

The Influence of Credit Risk, Market Risk, Liquidity Risk, and Operational Risk on the Financial Performance (ROA) of Banking Listed on the Indonesia Stock Exchange

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ABSTRACT

The Influence of Credit Risk, Market Risk, Liquidity Risk, and Operational Risk on the Financial Performance (ROA) of Banking Listed on the Indonesia Stock Exchange By : Devina Rismayati 1912120099 ABSTRACT This study aims to empirically prove the Effects of Credit Risk, Market Risk, Liquidity Risk, and Operational Risk on Banking Financial Performance (ROA), which are listed on the Indonesia Stock Exchange. The data source used in this research is secondary data in the form of bank financial statements. The research method used is a quantitative method. The population in this study are conventional banks listed on the Indonesia Stock Exchange in 2019-2021. The sampling technique used was purposive sampling, so that a sample of 25 banks could be obtained. The research was conducted for three years in 2019-2021, so that the total data in this study totaled 75 data. The analytical method used is multiple linear regression with the SPSS 26 program. The results of this study indicate that credit risk and liquidity risk have no effect on the financial performance (ROA) of banks listed on the Indonesia Stock Exchange, while market risk and operational risk have an effect on financial performance (ROA) banking listed on the Indonesia Stock Exchange.

Keywords : Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Financial Performance (ROA)

