhadap bank yang melaksanakan jasa layanan nasabah prima wealth management di Indonesia = Legal review Indonesian financial services authority otoritas jasa keuangan oversees wealth management services conducted by banks in Indonesia

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Abstrak

Integrasi pasar keuangan pada era globalisasi ini menyebabkan produk dan aktivitas yang ditawarkan oleh perbankan menjadi semakin kompleks dan bervariasi. Jasa Layanan Nasabah Prima (Wealth Management) muncul sebagai tanda perkembangan dalam dunia bisnis perbankan. OJK hadir sebagai lembaga pengawas perbankan (micro prudential supervisor) di Indonesia agar dapat menjaga stabilitas perekonomian dan keadaan perbankan nasional. Pokok permasalahan utama dalam skripsi ini adalah untuk membahas dan menganalisis peran OJK dalam mengawasi setiap Bank yang melakukan layanan tersebut, termasuk bagaimana ketentuan hukumnya. Penelitian ini merupakan penelitian yuridis-normatif menggunakan data sekunder. Hasil penelitian ini menunjukkan bahwa OJK telah melakukan pengawasan berdasarkan laporan (off-site) yang diterima secara berkala dan pemeriksaan langsung di lapangan (on-site). OJK harus mengawasi secara khusus terkait Layanan Nasabah Prima (Wealth Management) yang mana selama ini belum dilakukan, mengingat layanan ini memiliki risiko yang tinggi.

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Integration of financial markets in this era of globalization led to products and activities offered by banks is becoming complex and varied. Wealth Management Service conducted by banks appears as a sign of advancement in banking business. Financial Services Authority (Otoritas Jasa Keuangan) as the banking supervisory institution (micro prudential supervisor) assigned to maintain the stability of the economy and stability of national banking. The main issues in this thesis is to discuss and analyzes Financial Services Authority roles in overseeing Banks carry out such of services, including legal provisions. This research is a normative legal research using secondary data. The results of this thesis showed that the Financial Services Authority has done supervision based on report (off-site) received regularly and based on auditing on filed (on-site). The Financial Services Authority should has special supervision related to Wealth Management Service which hasn't been done before, it's considered that these services are at high risk.