

# ANALISIS PENGARUH GOVERNANCE STRUCTURE, GOVERNANCE PROCESS, DAN GOVERNANCE OUTCOME TERHADAP OPERATIONAL RISK

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## ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh *Governance Structure*, *Governance Process*, dan *Governance Outcome* terhadap *Operational Risk*. Mengidentifikasi lebih dalam tentang risiko operasional dalam pelaksanaan GCG di perbankan dengan melihat dari Biaya Operasional Terhadap Pendapatan Operasional (BOPO) sebagai indikator risiko operasional yang terjadi dan diukur dengan 3 aspek *Governance*, yaitu *Governance Structure*, *Governance Process*, dan *Governance Outcome*.

Dengan metode *purposive sampling*, didapat 5 perbankan yang secara konsisten terdaftar di Bursa Efek Indonesia (BEI) dari tahun 2009-2013. Data penelitian dianalisis menggunakan uji asumsi klasik dan hipotesis-hipotesis yang ada dianalisis menggunakan model regresi linear.

Hasil analisis menemukan bahwa *Governance Structure* yang diwakilkan oleh Komite Audit, Komite Remunerasi, dan Komite Pemantau Risiko tidak berpengaruh signifikan terhadap BOPO. *Governance Process* yang diwakilkan Jumlah pelatihan tidak berpengaruh signifikan terhadap BOPO, sedangkan Jumlah Remunerasi berpengaruh signifikan terhadap BOPO. *Governance Outcome* yang diwakilkan Jumlah Penyimpangan Internal berpengaruh signifikan terhadap BOPO.

Kata Kunci: *Governance Structure*, *Governance Process*, *Governance Outcome*, *Operational Risk* (BOPO).

# **EFFECT ANALYSIS OF GOVERNANCE STRUCTURE, GOVERNANCE PROCESS, AND GOVERNANCE OUTCOME TO OPERATIONAL RISK**

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## **ABSTRACT**

*The purpose of this study was to analyze the influence of structure Governance, Governance Process and Governance Outcome of the Operational Risk. Identifying more about operational risk in the implementation of GCG in banking with a view of the Operational Costs Against Operating Income (BOPO) as an indicator of operational risk occurring and measured with three aspects of Governance, Governance Structure, Governance Process and Governance Outcome.*

*Based on purposive sampling method, 5 banking firms which consistently have been listing in Indonesian Stock Exchange (BEI) from 2009-2013 are selected and were obtained. The data was analyzed with classic assumption test and the hypotheses were examined using linear regression model.*

*The analysis finds that the Governance Structure is represented by the Audit Committee, Remuneration Committee and Risk Monitoring Committee no significant effect on BOPO. Governance Process that is represented training no significant effect on BOPO, while the Total Remuneration significant effect on BOPO. Governance Outcome that represented total internal deviation a significant effect on BOPO.*

*Keywords: Governance Structure, Governance Process, Governance Outcome, Operational Risk (BOPO).*