

## ABSTRACT

### THE EFFECT OF CREDIT RISK, OPERATIONAL RISK OPERATIONAL RISK, LIQUIDITY RISK, MARKET RISK ON BANKING PERFORMANCE

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This study aims to test and provide empirical evidence regarding the effect of credit risk, operational risk, liquidity risk, market risk on banking performance (ROA). The data source used was secondary data in the form of Banking Financial Report. The research method used was quantitative method. The population in this study was the banking sub-sector listed on the Indonesia Stock Exchange in 2020-2022. The sampling technique used was purposive sampling, so that a sample of 31 banks could be obtained with research conducted for three years in 2020-2022, so that the total data in this study amounted to 93 data. The analysis method used was multiple linear regression assisted with SPSS 20 version. The results of this study indicated that credit risk did not affect on banking performance, meanwhile operational risk, liquidity risk and market risk had an affect on banking performance.

**Keywords:** *Credit Risk, Risk Operational Risk, Liquidity Risk, Market Risk, Banking Performance.*

