

## Mối quan hệ giữa cấu trúc sở hữu và hành vi chấp nhận rủi ro của các ngân hàng thương mại: trường hợp ở Việt Nam

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**Tóm tắt:** Trong những năm gần đây, ngành ngân hàng ở Việt Nam đã có những bước phát triển lớn. Các công tác xác định rủi ro để đưa ra những quyết định đúng đắn cho các ngân hàng thương mại (NHTM) đã được chú trọng hơn, tuy nhiên các yếu tố nội sinh như cấu trúc sở hữu vẫn chưa được quan tâm đúng mức. Nghiên cứu này được thực hiện để phân tích mối quan hệ giữa cấu trúc sở hữu với hành vi chấp nhận rủi ro, từ đó bổ sung một số yếu tố liên quan đến hiệu quả hoạt động của 20 ngân hàng tiêu biểu ở Việt Nam giai đoạn 2000–2017; đồng thời quan sát được hành vi tổng thể của ngành với đặc thù khu vực kinh tế mới nổi như Đông Nam Á và giúp các NHTM kiểm soát, cải thiện được quá trình quản lý rủi ro, nâng cao hiệu quả hoạt động. Kết quả nghiên cứu chỉ ra rằng, sự sở hữu tập trung tại các NHTM ở Việt Nam có tác động tích cực đến hiệu quả hoạt động các ngân hàng, trong khi chưa tìm thấy bằng chứng về mối liên hệ giữa cấu trúc sở hữu và hành vi chấp nhận rủi ro.

**Từ khóa:** Cấu trúc sở hữu, hành vi chấp nhận rủi ro, ngân hàng thương mại.

**Mã phân loại JEL:** G21.

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