

Pengaruh konsentrasi kepemilikan perlindungan pemegang saham minoritas dan efektivitas pengawasan terhadap prosiklikalitas loan loss provision di perbankan ASEAN 5 = The impact of ownership concentration minority shareholders protection and supervisory effectiveness on procyclicality of loan loss provision in ASEAN 5 banks

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Abstrak

Penelitian ini bertujuan menganalisis prosiklikalitas loan loss provision di perbankan ASEAN 5 (Indonesia Malaysia Singapura Thailand dan Filipina) dan faktor faktor yang diduga dapat menguranginya konsentrasi kepemilikan tersebar perlindungan pemegang saham minoritas dan efektivitas pengawasan oleh regulator bank sentral atau pengawas perbankan berwenang di suatu negara dan non regulator investor lembaga penjamin simpanan akuntan publik. Penelitian ini menggunakan unbalanced panel data 74 bank konvensional terdaftar di ASEAN 5 selama periode 2009 2014 dengan total observasi 430. Diolah dengan generalized method of moments GMM estimator. Hasil penelitian menunjukkan adanya prosiklikalitas loan loss provision di perbankan ASEAN 5. Perlindungan pemegang saham minoritas dan pengawasan bank oleh non regulator terbukti mampu mengurangi prosiklikalitas loan loss provision tersebut. Sedangkan konsentrasi kepemilikan saham yang tersebar dan pengawasan bank oleh regulator tidak mengindikasikan hal yang sama. Kemungkinan penyebab hasil yang tidak signifikan tersebut adalah adanya pengendali akhir dan ketidakstabilan lingkungan politik hukum di suatu negara.

.....This research aims to analyze procyclicality of loan loss provision in ASEAN 5 banks and factors that may reduce it dispersed ownership concentration minority shareholders protection and supervisory effectiveness by official supervisor central bank or country banking supervisory board and private monitoring investor deposit insurer certified external auditor. This research used unbalanced panel data of 74 listed banks in Indonesia Malaysia Thailand Singapore and Philippines over the period 2009 2014 with 430 observations in total. Run with generalized method of moments GMM estimator minority shareholders protection and private monitoring show significant effect in reducing procyclicality. This research do not find evidence for the view that dispersed ownership concentration and greater power of official supervisor reduce procyclicality. These insignificant results may be explained by the existence of ultimate beneficial owner and absence of sound political and regulatory environment.