

ABSTRACT

This study aims to analyze the effect of liquidity risk (LDR), credit risk (NPL), and operational risk (CIR) on bank profitability (ROA) before and during the COVID-19 pandemic. The control variables used in this study are bank size, GDP, and inflation.

The population in this study are commercial banks listed on the Asean 5, consisting of Indonesia, Malaysia, Singapore, Philippines and Thailand. This study used a sample of 126 companies during the 2017-2021 period. The data analysis technique used in this study is multiple linear regression analysis. This study uses 2 regression models, namely the first regression model is to test hypotheses that are not related to the Covid-19 pandemic during the 2017-2019 period. Meanwhile, the second regression model is to test hypotheses related to the Covid-19 pandemic during the 2020-2021 period.

The results showed that LDR has no effect on ROA, NPL has a negative effect on ROA, and CIR has a negative effect on ROA. The control variable bank size has an effect on ROA, while the control variables GDP and inflation have no effect on ROA.

Keywords: *Bank Profitability, Liquidity Risk, Credit Risk, Operational Risk, Bank Size, GDP, Inflation, Pandemic Covid-19*