

LEMBAGA PENJAMIN SIMPANAN DAN FUNGSINYA TERHADAP PENYELESAIAN BANK GAGAL DI INDONESIA

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Abstract

Trust of society to industry banking of national represent one of key to look after industrial stability of banking, so that monetary crisis goodness and also expected global crisis not recurred. Trust of society can be obtained with existence of rule of law in arrangement and observation of bank and also guarantee of bank client deposit to increase the continuity of the effort bank healthy. If bank losing of trust of society so that the continuity of the effort such bank cannot be continued, hence such bank become Bank Fail causing to be abstracted its effort permit. On that account, owner goodness and organizer of related authority and also bank in arrangement and/or observation of bank have to work along to realize trust of society to industry bank. regulation of LPS specify guarantee of expected bank client deposit can look after trust of society to banking industry and risk minimization can encumbering State budget or risk generating moral of hazard. Guarantee of the bank client deposit carried out by LPS owning two function that is guarantying bank client deposit and partake active in looking after banking system stability as according to its.

Keyword: *Indonesia Deposit Insurance, Function, Solving of Bank Fail.*

I. PENDAHULUAN

Salah satu bagian dari sistem keuangan yang paling penting adalah industri perbankan yang berperan sangat berperan strategis dan keberadaannya mutlak dalam kegiatan atau pembangunan ekonomi. Keberadaan bank menjadi semakin penting bagi negara berkembang termasuk Indonesia. Keterlibatan bank dalam mengumpulkan dana dan menyalurkan kembali dana-dana masyarakat akan

sangat membantu proses pembangunan ekonomi.

Kondisi perbankan yang sehat dan kuat sangat penting guna mendukung perekonomian nasional. Bisnis perbankan adalah bisnis yang menjanjikan keuntungan besar bila dikelola secara baik dan penuh kehati-hatian (*prudent*). Namun disatu sisi juga merupakan bisnis yang penuh risiko (*full risk business*) karena sebagian besar merupakan dana titipan masyarakat.