

ABSTRAK

Fluktuasi profitabilitas perbankan di Indonesia selama periode 2019–2023 menjadi isu penting yang dipengaruhi oleh berbagai risiko keuangan seperti risiko likuiditas, risiko kredit, dan risiko operasional. Penelitian ini bertujuan untuk menganalisis pengaruh risiko likuiditas, risiko kredit, dan risiko operasional terhadap profitabilitas bank, serta menguji peran ukuran bank sebagai variabel moderasi. Metode yang digunakan adalah kuantitatif dengan pendekatan deskriptif dan verifikatif, teknik sampling yang digunakan yaitu *purposive sampling* dengan jumlah sampel sebanyak 10 dari jumlah populasi sebanyak 38 perusahaan. Analisis data yang digunakan yaitu regresi data panel, uji hipotesis, *moderated regression analysis*, koefisien determinasi dan uji *robustness* menggunakan *software Eviews 12* dan *SPSS 26*. Hasil penelitian menunjukkan bahwa risiko kredit memiliki pengaruh paling signifikan sebesar 44,58% terhadap profitabilitas dibandingkan dengan risiko operasional sebesar 39,62% dan risiko likuiditas sebesar 14,86%. Selain itu, ukuran bank hanya memperkuat hubungan antara risiko likuiditas sebesar 15,24% terhadap profitabilitas. Temuan ini memiliki implikasi penting bagi manajemen perbankan dalam mengelola risiko guna meningkatkan kinerja keuangan secara optimal.

Kata Kunci: Risiko Likuiditas, Risiko Kredit, Risiko Operasional, Profitabilitas, dan Ukuran Bank.

ABSTRACT

Fluctuations in banking profitability in Indonesia during the 2019-2023 period are an important issue that is influenced by various financial risks such as liquidity risk, credit risk, and operational risk. This study aims to analyze the effect of liquidity risk, credit risk, and operational risk on bank profitability, and test the role of bank size as a moderating variable. The method used is quantitative with descriptive and verification approaches, the sampling technique used is purposive sampling with a total sample of 10 from a population of 38 companies. The data analysis used is panel data regression, hypothesis testing, moderated regression analysis, coefficient of determination and robustness test using Eviews 12 and SPSS 26 software. The results showed that credit risk has the most significant effect of 44.58% on profitability compared to operational risk of 39.62% and liquidity risk of 14.86%. In addition, bank size only strengthens the relationship between liquidity risk by 15.24% on profitability. These findings have important implications for banking management in managing risk to optimally improve financial performance.

Keywords: Liquidity Risk, Credit Risk, Operational Risk, Profitability, and Bank Size.