

ABSTRAK

PENGARUH RISIKO KREDIT, RISIKO LIKUIDITAS, RISIKO OPERASIONAL SERTA RISIKO PASAR TERHADAP KINERJA PERBANKAN: STUDI KASUS PADA BANK UMUM KONVENSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2018-2022

Kinerja perbankan adalah indikator penting yang mencerminkan stabilitas dan profitabilitas lembaga keuangan seperti perbankan. Evaluasi ini penting bagi nasabah, investor, dan regulator untuk menilai keberlanjutan bank. Penelitian menunjukkan bahwa kinerja bank umum konvensional di Indonesia diperkirakan akan terus berkembang, meskipun dipengaruhi oleh faktor eksternal seperti kondisi ekonomi global dan nasional serta perubahan regulasi. Kinerja perbankan dapat dilihat melalui risiko kredit (NPL), risiko likuiditas (LDR), risiko operasional (BOPO), risiko pasar (NIM) dan kinerja perbankan (ROA)

Penelitian ini bertujuan untuk mengetahui pengaruh risiko kredit, risiko likuiditas, risiko operasional serta risiko pasar terhadap kinerja perbankan. Populasi dalam penelitian ini adalah bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2018-2022. Pengambilan sampel menggunakan Teknik *total sampling* dan diperoleh 42 perusahaan dengan jumlah observasi 220 laporan keuangan. Data yang digunakan merupakan data sekunder yang berasal dari laporan tahunan perbankan. Metode analisis data yang digunakan adalah analisis regresi melalui *software* IBM SPSS 25.

Hasil penelitian ini menunjukkan bahwa risiko kredit, risiko likuiditas dan risiko pasar tidak berpengaruh signifikan terhadap kinerja perbankan, sedangkan risiko operasional berpengaruh negatif terhadap kinerja perbankan. Namun, secara simultan risiko kredit, risiko likuiditas, risiko operasional serta risiko pasar berpengaruh signifikan terhadap kinerja perbankan.

Kata Kunci: *Risiko Kredit, Risiko Likuiditas, Risiko Operasional, Risiko Pasar, Kinerja Perbankan*

ABSTRACT

THE INFLUENCE OF CREDIT RISK, LIQUIDITY RISK, OPERATIONAL RISK AND MARKET RISK ON BANKING PERFORMANCE: CASE STUDY OF CONVENTIONAL COMMERCIAL BANKS LISTED ON THE INDONESIAN STOCK EXCHANGE FOR THE 2018-2022 PERIOD

Banking performance is an important indicator that reflects the stability and profitability of financial institutions such as banks. This evaluation is important for customers, investors and regulators to assess the sustainability of the bank. Research shows that the performance of conventional commercial banks in Indonesia is expected to continue to grow, although it is affected by external factors such as global and national economic conditions and regulatory changes. Banking performance can be seen through credit risk (NPL), liquidity risk (LDR), operational risk (BOPO), market risk (NIM) and banking performance (ROA).

This study aims to determine the effect of credit risk, liquidity risk, operational risk and market risk on banking performance. The population in this study were conventional commercial banks listed on the Indonesia Stock Exchange for the period 2018-2022. Sampling using total sampling technique and obtained 42 companies with a total observation of 220 financial statements. The data used is secondary data derived from banking annual reports. The data analysis method used is regression analysis through IBM SPSS 25 software.

The results of this study indicate that credit risk, liquidity risk and market risk have no significant effect on banking performance, while operational risk has a negative effect on banking performance. However, simultaneously credit risk, liquidity risk, operational risk and market risk have a significant effect on banking performance.

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