

Penerapan prinsip kehati-hatian dalam pemberian kredit kepada industri minyak dan gas bumi = Implementation of prudential banking principle in providing loan towards oil and gas industry / Tesalonika Br Barus

Barus, Tesalonika Br, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20337160&lokasi=lokal>

Abstrak

ABSTRAK

Penulisan dilatarbelakangi fakta bahwa perbankan kurang mendukung industri minyak dan gas bumi, padahal industri minyak dan gas bumi penting bagi ketahanan energi. Oleh sebab itu penulis melakukan pembahasan mengenai penerapan prinsip kehati-hatian dalam pemberian kredit kepada industri minyak dan gas bumi, mengingat risiko yang cukup besar yang terkandung dalam industri tersebut. Pembahasan dilakukan dengan menjelaskan prinsip kehati-hatian dan karakter risiko yang terdapat dalam industri minyak dan gas bumi. Penulis menggunakan tipologi penelitian normatif dengan metode penelitian kepustakaan dan wawancara. Pada bagian akhir, penulis menyimpulkan bahwa perbankan sebaiknya berfokus kepada kegiatan usaha hilir atau tahapan eksploitasi

ABSTRACT

This thesis is written based on the fact that banking is less supportive to oil and gas industry, whereas oil and gas industry is important for energy resilience. Therefore, the author will discuss the implementation of prudential banking principle in providing loan towards oil and gas industry, with regard to the considerable risk of oil and gas industry while the bank is required to apply prudential banking principle. The discussion is conducted by explaining the prudential banking principle and the risk character in oil and gas industry. The author uses normative research typology with bibliographical and interview research method. At the end of the thesis, the author concludes that bank that bank should be focus on downstream activities or exploitation phase.