

Pengaruh kualitas corporate governance dan struktur kepemilikan terhadap asset risk bank = The effect of quality corporate governance and ownership structure on bank asset risk

Dara Amelia Maryana, author

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Abstrak

Penelitian bertujuan untuk mengetahui penerapan good corporate governance dan struktur kepemilikan dapat mempengaruhi risiko aset dalam bank di Indonesia. Good corporate governance dinilai berdasarkan skor corporate governance berdasarkan kriteria yang ditetapkan oleh Bank Indonesia yang telah dibuat oleh penelitian sebelumnya yaitu penelitian Mahdan (2010), sedangkan untuk struktur kepemilikan dibedakan menjadi tiga, yaitu kepemilikan pemerintah, swasta, dan asing. Kepemilikan yang berbeda memungkinkan adanya perbedaan pengelolaan risiko pada masing-masing bank. Pengujian hipotesis dengan model regresi linear berganda yang menggunakan observasi sebanyak 223 observasi (firm year) yang terdaftar di Bank Indonesia selama tahun 2008 hingga 2011.

Hasilnya penelitian ini menunjukkan bahwa good corporate governance tidak berpengaruh terhadap asset risk bank yang diprosikan dalam standard deviasi return on asset dan non performing loan. Namun struktur kepemilikan swasta memiliki pengaruh negatif terhadap standard deviasi return on asset dan non performing loan, sedangkan untuk kepemilikan asing tidak berpengaruh terhadap standard deviasi return on asset dan non performing loan.

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The study aims to determine the application of good corporate governance and ownership structures can affect the risk of bank assets in Indonesia. Good corporate governance were evaluated according to corporate governance based on the criteria stipulated by Bank Indonesia have been made by previous research studies Mahdan (2010), whereas for the ownership structure is divided into three, namely government ownership, private, and foreign. Different ownership allows for differences in risk management at each bank. Hypothesis testing with multiple linear regression model that uses as many as 223 observations (firm year) are listed in the Bank Indonesia during 2008 to 2011.

The result of this study suggest that good corporate governance does not affect the bank asset risk in standard deviation of return on assets and non performing loans. But private ownership structure has a negative effect on the standard deviation of return on assets and non performing loans, while foreign ownership does not affect standard deviation of return on assets and non performing loans.