

Peran komite pemantau risiko terhadap risiko dan profitabilitas perbankan indonesia = Risk oversight committee role on indonesia banking risk and profitability / Leonardo Teo

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Abstrak

[Penelitian ini bertujuan untuk menguji peran komite pemantau risiko terhadap risiko dan profitabilitas di masa depan pada perbankan Indonesia Efektivitas komite yang diukur berdasarkan karakteristik independensi kompetensi dan aktivitasnya diharapkan dapat meningkatkan profitabilitas perbankan di masa depan melalui pengelolaan risiko yang efektif Efektivitas komite tersebut diukur berdasarkan metode skoring yang dikembangkan oleh Hermawan 2011 Pengujian hipotesis dilakukan melalui regresi data panel dengan sampel 25 bank yang terdaftar di Bursa Efek Indonesia pada periode tahun 2010 2014 sehingga menghasilkan jumlah observasi 105 firm years Hasil penelitian menunjukkan bahwa efektivitas komite pemantau risiko tidak dapat menurunkan risiko bank tetapi dapat meningkatkan profitabilitas di masa depan pada perbankan Indonesia Peningkatan profitabilitas ini disinyalir melalui risk premium kredit pinjaman yang relatif tinggi Pengujian tambahan kemudian dilakukan dengan menguji masing masing karakteristik komite terhadap risiko dan profitabilitas perbankan di masa depan Hasil pengujian tambahan ini menunjukkan bahwa hanya karakteristik independensi dari komite terkait yang berpengaruh positif terhadap profitabilitas terkait walaupun tidak pada risiko Namun tidak demikian dengan karakteristik lainnya yang tidak memberikan pengaruh terhadap risiko maupun profitabilitas di masa depan pada perbankan Indonesia ;This study aims to examine the role of risk oversight committees in managing and monitoring the risk and future profitability of Indonesian banks The effectiveness of the committee consisted of the following characteristics independency competency and activity It was measured using the scoring method developed by Hermawan 2011 is expected to increase bank rsquo s future profitability through effective risk management Hypothesis testing used panel data regression with sample of 25 banks listed on Indonesia Stock Exchange within the period of 2010 2014 Thus resulted in total observation of 105 firm years Results show that the risk committee effectiveness did not decrease bank rsquo s risk but increased its future profitability Increment in profitability was allegedly due to relatively high risk premium on loan Additional tests were performed by examining each of the committee characteristics Results show that only the independency characteristic of the committee positively affects bank rsquo s future profitability but not its risk Moreover the committee rsquo s other characteristics neither affect bank rsquo s risk nor its future profitability ;This study aims to examine the role of risk oversight committees in managing and monitoring the risk and future profitability of Indonesian banks The effectiveness of the committee consisted of the following characteristics independency competency and activity It was measured using the scoring method developed by Hermawan 2011 is expected to increase bank rsquo s future profitability through effective risk management Hypothesis testing used panel data regression with sample of 25 banks listed on Indonesia Stock Exchange within the period of 2010 2014 Thus resulted in total observation of 105 firm years Results show that the risk committee effectiveness did not decrease bank rsquo s risk but increased its future profitability Increment in profitability was allegedly due to relatively high risk premium on loan Additional tests were performed by examining each of the committee characteristics Results show that only the

independency characteristic of the committee positively affects bank's future profitability but not its risk. Moreover, the committee's other characteristics neither affect bank's risk nor its future profitability. This study aims to examine the role of risk oversight committees in managing and monitoring the risk and future profitability of Indonesian banks. The effectiveness of the committee consisted of the following characteristics: independency, competency, and activity. It was measured using the scoring method developed by Hermawan (2011), which is expected to increase bank's future profitability through effective risk management. Hypothesis testing used panel data regression with a sample of 25 banks listed on the Indonesia Stock Exchange within the period of 2010-2014. This resulted in a total observation of 105 firm years. Results show that the risk committee effectiveness did not decrease bank's risk but increased its future profitability. The increment in profitability was allegedly due to a relatively high risk premium on loans. Additional tests were performed by examining each of the committee characteristics. Results show that only the independency characteristic of the committee positively affects bank's future profitability but not its risk. Moreover, the committee's other characteristics neither affect bank's risk nor its future profitability.]