

# Pengaruh Risk Governance Dan Ownership Structure Terhadap Bank Risk Taking Behavior Pada Perbankan di ASEAN-5 Periode 2012 - 2021 = The Impact of Risk Governance and Ownership Structure on Bank Risk-Taking Behavior in ASEAN-5 Banks for the period 2012 – 2021

Fira Fadhilah Indrawan, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920523251&lokasi=lokal>

---

## Abstrak

Studi ini menganalisis bagaimana tata kelola risiko dan struktur kepemilikan mempengaruhi perilaku pengambilan risiko bank di negara-negara Asean-5. Sampel penelitian terdiri dari 34 bank dari tahun 2012 hingga 2021, dengan menggunakan metode regresi data panel. Hasil penelitian menunjukkan bahwa risk governance berdampak negatif dan signifikan terhadap credit risk, dan liquidity risk. Sedangkan, berpengaruh positif dan tidak signifikan terhadap operational risk dan negatif tidak signifikan terhadap insolvency risk. Selanjutnya, ownership structure berdampak negatif dan tidak signifikan terhadap credit risk dan operational risk, namun berpengaruh positif dan tidak signifikan terhadap liquidity risk dan insolvency risk. Selain itu, Bank Size juga terlihat berpengaruh signifikan terhadap credit risk, liquidity risk, operational risk, dan insolvency risk. Maka, regulator maupun perbankan dapat mengoptimalkan risk governance, terutama mengenai risk committee meetings dengan meningkatkan frekuensi pertemuan secara periodik.

.....This study analyzes how risk governance and ownership structure influence bank risk-taking behavior in ASEAN-5 countries. The research sample consists of 34 banks from 2012 to 2021, using the panel data regression method. The results of the study show that risk governance has a negative and significant impact on credit and liquidity risk. Meanwhile, it has a positive and insignificant impact on operational risk and a negative and significant impact on insolvency risk. Furthermore, ownership structure has a negative and insignificant impact on credit and operational risk but a positive and insignificant impact on liquidity and insolvency risk. Additionally, bank size seems to have a significant effect on credit, liquidity, operational, and insolvency risk. Thus, regulators and banks can optimize risk governance, particularly at risk committee meetings, by increasing the frequency of meetings on a periodic basis.