

Pengaruh manajemen risiko terhadap profitabilitas perbankan studi kasus pada empat bank pemerintah periode 2008 - 2016 = The effect of risk management on banking profitability case study at government banks in crisis period 2008 and post crisis 2009-2016

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Abstrak

Pengelolaan perbankan memerlukan manajemen resiko yang baik yang mampu mempertahankan kinerjanya pada saat krisis terjadi. Bertolak padahal ini, perlu pengkajian sejauh mana kemampuan manajemen resiko bank pada saat terjadinya krisis global 2008 sehingga dapat tetap mengendalikan kinerja bank pada posisi yang menguntungkan.

Tujuan dari penelitian ini untuk menganalisis sejauhmana pengaruh manajemen risiko terhadap profitabilitas bank-bank pemerintah pada masa krisis 2008 serta pasca krisis 2009-2016. Penelitian ini termasuk dalam penelitian deskriptif dan eksplanatori. Jenis data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan bank yang dipublikasi melalui Bursa Efek Indonesia dan Otoritas Jasa Keuangan. Data dianalisis menggunakan regresi data panel dengan bantuan program evIEWS.

Hasil penelitian menunjukkan bahwa secara parsial risiko kredit berpengaruh negative dan signifikan terhadap profitabilitas bank, risiko likuiditas dan risiko pasar berpengaruh positif dan signifikan terhadap profitabilitas, risiko operasional berpengaruh negatif namun tidak signifikan terhadap profitabilitas. Secara simultan manajemen risiko risikokredit, risikolikuiditas, risiko pasar dan risiko operasional berpengaruh signifikan terhadap profitabilitas bank pemerintah.

Banking management requires good risk management that can maintain its performance in times of crisis. Based on this, it is necessary to assess the extent to which the bank's risk management capabilities at the time of the global crisis in 2008 so as to keep controlling the bank's performance in a favorable position.

The purpose of this study is to analyze the extent of the effect of risk management on the profitability of state banks during the crisis of 2008 and post crisis 2009 2016. This research is included in descriptive and explanatory research. The type of data used is secondary data obtained from bank financial statements published through the Indonesia Stock Exchange and the Financial Services Authority. Data is analyzed using panel data regression with the help of program evIEWS.

The results showed that partially credit risk had a negative and significant effect on bank profitability, liquidity risk and market risk had positive and significant impact on profitability, operational risk had negative but not significant effect on profitability. Simultaneously risk management credit risk, liquidity risk, market risk and operational risk have a significant effect on the profitability of state banks.