

Pengaruh ukuran bank rasio modal profitabilitas dan kepemilikan bank terhadap tingkat pengungkapan istilah risiko pada perbankan Indonesia = The effect of bank size capital ratio profitability and bank ownership to risk disclosure level in Indonesian banking industr

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah ukuran bank, rasio modal, profitabilitas dan kepemilikan berpengaruh terhadap tingkat pengungkapan istilah risiko pada perbankan di Indonesia. Pengujian hipotesis dilakukan menggunakan model regresi berganda data panel dari 120 observasi berupa bank-bank yang tercatat di Bursa Efek Indonesia selama periode 2008 - 2011. Pengukuran risiko setiap bank dilakukan dengan menghitung seberapa banyak kata setiap jenis risiko disebutkan dalam laporan tahunan sebuah bank. Hasil penelitian ini memberikan bukti empiris bahwa hanya ukuran bank yang mempengaruhi tingkat pengungkapan istilah risiko bank. Pengujian tambahan terhadap tingkat pengungkapan masing-masing jenis risiko bank juga membuktikan hanya variabel ukuran bank yang mempunyai pengaruh. Sedangkan variabel rasio modal, profitabilitas dan kepemilikan bank tidak berpengaruh terhadap tingkat pengungkapan istilah risiko suatu bank.

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ABSTRACT

The objective of this research is to analyze whether the bank size, capital ratio, profitability and bank ownership have an impact to term of risk disclosure level in Indonesian banking industry. The hypothesis testing uses multiple regression panel data model of 120 observations of banks listed in Indonesian Stock Exchange during the period 2008 - 2011. The measurement of risk is tested by counting how many times word of each type of bank risks are mentioned in the annual report. The empirical result shows that only bank size effects the bank term of risk disclosure level. The additional testing for disclosure of each type of bank risks also shows that only bank size that has influence. The capital ratio, profitability and bank ownership do not effect the bank term of risk disclosure level, The objective of this research is to analyze whether the bank size, capital ratio, profitability and bank ownership have an impact to term of risk disclosure level in Indonesian banking industry. The hypothesis testing uses multiple regression panel data model of 120 observations of banks listed in Indonesian Stock Exchange during the period 2008 - 2011. The measurement of risk is tested by counting how many times word of each type of bank risks are mentioned in the annual report. The empirical result shows that only bank size effects the bank term of risk disclosure level. The additional testing for disclosure of each type of bank risks also shows that

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