

Pengaruh Liabilitas Nondeposit terhadap Tingkat Pengambilan Risiko Bank: Analisis Lintas Negara atas Dimensi Kultural Secrecy, Sistem Keuangan, dan Pembangunan Ekonomi = The Impact of Nondeposit Liabilities on Bank Risk-Taking: A Cross-Country Analysis of Cultural Secrecy, Financial Systems, and Economic Development

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Abstrak

Penelitian ini menganalisis pengaruh liabilitas nondeposit terhadap pengambilan risiko bank secara lintas negara selama periode 2020–2023, dengan mempertimbangkan peran budaya secrecy, struktur sistem keuangan (market-based vs. bank-based), dan tingkat pembangunan ekonomi (developed vs. developing). Menggunakan data panel 354 bank di 53 negara dan Fixed Effects Model (FEM), hasil utama menunjukkan bahwa liabilitas nondeposit tidak berpengaruh signifikan secara statistik terhadap risiko kebangkrutan bank (LnZscore), meskipun sejalan berdasarkan logika ekonomis, dimana arah koefisien negatif mendukung hipotesis bahwa semakin tinggi proporsi nondeposit, bank cenderung mengambil risiko lebih tinggi. Ketidaksignifikanan ini dipengaruhi oleh kondisi dinamika anomaly sektor perbankan pada masa pandemi yang menyebabkan lonjakan simpanan dan lemahnya permintaan kredit, sehingga peran intermediasi bank melemah dan bank tidak terdorong mencari dana nontradisional. Terlebih, analisis subsampel menunjukkan bahwa hubungan tersebut semakin terlihat jelas pada negara dengan secrecy tinggi, sistem market-based, dan negara maju, yang mencerminkan perilaku bank yang lebih agresif dalam mengakses sumber pendanaan berisiko. Temuan ini menyoroti pentingnya mempertimbangkan konteks budaya dan sistemik dalam merumuskan kebijakan pengawasan dan strategi pendanaan bank.

.....This study investigates the impact of nondeposit liabilities on bank risk-taking behavior across countries during the 2020–2023 period, incorporating the contextual roles of cultural secrecy, financial system structure (market-based vs. bank-based), and economic development level (developed vs. developing). Utilizing panel data of 354 banks across 53 countries and employing the Fixed Effects Model (FEM), the main findings reveal that nondeposit liabilities do not have a statistically significant effect on bank insolvency risk (proxied by LnZscore). Nevertheless, the negative coefficient direction supports the economic hypothesis that a higher share of nondeposit funding tends to increase banks' risk-taking behavior. The insignificance is likely attributable to the anomalous banking sector dynamics during the COVID-19 period, which saw a surge in deposits and weak credit demand, dampening banks' intermediation role and reducing their reliance on nontraditional funding sources. Furthermore, subsample analyses indicate that the relationship becomes more evident in countries with high secrecy cultures, market-based financial systems, and developed economies, suggesting that banks in these contexts are more aggressive in pursuing riskier funding channels. These findings underscore the importance of considering cultural and systemic contexts in designing effective banking supervision frameworks and funding strategies.