

Analisis pengaruh struktur good corporate governance dan kinerja terhadap risiko kredit perbankan = The influence analysis of the structure of good corporate governance and performance to the banking credit risk

R. Dewintha Nur Annisa, author

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Abstrak

Penelitian ini menguji pengaruh struktur Good Corporate Governance dan kinerja terhadap risiko kredit pada Bank Umum Konvensional di Indonesia (2007-2011) dengan 190 observasi. Good Corporate Governance diprosikan oleh konsentrasi struktur kepemilikan, efektifitas dewan komisaris dan efektifitas komite audit, kinerja diukur menggunakan CAMELS (CAR, KAP, NIM, LDR), dan risiko kredit diukur menggunakan LLP. Untuk menguji pengaruh antar variabel digunakan metode Pooled Least Squared (PLS). Berdasarkan hasil pengujian, konsentrasi struktur kepemilikan, efektifitas komite audit, CAR berpengaruh negatif, sedangkan efektifitas dewan komisaris, KAP, NIM, LDR berpengaruh positif terhadap risiko kredit. Pada pengujian kinerja, konsentrasi struktur kepemilikan berpengaruh positif kecuali terhadap kinerja NIM berpengaruh negatif, efektifitas dewan komisaris berpengaruh positif kecuali terhadap kinerja LDR berpengaruh negatif sedangkan efektifitas komite audit berpengaruh negatif kecuali terhadap kinerja NIM berpengaruh positif.

<hr>The aim of this research is to examine the influence of the structure of Good Corporate Governance and performance to the Credit Risk of Conventional Banks in Indonesia (2007-2011) with 190 observations. Good Corporate Governance is measured by the concentration of ownership structure, the effectiveness of board of commissioners, and the effectiveness of audit committee, performance is measured using the CAMELS (CAR, KAP, NIM, LDR), and the credit risk measured by LLP. Pooled Least Square (PLS) method was used to test the relationship between those variables. The result show that the concentration of ownership structure, the effectiveness of audit committee, CAR are negatively related, however, the effectiveness of board of commissioners, KAP, ROA, LDR are postively related with credit risk. On the performance testing, the concentration of ownership structure is positively related except on NIM have negatively related, the effectiveness of the board is positively related except on LDR have negative relationship, however, the effectiveness of the audit committee is negatively related except on NIM have positive relationship.