

INTISARI

Perbankan memiliki peran krusial dalam mendorong pertumbuhan ekonomi nasional melalui fungsi intermediasi. Penyaluran kredit menjadi salah satu fungsi utama perbankan karena berkontribusi langsung terhadap pertumbuhan ekonomi, stabilitas sistem keuangan, serta pembiayaan kegiatan produktif di berbagai sektor. Namun, saat ini terjadi ketidakseimbangan antara penyaluran kredit dengan kemampuan penghimpunan dana masyarakat. Penyaluran kredit dinilai belum optimal meskipun didukung oleh peran strategis Bank BUMN sebagai agen pembangunan dalam perekonomian. Penelitian ini bertujuan untuk mengetahui pengaruh CASA, LDR, dan Total Aset terhadap Penyaluran Kredit pada Bank BUMN periode 2020-2024. Teknik yang digunakan untuk menentukan sampel dalam penelitian ini adalah sampel jenuh atau metode sensus. Metode pengumpulan data dalam penelitian ini adalah dengan cara mengunduh laporan keuangan triwulanan di website bank-bank terkait. Model yang digunakan yaitu *Random Effect Model*. Hasil regresi data panel menunjukkan bahwa secara simultan Current Accounts Saving Accounts (CASA), Loan to Deposit Ratio (LDR), Total Assets berpengaruh terhadap penyaluran kredit. Secara parsial, variabel Current Accounts Saving Accounts (CASA) tidak berpengaruh terhadap Penyaluran Kredit. Namun, Loan to Deposit Ratio (LDR) dan Total Assets berpengaruh signifikan terhadap penyaluran kredit.

Kata kunci: Current Account Saving Account, Loan to Deposit Ratio, Bank Size, Penyaluran Kredit

ABSTRACT

Banking plays a crucial role in driving national economic growth through its intermediary function. Credit distribution is one of the primary functions of banking because it directly contributes to economic growth, financial system stability, and financing productive activities in various sectors. However, there is currently an imbalance between credit distribution and the ability to collect public funds. Credit distribution is considered suboptimal despite being supported by the strategic role of state-owned banks as agents of development in the economy. This study aims to determine the effect of CASA, LDR, and Total Assets on Credit Distribution at state-owned banks for the 2020-2024 period. The technique used to determine the sample in this study was a saturated sample or census method. The data collection method in this study was by downloading quarterly financial reports from the relevant banks' websites. The model used was a Random Effects Model. Panel data regression results show that Current Accounts Savings Accounts (CASA), Loan to Deposit Ratio (LDR), and Total Assets simultaneously influence credit distribution. Partially, the Current Accounts Savings Accounts (CASA) variable has no effect on credit distribution. However, the Loan to Deposit Ratio (LDR) and Total Assets have a significant impact on credit distribution.

Keywords: Current Accounts/Savings Accounts, Loan-to-Deposit Ratio, Bank Size, Credit Distribution