

Faktor yang melatarbelakangi asing melakukan merger dan akuisisi terhadap industri perbankan di Indonesia beserta implikasi kepemilikannya terhadap perbankan nasional = Factors behind mergers and acquisitions by foreign company to Indonesia's banking industry and implications of foreign ownership to the national banking

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Abstrak

[ABSTRAK

Krisis keuangan Asia pada tahun 1997 merupakan salah satu pintu gerbang maraknya aktivitas merger dan akuisisi di industri perbankan yang dilakukan perusahaan asing. Hal ini tidak terlepas dari berbagai faktor, seperti Letter of Intent (Loi) antara pemerintah dengan IMF serta adanya liberalisasi peraturan mengenai batas kepemilikan asing di industri perbankan.

Tujuan umum dari penelitian ini adalah meneliti berbagai motivasi yang mendasari perusahaan asing atas aktivitas merger dan akuisisi yang dilakukan, daya tarik Indonesia khususnya Industri perbankan bagi perusahaan asing, dan situasi perbankan nasional saat ini sebagai implikasi gencarnya tren aktivitas merger dan akuisisi yang dilakukan perusahaan asing beserta fokus penyaluran kredit perbankan pasca krisis Asia tahun 1997.

Penelitian mengenai merger dan akuisisi pada umumnya hanya seputar kinerja perusahaan. Yang berbeda dari penelitian ini adalah, secara spesifik meneliti berbagai hal dibalik gencarnya dominasi asing di industri perbankan saat ini beserta implikasinya terhadap situasi perbankan nasional.

Untuk menjawab permasalahan penelitian ini, maka dilakukan pengumpulan data selama periode tahun 1997 hingga tahun 2008. Data yang diperoleh berupa data primer maupun sekunder. Data primer diperoleh dari perusahaan asing yang melakukan aktivitas merger dan akuisisi di Indonesia, sedangkan data sekunder diperoleh dari berbagai publikasi yang ada.

Penelitian ini menggunakan metode ex post facto dimana selanjutnya akan dilakukan proses pengidentifikasian dan pendalaman guna memperoleh gambaran yang komprehensif untuk menjawab tujuan dari penelitian ini.

Temuan menunjukkan bahwa terdapat tiga faktor yang melatarbelakangi perusahaan asing melakukan aktivitas merger dan akuisisi, yaitu : menciptakan skala ekonomi) memperluas pasar, dan memperoleh market power. Selain itu terdapat lima faktor yang menjadi daya tarik Indonesia khususnya sektor

perbankan bagi perusahaan asing, yaitu : perekonomian Indonesia, populasi Indonesia, perbaikan iklim investasi di Indonesia, kinerja perbankan dan deregulasi. Dan untuk situasi perbankan saat ini dimana 42,78 % pangsa pasar industri perbankan dikuasai oleh asing serta terjadinya perubahan fokus penyaluran kredit pasca krisis Asia tahun 1997 yaitu adanya tren peningkatan pada kredit konsumsi.

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ABSTRACT

Asian financial crisis in 1997 is one of the gates merger and acquisition activity in the banking industry by

foreign company. It can be of various factors, such as the Letter of Intent (LoI) between the government and the IMF and the liberalization of rules on foreign ownership limits in the banking industry.

The general objectives of this research is to examine the underlying motivations of foreign companies on mergers and acquisitions activity is carried out, particularly Indonesia attractiveness of the banking industry to foreign companies, the situation of national banking as the implications of current trends amid merger and acquisition activity undertaken with foreign companies, and the focus of banking loans in the post-1997 Asian crisis.

Research on mergers and acquisitions in general, only about the company's performance. Different from this study is. specifically examining various things behind the onslaught of foreign domination in the current banking industry and its implications for the national banking situation.

To answer the problems of this research, data collection is performed during the period 1997 to year 2008. Data obtained in the form of primary and secondary data. Primary data obtained from foreign companies doing mergers and acquisitions activity in Indonesia, while the secondary data obtained from existing publications.

This study used ex post factor method, which will then be carried out and deepening the process of identification in order to obtain a comprehensive picture to answer the purpose of this research.

The findings show that there are three factors behind foreign companies doing mergers and acquisitions activity, namely: to create economies of scale, expand markets and gain market power. In addition there are five factors are the main attraction, especially Indonesian's banking sector to foreign companies, namely: the economy of Indonesia, the performance of banks, and deregulation. And for the current banking situation in which 42.78% industry market share controlled by foreign banks and the credit focus changes after the 1997 Asian crisis is a trend increase in consumption credit.

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