

## Pengaruh penerapan manajemen resiko terhadap return harga saham industri perbankan di Indonesia = The impact of risk management implementation to the stock return in Indonesian banking industry

Selfi Indra Wardhani, author

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### Abstrak

Tesis ini bertujuan untuk mengetahui kondisi penerapan manajemen risiko dengan menilai berdasarkan data laporan keuangan serta mengetahui pengaruh penerapan manajemen risiko terhadap return harga saham. Dengan menggunakan rasio keuangan net interest margin to total assets (NETIM), non interest margin to total assets (NONIM), provisions to total assets (PROV) dan rasio kecukupan modal (CAR) yang berfungsi sebagai proxy variabel pengelolaan manajemen risiko sehingga dapat dihitung tingkat pelaksanaan manajemen risiko dengan metode statistik multivariat. Untuk mengetahui pengaruh penerapan manajemen risiko terhadap return harga saham digunakan analisis regresi.

Hasil penelitian ini menunjukkan penerapan manajemen risiko di industri perbankan Indonesia menurun di awal periode (Maret 2004 ? Desember 2005) kemudian stabil (Maret 2006 ? Desember 2011). Penerapan manajemen risiko berpengaruh positif terhadap pergerakan return harga saham.

*The purpose of this researchare to summarize the information that contained in bank financial statement on the risk management capabilities of bank and to investigate the impact of risk management capabilities to bank stocks return movement. By using accounting ratios such as net interest margin to total assets (NETIM), non interest margin to total assets (NONIM), provisions to total assets (PROV) and capital adequacy ratio (CAR) as proxy of risk management variables and attempts to quantify the overall risk management capabilities of bank by multivariate statistic method. Than, regression analysis is used to analyze the impact of risk management on stock return.*

*This research shows that risk management capability in indonesian banking industry declines in the beginning of research period (March 2004 - December 2005), and than stable until the end of the period (March 2006 ? December 2011). Risk management capabilities has a positive affect to stock return movement.*