

## Analisis pengaruh national culture host dan home country terhadap pengambilan keputusan risiko afiliasi bank asing = Analysis the effect of host and home country national culture on foreign affiliates bank's risk taking behavior

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### Abstrak

Penelitian ini bertujuan untuk mengetahui apakah host countries national culture atau home countries national culture yang lebih mempengaruhi perilaku pengambilan keputusan foreign affiliates banks. Penelitian ini menggunakan sampel foreign affiliates banks global dengan periode penelitian 2009-2015. National culture diukur dengan menggunakan 4 dimensi Hofstede's framework of national culture, yaitu: uncertainty avoidance, individualism, masculinity v.s femininity dan power distance. Hasil dari penelitian ini menunjukkan bahwa national culture of home country lebih mempengaruhi perilaku foreign affiliates banks daripada national culture of host country. Lebih spesifik, pengambilan risiko pada foreign affiliates banks akan lebih tinggi ketika national culture of home country memiliki nilai individualism yang tinggi dan power distance yang rendah.

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This study aims to determine whether national culture of host or home country which has more influence on risk taking behavior of foreign affiliates banks. This study uses samples of foreign affiliates banks operating globally with period of observation from 2009 to 2015. National culture is measured by using 4 dimensions of Hofstede's framework of national cultures uncertainty avoidance, individualism, masculinity v.s femininity, and power distance. This study finds that risk taking behavior of foreign affiliates bank is dominated by the culture of home country. Specifically, they take more risks when the national culture of home country has high individualism and high power distance cultural values.