

Pengaruh Struktur Kepemilikan dan Kinerja Bank terhadap Stabilitas dan Perilaku Pengambilan Risiko pada Bank Umum di Indonesia = The Effect of Ownership Structure and Bank Performance on Stability and Risk-Taking Behavior of Commercial Banks in Indonesia

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Abstrak

Globalisasi, inovasi serta kemajuan teknologi informasi pada sektor perbankan di Indonesia berkembang sangat cepat selama 10 tahun terakhir. Di tengah persaingan, bank dituntut menghasilkan kinerja yang baik dan sesuai aturan otoritas untuk menjaga stabilitasnya. Hal ini disebabkan sektor perbankan menguasai 77% asset sektor keuangan. Penelitian ini menganalisis pengaruh kinerja bank terhadap stabilitas dan perilaku pengambilan risiko dengan melihat pengaruh struktur kepemilikan terkonsentrasi pada 31 bank dengan total asset paling besar di Indonesia. Dengan menggunakan metode two-step estimator generalized method of moment untuk mengatasi masalah endogenitas, penelitian ini menemukan bahwa kinerja bank berpengaruh positif dan signifikan terhadap stabilitas bank dan berpengaruh negatif signifikan terhadap perilaku pengambilan risiko. Struktur kepemilikan terkonsentrasi juga memiliki pengaruh positif dan signifikan terhadap hubungan kinerja dan stabilitas bank, serta berpengaruh negatif dan signifikan pada perilaku pengambilan risiko.

.....Globalization, innovation and advances in information technology in the banking sector in Indonesia have grown very rapidly in the last 10 years. In the midst of competition, banks are required to produce good performance and comply with the regulations of the authorities to maintain their stability. This is because the banking sector controls 77% of financial sector assets. This study tests the effect of bank performance on stability and risk-taking behavior by analyzes the effect of ownership structure of 31 commercial banks with the largest total assets in Indonesia. By using the two-step generalized method of moment as an estimator method to solve the endogeneity problem, this study found that bank performance has a positive and significant effect on bank stability and has a significant negative effect on risk-taking behavior.

Concentrated ownership structure also has a positive and significant effect on the relationship between bank performance and stability, and has a negative and significant effect on risk-taking behavior.