

عنوان مقاله:

Evaluation of strategic risks of credit processes in the banking system of Iran

محل انتشار:

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خلاصه مقاله:

In recent years, banks and financial institutions have always been at the forefront of identifying and assessing the operational risk of banking products and activities, processes and banking systems for effective risk management as an essential element of the Bank's risk management program of Banks. So that banks were able to reduce or even annihilate the potential risks of their banking activities. Therefore, the main objective of this study is to evaluate the strategic risks of credit processes in the banking system of Iran. The research method is also descriptive-applied and statistical population includes experts of banking and risk management. Data collection was performed by laboratory and field (questionnaire distribution) methods. In order to analyze the data, we used statistical tests (descriptive and inferential), factor analysis and multiple regression analysis. Therefore, the findings of this study illustrate that strategic risks of credit processes have a major effect on the performance of management of credit risks and operational risks in the banking system of Iran.

کلمات کلیدی:

Operational risk, Credit processes, Banking system of Iran

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