

IMPLEMENTASI UNDANG UNDANG PENGEMBANGAN DAN PENGUATAN SEKTOR KEUANGAN (UU P2SK) DI INDUSTRI PERBANKAN

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ABSTRAK

Penelitian ini Bertujuan untuk mengetahui Implementasi dari Undang Undang yang cukup Kontroversial yang baru disahkan pada Tahun 2023 lalu, yang cukup berdampak pada sektor keuangan, dan menggantikan sekaligus 17 Undang Undang secara *omnibus*, yang dilaterbelakangi untuk mewujudkan visi Indonesia Emas 2045, Penelitian ini Menggunakan Metode Penulisan Studi Kepustakaan dan Dokumentasi. Dengan adanya Undang Undang ini Pemerintah bertujuan untuk memperkuat sektor keuangan secara keseluruhan, termasuk industri perbankan. Diharapkan dengan adanya Undang Undang ini Industri Perbankan dapat menciptakan sistem perbankan yang lebih kuat, efisien, dan Inklusif, dan memberikan perlindungan yang lebih baik kepada konsumen, serta melakukan reformasi keuangan di Indonesia, Namun Implementasi Undang Undang ini menghadirkan tantangan tersendiri, seperti perlunya penyesuaian regulasi dan peningkatan sumber daya manusia di sektor keuangan secara keseluruhan termasuk perbankan.

Kata Kunci: UU P2SK, Industri Perbankan, Sektor Keuangan, Lembaga Otoritas Moneter, Pengawasan, Perlindungan Konsumen

IMPLEMENTATION OF THE FINANCIAL SECTOR DEVELOPMENT AND STRENGTHENING LAW (UU P2SK) IN THE BANKING INDUSTRY

ABSTRACT

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The research aims to find out the implementation of a controversial law that was passed in 2023. Controversial law that was only passed in 2023, which has quite an impact on the financial sector, and replaces at least 17 omnibus laws on the financial sector, and replaced at the same time 17 laws in an omnibus manner, which is motivated to realize the vision of the Golden Indonesia 2045, this research uses a literature study method. This research uses the method of writing literature studies and documentation. With this Act, the Government aims to strengthen the financial sector as a whole, including the banking industry. It is expected that with this Law Banking Industry can create a banking system that is stronger, more efficient, and inclusive, and provide better protection to the public. strong, efficient, and inclusive banking system, and provide better protection to consumers, as well as financial reform in Indonesia. consumers, as well as conducting financial reforms in Indonesia, however, the implementation of this Act presents its own challenges, such as

However, the implementation of this Law presents its own challenges, such as the need for regulatory adjustments and improving human resources in the financial sector as a whole, including banking. sector as a whole including banking.

Keywords: P2SK Law, Banking Industry, Financial Sector, Monetary Authority Institution, Supervision, Consumer Protection