

ABSTRAK

PENGARUH SISTEM PENJAMINAN SIMPANAN TERHADAP PENGHIMPUNAN DANA PIHAK KETIGA DAN PENGAMBILAN RISIKO PADA BANK UMUM DI INDONESIA

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Berbagai penelitian telah dilakukan untuk menganalisis sistem penjaminan simpanan dan pengaruhnya kepada simpanan di bank atau pengambilan risiko bank. Namun rata-rata penelitian tersebut telah lama dilakukan yaitu pada awal periode Indonesia memberlakukan sistem penjaminan simpanan.

Meskipun pembentukan lembaga penjaminan simpanan yang telah berjalan 14 tahun, kebijakan yang dikeluarkan oleh lembaga tersebut tetap menjadi perhatian bagi perbankan. Berdasarkan hal tersebut, penulis tertarik untuk melakukan penelitian empiris serupa dengan mengambil objek perbankan di Indonesia sejak terbentuknya sistem penjaminan simpanan hingga kurun waktu terkini.

Dari hasil analisis menggunakan uji beda dan analisis regresi, diperoleh hasil bahwa adanya sistem penjaminan simpanan tidak terbukti berpengaruh dalam peningkatan penghimpunan dana pihak ketiga pada bank, namun demikian terbukti mempengaruhi peningkatan pengambilan risiko pada bank. Di sisi lain, suku bunga maksimal jaminan dari lembaga penjaminan simpanan terbukti mempunyai pengaruh kepada penghimpunan dana pihak ketiga dan pengambilan risiko pada bank di Indonesia.

Kata kunci: jaminan simpanan pada bank, lembaga penjaminan simpanan, dana pihak ketiga, bank risk taking,

ABSTRACT

THE INFLUENCE OF DEPOSIT INSURANCE SYSTEM ON THIRD PARTY FUNDING AND RISK TAKING ON INDONESIAN COMMERCIAL BANK

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Various studies have been conducted to analyze the deposit insurance system and its effect on deposits in banks or bank risk taking. However, on average this research has been carried out for a long time, namely in the beginning of the period of Indonesia the deposit insurance system was established.

Although the establishment of a deposit insurance institution that has been running for 14 years, the policies issued by these institutions remain a concern for banks. Based on this, the authors are interested in conducting empirical research similar to taking the object of banking in Indonesia since the formation of a deposit insurance system until the latest timeframe.

From the results of the analysis using different tests and regression analysis, the results show that the existence of a deposit insurance system has not been proven to have an effect on increasing the collection of third party funds at banks, but it has been proven to influence the increase in risk taking at banks. On the other hand, the maximum interest rate of deposit from the institutions is proven to have a good influence on the collection of third party funds and risk taking at banks in Indonesia.

Keywords: bank deposito guarantee, deposit insurance institutions, third party funds, risk taking banks.