

## عنوان مقاله:

The Impact of Government Credits on Bank Risk and Profitability (Case study: Organization of Islamic Cooperation Countries)

## محل انتشار:

مجله حسابداری، حسابداری و امور مالی ایران، دوره 7، شماره 2 (سال: 1402)

تعداد صفحات اصل مقاله: 18

## نویسندگان:

Marziyeh Rafiean Esfahani - *Department of Economics, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran*

Saeed Daei-Karimzadeh - *Associate Professor, Department of Economics, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran*

Mahshid Shahchera - *Monetary and Banking Research Institute, Tehran, Iran*

Sara Ghobadi - *Department of Economics, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran*

## خلاصه مقاله:

Profitability and risk indicators are considered factors for evaluating financial and banking systems. A bank is considered stronger than another if it is stable and capable of absorbing risks. This research aims to investigate the influence of factors affecting the risk and profitability of banks, emphasizing the role of government credits. The study's statistical population is all banks in the central bank's database between ۲۰۰۵ and ۲۰۱۹. In this study, to investigate the factors affecting profitability in the banking industry of the Organization of Islamic Cooperation, the emphasis was on the role of government credit. The Generalized Method of Moments System (GMM-SYS) was used. The results show that while previous government loans and credits have a negative and significant effect on banks' profitability, current government loans and credits have a positive and significant effect on risk. The high level of government loans and credits, as an indicator of financial development, and the high level of domestic investment, indicate the development of a country's financial systems. In countries where the financial system emphasizes public sector payments, transaction costs, risk control and management, and savings mobility are higher than in other countries. Specifically, the highest rates are in high-income countries, indicating the role of banks in the financial markets of those countries

## کلمات کلیدی:

profitability, Risk Management, Banking System, Government Credits

## لینک ثابت مقاله در پایگاه سیویلیکا:

<https://civilica.com/doc/1777640>



