

INTISARI

Industri perbankan Indonesia memiliki peran strategis sebagai lembaga intermediasi dalam mendorong pertumbuhan ekonomi nasional. Kualitas pengelolaan Dana Pihak Ketiga (DPK), khususnya melalui komposisi dana murah dan efektivitas penyaluran kredit, menjadi faktor krusial yang memengaruhi tingkat profitabilitas bank. Penelitian ini bertujuan untuk menganalisis pengaruh *Current Account Saving Account* (CASA) dan *Loan to Deposit Ratio* (LDR) terhadap profitabilitas yang diukur melalui Return on Assets (ROA) pada bank umum KBMI 4 periode 2020–2024. Penelitian ini menggunakan pendekatan kuantitatif melalui data sekunder berupa laporan keuangan tahunan dari empat bank sampel, yaitu BRI, Bank Mandiri, BCA, dan BNI, yang dipilih melalui metode *purposive sampling* dengan total 20 observasi. Analisis dilakukan menggunakan regresi data panel melalui perangkat lunak EViews, dengan Random Effect Model (REM) sebagai model estimasi terpilih berdasarkan Uji Chow, Uji Hausman, dan Uji Lagrange Multiplier. Hasil penelitian menunjukkan bahwa CASA berpengaruh signifikan terhadap ROA dan LDR tidak berpengaruh signifikan terhadap profitabilitas ROA. Nilai Adjusted R-squared sebesar 0,528122 menunjukkan bahwa variabel independen mampu menjelaskan variasi profitabilitas sebesar 52,81%, sementara sisanya sebesar 47,19% dijelaskan oleh faktor lain di luar model penelitian.

Kata kunci: Bank KBMI 4, *Current Account Saving Account* (CASA), *Loan to Deposit Ratio* (LDR), Profitabilitas, *Return on Assets* (ROA).

ABSTRACT

The Indonesian banking industry plays a strategic role as a financial intermediary institution in supporting national economic growth. The quality of Third-Party Funds (TPF) management, particularly through the composition of low-cost funds and the effectiveness of credit distribution, is considered a crucial factor influencing bank profitability. This study aims to analyze the effect of the Current Account Saving Account (CASA) ratio and Loan to Deposit Ratio (LDR) on profitability, measured by Return on Assets (ROA), in KBMI 4 commercial banks during the 2020–2024 period. This research employs a quantitative approach using secondary data obtained from the annual financial statements of four sample banks, namely Bank Rakyat Indonesia (BRI), Bank Mandiri, Bank Central Asia (BCA), and Bank Negara Indonesia (BNI). The sample was selected using a purposive sampling technique, resulting in 20 observations. Data were analyzed using panel data regression with EViews software. The Random Effect Model (REM) was selected as the most appropriate estimation model based on the Chow Test, Hausman Test, and Lagrange Multiplier Test. The results indicate that CASA has a significant effect on ROA, while LDR does not have a significant effect on profitability as measured by ROA. Furthermore, the adjusted R-squared value of 0.528122 indicates that CASA and LDR jointly explain 52.81% of the variation in profitability, whereas the remaining 47.19% is influenced by other factors outside the research model.

Keywords: KBMI 4 Banks, Current Account Saving Account (CASA), Loan to Deposit Ratio (LDR), Profitability, Return on Assets (ROA).