

Pengaruh karakteristik dan rangkap jabatan komite pemantau risiko dan komite audit terhadap risiko kredit perbankan di Indonesia = The impact of characteristics and overlap membership of risk oversight committee and audit committee on banking credit risk in Indonesia

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Abstrak

ABSTRACT

Penelitian ini bertujuan untuk memberikan bukti empiris mengenai pengaruh karakteristik dan rangkap jabatan komite pemantau risiko dan komite audit terhadap risiko kredit perbankan di Indonesia. Kedua komite tersebut merupakan komite di bawah dewan komisaris yang bertanggung jawab terhadap pengawasan pelaksanaan manajemen risiko bank. Karakteristik komite diukur melalui aktivitas, ukuran, keahlian kompetensi berdasarkan checklist yang dikembangkan Hermawan 2011 dengan modifikasi peraturan yang berlaku. Sampel terdiri dari bank yang terdaftar dalam Bursa Efek Indonesia selama tahun 2013 hingga 2017. Hasil dari penelitian ini membuktikan bahwa karakteristik keahlian kompetensi, baik dalam komite pemantau risiko maupun komite audit, memiliki pengaruh negatif dan signifikan terhadap risiko kredit perbankan. Penelitian ini juga membuktikan bahwa rangkap jabatan dalam komite audit dan komite pemantau risiko memiliki pengaruh positif terhadap risiko kredit, menunjukkan fokus kinerja komite. Sementara, karakteristik aktivitas dan ukuran komite audit maupun komite pemantau risiko tidak memiliki pengaruh signifikan. Lebih lanjut, melalui pengujian tambahan, karakteristik keahlian keuangan non-akuntansi memiliki pengaruh negatif terhadap risiko kredit, menunjukkan bahwa keahlian ini mampu menunjang monitoring terhadap risiko kredit.

ABSTRACT

This research aims to provide empirical evidence regarding the effect of characteristics and overlap membership of Risk Oversight Committee and Audit Committee on Banking credit risk in Indonesia. Both of committees are committee under Board of Commissioners that responsible for monitoring credit risk. Characteristics of each committees are measured by activities, size, and expertise competence based on Hermawan 2011 and Indonesia Financial Service Authority FSA regulation. Samples are consisted of banks listed in Indonesia Stock Exchange IDX during 2013 2017. The result from this research concludes that expertise and competence of both risk oversight committee and audit committee has negative effect on bank credit risk. This research also provides empirical evidence that overlap membership on both risk oversight and audit committee has positive effect on bank credit risk, implying its detrimental effect to the committee rsquo s effectiveness. While, activities and size of both risk oversight committee and audit committee do not have significant impact on bank credit risk. Further on additional test, it rsquo s concluded that only non accounting financial expertise has negative impact on bank credit risk, implying non accounting financial expertise may enhance the understanding of risk exposure and increase monitoring effectiveness of risk oversight committee and audit committee in monitoring credit risk.