

ABSTRAK

Berdasarkan ketentuan pasal 69 ayat (1) huruf (a) UU OJK menegaskan tugas Otoritas Jasa Keuangan adalah tugas pengaturan dan pengawasan yang berkaitan dengan microprudential, sedangkan Bank Indonesia tetap memiliki tugas pengaturan perbankan terkait macroprudential. Berkaitan dengan hal tersebut, tugas pengaturan perbankan tidak sepenuhnya dilaksanakan secara independen oleh Otoritas Jasa Keuangan, karena pengaturan microprudential dan macroprudential akan sangat berkaitan. Dengan demikian dapat dilihat bahwa Otoritas Jasa Keuangan masih memiliki "hubungan khusus" dengan Bank Indonesia terutama dalam pengaturan dan pengawasan perbankan.

Otoritas Jasa Keuangan merupakan lembaga negara yang mempunyai fungsi regulasi (pengaturan) dan supervisi (pengawasan) terhadap seluruh kegiatan di dalam sektor jasa keuangan. Sehubungan dengan hal tersebut di atas, agar kegiatan di dalam sektor jasa keuangan dapat terselenggara secara teratur, adil, transparan dan akuntabel, haruslah juga diikuti dengan suatu sistem pengaturan dan pengawasan yang baik dan taat hukum. Dengan demikian, seluruh kegiatan jasa keuangan sektor perbankan, dan lembaga jasa keuangan lainnya ada di dalam kewenangan Otoritas Jasa Keuangan, namun Bank Indonesia akan tetap menjalankan fungsinya dalam pembentukan regulasi dibidang moneter. Pengalihan tugas ini juga tidak sepenuhnya melepaskan pengawasan Bank Indonesia terhadap industri perbankan di Indonesia. Koordinasi antara OJK dan Bank Indonesia tetap dibangun guna menjamin tercapainya tujuan masing-masing lembaga serta tercapainya stabilitas sistem keuangan.

Kata Kunci: Otoritas Jasa Keuangan, Bank Indonesia, pola koordinasi.

ABSTRACT

Based on the provisions of article 69 paragraph (1) letter (a) of the OJK Law, it is stated that the task of the Financial Services Authority is the task of regulating and supervising microprudential matters, while Bank Indonesia still has the task of regulating banking related to macroprudential. In this regard, the task of banking regulation is not fully carried out independently by the Financial Services Authority, because microprudential and macroprudential arrangements will be closely related. Thus, it can be seen that the Financial Services Authority still has a "special relationship" with Bank Indonesia, especially in banking regulation and supervision.

The Financial Services Authority is a state institution that has the function of regulation (regulation) and supervision (supervision) of all activities in the financial services sector. In connection with the foregoing, so that activities in the financial services sector can be carried out in an orderly, fair, transparent and accountable manner, it must also be followed by a good and law-abiding system of regulation and supervision. Thus, all financial service activities in the banking sector and other financial service institutions are under the authority of the Financial Services Authority, but Bank Indonesia will continue to carry out its function in establishing regulations in the monetary sector. This transfer of duties also does not completely release Bank Indonesia's supervision of the banking industry in Indonesia. Coordination between OJK and Bank Indonesia continues

to be built to ensure the achievement of the goals of each institution and the achievement of financial system stability.

Keywords: Financial Services Authority, Bank Indonesia, coordination pattern.

