

PENGARUH DANA PIHAK KETIGA, LIKUIDITAS, *NON PERFORMING LOAN*, DAN KOMITMEN DIGITALISASI TERHADAP PERTUMBUHAN KREDIT BANK YANG TERDAFTAR DI BEI TAHUN 2020–2024

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ABSTRAK

Pengaruh Dana Pihak Ketiga (DPK), tingkat likuiditas yang diproksikan melalui *Loan to Deposit Ratio* (LDR), *Non-Performing Loan* (NPL), dan komitmen digitalisasi terhadap pertumbuhan kredit bank yang terdaftar di Bursa Efek Indonesia (BEI) dari tahun 2020 hingga tahun 2020. Metode kuantitatif digunakan dalam studi ini untuk data sekunder, yang dianalisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa DPK berkontribusi positif dan signifikan terhadap peningkatan kredit. Di sisi lain, likuiditas yang diukur menggunakan LDR memiliki efek positif, tetapi tidak signifikan secara statistik. Sebaliknya, NPL memiliki dampak negatif yang signifikan terhadap pertumbuhan kredit. Meskipun hubungannya tidak signifikan, variabel komitmen digitalisasi juga dikaitkan dengan pertumbuhan kredit. Semua variabel independen yang diteliti secara bersamaan terbukti memiliki dampak yang signifikan terhadap peningkatan kredit. Penelitian ini diharapkan dapat membantu industri perbankan membuat rencana untuk meningkatkan kredit secara efektif, aman, dan berkelanjutan.

Kata kunci: Dana Pihak Ketiga, Likuiditas, *Non Performing Loan*, Komitmen Digitalisasi, Pertumbuhan Kredit

THE EFFECT OF THIRD PARTY FUNDS, LIQUIDITY, NON-PERFORMING LOANS, AND DIGITALIZATION COMMITMENT ON CREDIT GROWTH OF BANKS LISTED ON THE INDONESIA STOCK EXCHANGE DURING 2020–2024

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ABSTRACT

The effect of Third-Party Funds (DPK), liquidity levels as proxied by the Loan-to-Deposit Ratio (LDR), Non-Performing Loans (NPLs), and commitment to digitalization on the credit growth of banks listed on the Indonesia Stock Exchange (IDX) from 2020 to 2020. A quantitative method was used in this study for secondary data, which was analyzed using multiple linear regression. The results show that DPK contributes positively and significantly to credit growth. On the other hand, liquidity, as measured by the LDR, has a positive effect but is not statistically significant. Conversely, NPLs have a significant negative impact on credit growth. Although the relationship is not significant, the digitalization commitment variable is also associated with credit growth. All independent variables examined collectively were found to have a significant impact on credit growth. This study is expected to help the banking industry develop plans to increase credit in an effective, safe, and sustainable manner

Keywords: *Third Party Funds, Liquidity, Non-Performing Loans, Digitalization Commitment, Credit Growth*