ABSTRACT

A bank is an intermediary between entities with surplus funds and those with deficits. Bank operations may involve the risk of failure. Banks act as institutions that collect and distribute funds based on the financial intermediary theory. This is the background of fractional reserve banking, which supports the distribution of funds to the public. Fractional Reserve Banking holds a portion of customer deposits as liquid reserves to meet obligations when customers withdraw funds. This study aims to examine the effect of Fractional Reserve Banking on the risk of failure in conventional and Islamic banks. The research method uses a descriptive-quantitative approach, with a purposive sampling method. The study found that the results of multivariate tests (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, Roy's Largest Root) showed a significance value <0.05. The hypothesis test FRB significantly affects ROA and LDR/FDR. The Difference Test (t-test) found no significant differences between Conventional Banks and State-Owned Sharia Banks for the variables STLR, GWM, FR, ROA, and LDR/FDR. Conclusion: Fractional Reserve Banking (FRB) is proven to have a significant effect on the risk of bank failure, and there is no significant difference between the financial ratios of Conventional Banks and State-Owned Sharia Banks.

Keywords: Fractional Reserve Banking, Risk of Failure, Bank, STLR, GWM, FR, ROA, LDR, FDR

ABSTRAK

Bank adalah lembaga intermediasi yang berfungsi sebagai perantara antara entitas yang memiliki surplus dana dengan entitas yang defisit. Dalam operasional bank memungkinkan terjadi risiko kegagalan. Ditinjau dari teori financial intermediary, bank berperan sebagai lembaga yang mengumpulkan dan mendistribusikan dana. Hal inilah yang melatarbelakangi terjadinya praktek Fractional Reserve Banking guna menunjang penyaluran dana kepada masyarakat umum. Fractional Reserve Banking adalah praktik menyimpan sebagian dari simpanan nasabah sebagai cadangan likuid untuk memenuhi kewajiban saat terjadi penarikan dana oleh nasabah. Tujuan penelitian ini untuk menguji pengaruh Fractional Reserve Banking terhadap resiko kegagalan pada bank konvensional dan syariah. Metode penelitian menggunakan pendekatan deskriptif-kuantitatif, dengan metode penentuan sampel puposive sampling. Hasil penelitian ditemukan Hasil uji multivariat (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, Roy's Largest Root) menunjukkan nilai signifikansi < 0,05. Uji Hipotesis FRB berpengaruh signifikan terhadap ROA dan LDR/FDR. Uji Beda (t-test) Tidak ditemukan perbedaan yang signifikan antara Bank Konvensional dan Bank Syariah Milik Negara untuk variabel STLR, GWM, FR, ROA, LDR/FDR. Kesimpulan Fractional Reserve Banking (FRB) terbukti berpengaruh signifikan terhadap resiko kegagalan bank dan Tidak terdapat perbedaan signifikan antara rasio-rasio keuangan Bank Konvensional dan Bank Syariah Milik Negara.

Kata Kunci: Fractional Reserve Banking, Resiko Kegagalan, Bank, STLR, GWM, FR, ROA, LDR, FDR