

MENCARI AKAR MASALAH KRISIS FINANSIAL GLOBAL

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Abstract

The financial crisis that occurred in the U.S., preceded the discovery of the full mortgage scandal of collusion and manipulation, has dragged the world economy into a deep slump abyss. Therefore, the observer called this crisis as the global financial crisis. The financial crisis can be said to be the biggest crisis after the Great Depression in the 1930's. In analyzing the main cause of the global financial crisis, many economists berkonklusi that the fragility of the economic fundamentals at the root of the problem the emergence of the economic crisis. Moreover, the root problem is the onset of the global financial crisis of human greed. As in the case of subprime mortgage-induced credit dependent lifestyle that exceeds the ability to pay interest on the loan as well as the implementation of policies that are not realistic conflict with human values and justice; transactions based on speculation without any underlying assets artificially boost economic growth. This is evidenced by the more inflated the non real hundred-fold compared with the growth of the real sector.

Keywords: global crisis, fundamentals, bubble economy

Pendahuluan

Krisis finansial yang melanda Amerika Serikat (AS) telah menimbulkan keterpurukan ekonomi yang sangat dalam tak hanya bagi perekonomian AS tetapi juga bagi perekonomian dunia. Krisis finansial ini bisa dikatakan sebagai krisis terbesar setelah *great depression* pada era 1930-an. Krisis keuangan yang berawal dari kasus *subprime mortgage* yang terjadi sejak 2007, telah merontokkan sejumlah lembaga keuangan AS. Beberapa pelaku bisnis raksasa pun tumbang. Seperti, Lehman Brothers, Washington Mutual Bank, perusahaan asuransi terbesar di dunia American International Group (AIG), juga beberapa perusahaan sekuritas raksasa, yaitu: Merrill Lynch, Morgan Stanley, dan Goldman Sachs.

Pemerintah AS terpaksa memutuskan campur tangan dengan menggelontorkan dana talangan lebih dari satu triliun dolar guna menyelamatkan perusahaan-perusahaan raksasa dari ambang kebangkrutan. Mereka tak lagi