

**Philippine Christian University  
Graduate School**

**CORPORATE RISK DISCLOSURE OF BANK IN INDONESIA TOWARDS A  
CONTINGENCY MODEL IN TIMES OF FINANCIAL CRISIS PERIOD**

**A Dissertation Paper**

**Submitted to**

**The Faculty of the  
Graduate School of Business Management  
Philippine Christian University**

**by**

**ALOYSIUS HARRY MUKTI**

**April 2016**



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**RECOMMENDATION SHEET**


This dissertation entitled "CORPORATE RISK DISCLOSURE OF BANKS IN INDONESIA TOWARDS A CONTINGENCY MODEL IN TIMES OF FINANCIAL CRISIS PERIOD", submitted by ALOYSIUS HARRY MUKTI, in partial fulfilment of the requirements for the degree DOCTOR OF PHILOSOPHY major in BUSINESS MANAGEMENT, has been examined and found satisfactory and is hereby recommended for oral examination.

  
**REVELINO D. GARCIA, DBA**  
Adviser



**APPROVAL SHEET**

In partial fulfilment of the requirements for the degree Doctor of Philosophy in Business Management, this dissertation entitled "Corporate Risk Disclosure of Banks in Indonesia Towards a Contingency Model in Times of Financial Crisis Period", was prepared and submitted to the Graduate School of Philippine Christian University by ALOYSIUS HARRY MUKTI.


  
**REVELINO D. GARCIA, DBA**  
Adviser

Approved by the Committee on Oral Examination with the grade of **A** on September, 2015.

  
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Dean, Graduate School of Business & Management



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**Aloysius Harry Mukti**



**DEDICATION**

I dedicate this dissertation which is the proof of my endless search for knowledge and truth to the LORD Almighty.

**Aloysius Harry Mukti**



**ABSTRACT**

**TITLE** : Corporate Risk Disclosure of Banks In Indonesia Towards a Contingency Model in Times of Financial Crisis Period

**RESEARCHER** : ALOYSIUS HARRY MUKTI

**SCHOOL** : Philippine Christian University – Manila

**YEAR** : 2015

**DEGREE** : Doctor of Philosophy in Business Management

**ADVISER** : Revelino D Garcia, DBA

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The study was designed to conduct a corporate risk disclosure behaviour of banks in Indonesia toward a contingency model in times of financial crisis period. The study addressed the following concerns as: the behavior of banks in Indonesia on corporate risk disclosure during the financial crisis period of 1997-1999 and 2007-2009; the risk profile of banks in terms of financial risk, business risk, and strategic risks. The study also described the extent of the differences in terms of behaviour of disclosures by banks during the 1997-1999 and 2007-2009 financial crisis.

The samples of this research are companies that are listed in the Indonesia Stock Exchange (IDX). They are publicly traded companies listed on the Indonesia



Stock Exchange that contains data about the company's risk management disclosure in its annual report period 1997-1999 and 2007-2009.

The data used in this research are secondary data published as audited financial statements of 1997-1999 and 2007-2009 of the Indonesian banks at the public library of Bank Indonesia.