

## ABSTRAK

Penelitian ini menganalisis pengaruh penjaminan simpanan, *opacity*, dan makroprudensial terhadap *bank risk-taking* yang dimoderasi suku bunga. Objek penelitian ini merupakan bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2016-2021. Penelitian ini menggunakan teknik *Purposive Sampling* dengan jumlah sampel sebanyak 168 sampel selama 6 tahun pengamatan.

Berdasarkan analisis, hasil penelitian menunjukkan hasil sebagai berikut:

(1) Penjaminan Simpanan berpengaruh negatif terhadap *Bank Risk-Taking*; (2) *Opacity* berpengaruh positif terhadap *Bank Risk-Taking*; (3) Makroprudensial tidak berpengaruh terhadap *Bank Risk-Taking*; (4) Suku Bunga tidak memoderasi pengaruh Penjaminan Simpanan terhadap *Bank Risk-Taking*; (5) Suku Bunga memoderasi pengaruh *Opacity* terhadap *Bank Risk-Taking*; (6) Suku Bunga tidak memoderasi pengaruh Makroprudensial terhadap *Bank Risk-Taking*.

Implikasi pada penelitian ini adalah manajemen perbankan harus mengurangi perilaku *bank risk-taking* yang berlebihan. Pihak bank harus lebih berhati-hati atas risiko yang diambilnya. Bank juga harus lebih transparan agar *cost of fund* tidak meningkat sehingga *bank risk-taking* dapat diminimalisir. Selain itu berbagai kebijakan makroprudensial sebagai mitigasi risiko perlu dikaji lebih lanjut agar keefektifannya dalam mencegah risiko sistemik berfungsi dengan baik.

Kata Kunci: Penjaminan Simpanan, *Opacity*, Mkaroprudensial, *Bank Risk-Taking*

## **ABSTRACT**

*This study analyze the effect of deposit insurance, opacity, and macroprudential on bank risk-taking moderated by interest rates. The object of this research is a conventional commercial bank that is listed on the Indonesia Stock Exchange (IDX) in 2016-2021. This study used a purposive sampling technique with a total sample of 168 samples during 6 years of observation.*

*Based on the analysis, the results of the study show the following results:*

*(1) Deposit Insurance has a negative effect on Bank Risk-Taking; (2) Opacity has a positive effect on Bank Risk-Taking; (3) Macroprudential has no effect on Bank Risk-Taking; (4) Interest rates do not moderate the effect of Deposit Insurance on Risk-Taking Banks; (5) Interest rates moderate the effect of Opacity on Bank Risk-Taking; (6) Interest rates do not moderate the effect of Macroprudential on Bank Risk-Taking.*

*The implication of this research is that banking management must reduce excessive bank risk-taking behavior. The bank must be more careful about the risks it takes. Banks have to be more transparent so the cost of funds does not increase and bank risk-taking can be minimized. In addition, various macroprudential policies as risk mitigation need to be studied further so the effectiveness in preventing systemic risk can work properly.*

*Keywords: Deposit Insurance, Opacity, Macroprudential, Bank Risk-Taking.*