



# Keistimewaan Lembaga Keuangan (Lanjutan)

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# SPECIALNESS AND REGULATION

FIs were shown to be special because of the various services they provide to sectors of the economy. Failure to provide these services or a breakdown in their efficient provision can be costly to both the ultimate sources (households) and users (firms) of savings.



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Six types of regulation seek to enhance the net social welfare benefits of financial intermediaries' services: (1) safety and soundness regulation, (2) monetary policy regulation, (3) credit allocation regulation, (4) consumer protection regulation, (5) investor protection regulation, and (6) entry and chartering regulation.



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# Safety and Soundness Regulation

To protect depositors and borrowers against the risk of FI failure due, for example, to a lack of diversification in asset portfolios, regulators have developed layers of protective mechanisms. These mechanisms are intended to ensure the safety and soundness of the FI and thus to maintain the credibility of the FI in the eyes of its borrowers and lenders. Indeed, even during the worst of the financial crisis deposit runs at banks, savings institutions, and credit unions did not occur



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# THE CHANGING DYNAMICS OF SPECIALNESS

As the demands for the special features of financial services change as a result of changing preferences, macroeconomic conditions, and technology, one or more areas of the financial services industry become more or less profitable. Similarly, changing regulations can increase or decrease the net regulatory burden faced in supplying financial services in any given area. These demand, cost, and regulatory pressures are reflected in changing market shares in different financial service areas as some contract and others expand. Clearly, an FI seeking to survive and prosper must be flexible enough to move to growing financial service areas and away from those that are contracting.



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# Case

<https://grafis.tempo.co/read/2951/daftar-negara-yang-menjatuhkan-sanksi-terhadap-rusia>



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# Case

<https://www.cnbcindonesia.com/market/20220306235838-17-320419/ekonomi-rusia-sekarat-kena-sanksi-hingga-orang-antre-ke-atm>

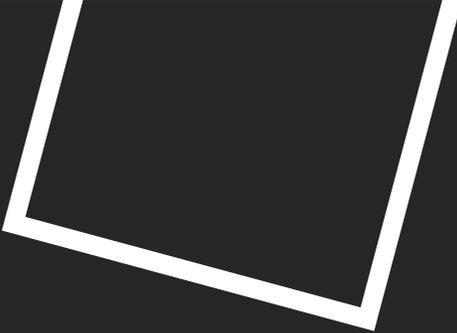


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# REFLEKSI

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- 2) Manfaat penting dari informasi penting hari ini
- 3) Tindak lanjut yang dapat saudara lakukan





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