

Pengaruh dari komposisi dewan direksi terhadap pengambilan keputusan berisiko pada perusahaan perbankan di Indonesia = The effect of demographical composition of board of directors in bank s risk taking in Indonesia

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Abstrak

ABSTRAK

Penelitian ini membahas mengenai pengaruh karakteristik demografi anggota dewan direksi perusahaan perbankan di Indonesia terhadap risk appetite dewan direksi dengan proxy tingkat portfolio risk dari aset bank. Karakteristik demografi yang diteliti adalah usia, gender, latar belakang studi S2/S3, dan latar belakang studi ekonomi. Menggunakan Difference-in-Difference Estimator dengan strategi Matching, karakteristik demografi dipelajari dengan perubahan susunan anggota dewan direksi. Hasil penelitian menemukan bahwa meningkatnya latar belakang studi S2/S3 dalam anggota dewan direksi meningkatkan tingkat portfolio risk. Sedangkan meningkatnya latar belakang studi ekonomi/bisnis dalam anggota dewan direksi menurunkan tingkat portfolio risk

ABSTRACT

This study discusses the influence of demographic characteristics of members of the board of directors of banking companies in Indonesia against the risk appetite of the board of directors proxied by portfolio risk level of the bank's assets. Demographic characteristics studied were age, gender, educational background level (S2/S3), and the educational background of economic studies. Using Difference-in-Difference Estimator with Matching strategy, demographic characteristics studied changes in the composition of the board of directors. The study found that the increase in proportion of educational background level (S2/S3) in the board of directors increased the level of portfolio risk. While the increase in educational background study of economics/business within the board of directors reduce the level of portfolio risk.