

Pengaruh komposisi dewan komisaris dan direksi terhadap potensi kerugian terkait risiko kredit: studi kasus perbankan Indonesia 2010-2017 = The effect of the board of commissioners and directors composition on potensial credit losses: the case study of Indonesian banking 2010-2017

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Abstrak

Tesis ini menilai dampak antara komposisi dewan komisaris dan direksi sebagai independen variabel terhadap potensi kerugian terkait risiko kredit di industri perbankan Indonesia. Sampel yang dipakai terdiri dari bank-bank komersial yang beroperasi di Indonesia dengan sumber berasal dari laporan publikasi OJK untuk periode 2010/2017. Dari penelitian ini ditemukan bahwa jumlah dewan komisaris dan direksi berpengaruh negatif dan signifikan terhadap potensi kerugian terkait risiko kredit. Temuan ini menunjukkan bahwa semakin besar jumlah dewan komisaris dan direksi akan menurunkan risikokredit di bank. Secara keseluruhan, tesis ini berkontribusi untuk melihat penerapan manajemen risiko kredit terkait dengan tata kelola perusahaan di Industri perbankan Indonesia.

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This thesis assesses the impact between the composition of the board of commissioners and the board of directors as an independent variable on potential losses related to credit risk in the Indonesian banking industry. The sample used consists of commercial banks operating in Indonesia with sources coming from OJK published reports for the period 2010/2017. From this study it was found that the number of commissioners and directors had a negative and significant effect on potential losses related to credit risk. This finding indicates that the greater the number of the board of commissioners and directors, the lower the credit risk in the bank. Overall, this thesis contributes to looking at the application of credit risk management related to corporate governance in the Indonesian banking industry.