

# Pengaruh national culture terhadap bank risk-taking behavior: studi empiris negara Asia = Effect of national culture on bank risk taking behavior: empirical study of Asian countries

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## Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dimensi national culture: uncertainty avoidance, individualism vs. collectivism, masculinity vs. femininity, power distance index, dan long term orientation terhadap bank risk-taking behavior yang berfokus pada sampel beberapa negara Asia. Penelitian ini menggunakan metode regresi ordinary least square pada data cross-section. Hasil dari penelitian ini menunjukkan bahwa dimensi national culture memiliki pengaruh terhadap bank risk-taking di beberapa negara Asia. Uncertainty avoidance, masculinity vs. femininity, dan long term orientation memiliki pengaruh negatif terhadap bank risk-taking. Sedangkan power distance memiliki pengaruh positif terhadap bank risk-taking.

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This study aims to determine the effect of national culture uncertainty avoidance, individualism vs. collectivism, masculinity vs. femininity, power distance index, and long term orientation on bank risk taking behavior focusing on Asian countries sample. This study uses cross section data ordinary least square regression model. The results of this study find that dimensions of national culture have an effect on bank risk taking behavior. Uncertainty avoidance, masculinity vs. femininity, and long term orientation have a negative effect on bank risk taking. meanwhile power distance have a positive effect on bank risk taking.