

## عنوان مقاله:

بررسی تاثیر میزان ریسک مالی بر سودآوری و تاب آوری بانک های ایران}

## محل انتشار:

مجله ی مهندسی صنایع و مدیریت شریف، دوره 39، شماره 2 (سال: 1402)

تعداد صفحات اصل مقاله: 11

## نویسندگان:

حیدر تیموریان - گروه مهندسی صنایع، دانشکده ی فنی و مهندسی، دانشگاه میبد، میبد

عباسعلی جعفری ندوشن - گروه مهندسی صنایع، دانشکده ی فنی و مهندسی، دانشگاه میبد، میبد

نجمه نشاط - گروه مهندسی صنایع، دانشکده ی فنی و مهندسی، دانشگاه میبد، میبد

## خلاصه مقاله:

One of the most important issues in the banking industry is risk issues and risk management. At the top of the financial system of any economy is the banking industry, which in developing countries has the largest role in financial intermediation, therefore one of the biggest tasks of the bank is to create a balance in correct assessment and risk management so as to create sustainable profits and value for shareholders. The purpose of this study was to investigate the effect of credit risk, liquidity risk, and capital adequacy ratio on the profitability and resilience of Iranian banks using the panel data method during the period 2016 to 2021. The statistical population of this study includes 27 banks in the country that are operating with the permission of the Central Bank. In the present study, the variables of credit risk, liquidity risk, and capital adequacy ratio are considered as independent variables while profitability and resilience are considered dependent variables, and data related to these variables are extracted from the website of the Central Bank and Iran Banking Higher Education Institute. At first, the significance of the data was investigated and the results showed that the data are significant. Also, based on the Chow and Hausman tests, the appropriate model for the problem was selected. A data normality test was also performed and the results show that all data are normal. Then, by performing the tests of error independence, heterogeneity of variance, and alignment of independent variables, the final model of the research was

## کلمات کلیدی:

تاب آوری، ریسک اعتباری، ریسک نقدینگی، سودآوری، مدیریت ریسک مالی، نسبت کفایت سرمایه

لینک ثابت مقاله در پایگاه سیویلیکا:

<https://civilica.com/doc/1948700>

