

IDENTIFYING AND QUANTIFYING THE INFLUENCE OF THE DETERMINING FACTORS OF CREDIT INSTITUTIONS' PERFORMANCE THROUGH ECONOMETRIC RESEARCH

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Abstract

In the current context, due to the changes taking place in the national business environment, we can also observe certain changes in the business environment of credit institutions, which are forced to take certain decisions with a direct or indirect impact on the profitability of the institutions in question. Therefore, the aim of this research is to identify the factors that generate banking performance, as measured by return on assets (ROA). The data collected from Raiffeisen Bank Romania's newsletters in the period 2007-2022., were processed econometrically with the statistical software SPSS using a simple linear regression in order to assess the existence of a dependency relationship between the dependent variable represented by Return on Assets (ROA) and a series of statistical regressors, represented by: number of banking units, own funds ratio, number of employees, ROBOR index, monetary policy interest rate and digital customers. The results of the study revealed the existence of a causal relationship between ROA and the chosen statistical regressors, and based on these correlations, the most optimal decisions that can contribute to the improvement and efficiency of the banking unit's activity were identified.

Keywords

return on assets (ROA), own funds rate, monetary policy interest rate, digital customers, number of banking units

JEL Classification

B17, B27, F65, M41

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