

INTISARI

Dalam rangka menjaga kepercayaan masyarakat serta menjaga kestabilan perekonomian negara, diperlukan suatu tindakan yang memberikan perlindungan dan menciptakan rasa aman kepada masyarakat dalam menyimpan dananya di bank, serta diperlukan suatu pengawasan dan pengaturan terhadap bank. Bentuk pengawasan dan pengaturan terhadap bank terdapat pada Bank Sentral dan Otoritas Jasa Keuangan sebagai pengawas bank. Selain itu, diperlukan pula suatu bentuk perlindungan kepada nasabah yang berupa penjaminan simpanan yang diwujudkan dengan pembentukan lembaga penjamin simpanan yang bertugas memberikan jaminan rasa aman kepada masyarakat penabung.

Dalam melihat ada atau tidaknya pengaruh penjaminan simpanan terhadap perkembangan kondisi perbankan, keuangan, *market discipline* dan pertumbuhan ekonomi di Indonesia, Singapura dan Hongkong pada periode sebelum dan setelah adanya lembaga penjamin simpanan digunakan variabel pertumbuhan simpanan, cakupan penjaminan, dan pertumbuhan ekonomi. Hasil yang didapat Di Indonesia, memiliki pengaruh positif terhadap pertumbuhan simpanan di Indonesia. Sedangkan di Hongkong dan Singapura tidak memberikan hubungan dan gambaran yang jelas adanya pengaruh berdirinya lembaga penjamin simpanan terhadap pertumbuhan simpanan. Peningkatan pertumbuhan simpanan dan *market discipline* didukung dengan pemberlakuan kriteria penjaminan simpanan di masing-masing negara tersebut.

Disisi lain, Pendirian lembaga penjamin simpanan di Indonesia, Hongkong, dan Singapura tidak memberikan hubungan dan gambaran yang jelas mengenai adanya pengaruh penerapan sistem penjaminan simpanan oleh Lembaga Penjamin Simpanan, Hong Kong Deposit Protection Board, dan Singapore Deposit Insurance Corporation terhadap pertumbuhan ekonomi di masing-masing negara tersebut.

Kata kunci: *pertumbuhan ekonomi, pertumbuhan simpanan, lembaga penjamin simpanan, market discipline.*

ABSTRACT

In order to maintain public confidence and maintain stability in the country, we should provide protection and creates a sense of security to depositors in saving their money in banks, and give supervision and regulation to banks. The supervision and the regulator of the bank is held by the Central Bank and Financial Services Authority as a banking supervisor. In addition, it also required some protections to depositors in the form of deposit insurance that would be held by the establishment of the deposit insurance institutions which is in charge of providing a sense of security to the depositors.

In the presence or absence of deposit insurance against the effects of deposits and economic growth in Indonesia, Singapore and Hong Kong during the period before and during the period after the establishment of the deposit insurance institutions, we use the variables; deposit coverage, deposits' and economic growth. The results obtained shows that it has a positive influence on market discipline in Indonesia. While it has not shows any relationship and a clear picture of the influence of the establishment of the deposit insurance institutions to market discipline in Hongkong and Singapore. An increased deposits growth and market discipline could supported by the implementation of deposit insurance criteria in each of these countries.

On the other hand, the establishment of deposit insurance institutions in Indonesia, Hong Kong, and Singapore did not shows any relationship and a clear picture of the effects of the application of deposit insurance system by LPS, HKDPB and SDIC regarding the economic growth of these countries.

Keyword: *economic growth, deposit growth, deposit insurance institutions, market discipline*