

Analisis hubungan risiko-risiko terhadap pengukuran efisiensi bank yang listing di Indonesia periode 2007-2011 = Analysis the relationship of risks measures on efficiency of Indonesian listed bank periods 2007-2011

Dimas Adiyasa Wiryaatmaja, author

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Abstrak

[ABSTRAK

Penelitian oleh akademisi mencoba menggali dan menemukan hubungan antara risiko kredit, risiko pasar, dan risiko operasional terhadap kinerja perbankan. Variabel-variabel yang digunakan untuk mewakili risiko masing-masing menunjukkan hasil yang secara signifikan memberikan pengaruh terhadap tingkat efisiensi dari perbankan di Indonesia. Risiko kredit mempunyai pengaruh yang positif dan signifikan dalam mempengaruhi teknikal efisiensi dari perbankan. Risiko pasar mempunyai pengaruh yang positif dan signifikan dalam mempengaruhi teknikal efisiensi dari perbankan. Risiko operasional mempunyai pengaruh yang positif dan signifikan dalam mempengaruhi teknikal efisiensi dari perbankan.

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ABSTRACT

The research done by the scholar tries to search and find the relationship between credit risks, market risks, and operational risks towards the performance of banking. Each of the variable utilized to represent the risks, shows efficiency in the banking performance. In particular, all of the credit risks, market risks and operational risks have a positive and significant influence to the technical efficiency of the banking system., The research done by the scholar tries to search and find the relationship between credit risks, market risks, and operational risks towards the performance of banking. Each of the variable utilized to represent the risks, shows efficiency in the banking performance. In particular, all of the credit risks, market risks and operational risks have a positive and significant influence to the technical efficiency of the banking system.]