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The Influence of Fund Collection, Credit Risk, and Profitability on Credit Distribution.

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Abstract

Credit distribution is a core intermediation function of banking that supports the real sector. This study's goal is to look into the concurrent and partial effects of Return on Assets (ROA), Non-Performing Loans (NPL), and Third-Party Funds (DPK) on Credit Distribution. Through a purposive sampling method, 9 conventional banks on the IDX that met the criteria were selected, yielding a total of 45 observational data points over 5 years. Multiple Linear Regression was used to analyse the data after passing the Normality Test (Skewness) and Classic Assumption Tests (Autocorrelation, Glejser Heteroscedasticity, and Multicollinearity). The findings of the simultaneous test demonstrate that credit distribution is significantly impacted by DPK, NPL, and ROA. While NPL and ROA have a negative but negligible impact on credit distribution, DPK has been shown to have a partially positive and considerable influence. The Adjusted R value of 98.4% confirms that These three independent variables provide a very strong explanation for the difference in credit distribution.

Keywords: Credit Distribution, Third-Party Funds (DPK), *Non-Performing Loan* (NPL), *Return on Assets* (ROA).

INTRODUCTION

Credit distribution constitutes one of the principal indicators of banking performance, reflecting a bank's capacity to perform its intermediation function and to support growth in the real sector. Between 2021 and 2025, conventional banks listed on the Indonesia Stock Exchange (IDX) generally exhibited an increasing trend in credit distribution, consistent with the national economic recovery following the COVID-19 pandemic. Large banks such as Bank Mandiri, Bank Rakyat Indonesia (BRI), Bank Central Asia (BCA), and Bank Negara Indonesia (BNI) recorded the highest growth, supported by

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their extensive customer base and strong liquidity position, whereas medium-sized banks such as CIMB Niaga, Bank Tabungan Negara (BTN), OCBC NISP, Maybank Indonesia, and KB Bukopin displayed more moderate, and in some years declining, trends. This variation indicates that a bank's internal financial condition strongly determines its credit expansion policy (Anisa, 2025).

Third-Party Funds (DPK) constitute the primary source of bank liquidity, collected from public deposits and subsequently reallocated as credit (Rahayu et al., 2021). Empirically, banks that record stronger DPK growth tend to possess a greater capacity to expand credit; however, Banks should take extra risk and performance factors into account when deciding on their credit strategy, as an increase in DPK does not always translate into a corresponding rise in lending (Mei, 2021)

The Non-Performing Loan (NPL) ratio represents another empirical determinant of credit distribution. Although the industry average NPL generally remains within a tolerable range, its relationship with credit distribution is not always linear; in certain banks a decline in NPL is not immediately followed by an increase in lending, while in others a rise in NPL coincides with credit expansion, reflecting differences in each bank's risk-management approach (Aldi Akbar et al., 2021; Lestari et al., 2022).

A measure of bank profitability called return on assets (ROA) demonstrates how well a bank uses its resources to produce income that can subsequently be used to strengthen in-ternal capital and support credit expansion (Nugraha, 2022). Nonetheless, structural de-clines in ROA — driven by insufficient internal capital and heightened capital-market pres- sure on the share prices of listed banks — may constrain credit growth, and several empiri-cal studies confirm that bank lending behavior is significantly shaped by profitability (Fitriyah et al., 2024).

Prior studies examining these relationships remain inconsistent. (Frans et al., 2024) and (Gayo et al., 2022) found that DPK positively affects credit distribution while NPL exerts a significant negative effect, whereas (Yulian et al., 2024) reported a negative relationship between DPK and credit disbursement. Regarding profitability, (Kushendratno & Suharto, 2024) found a positive effect of ROA, while (Rafiqoh et al., 2023) reported an insignificant effect, and (Sopilah & Lisnawati, 2020) found a significant negative effect. Furthermore, most previous research was conducted during the pre-pandemic or pandemic periods and rarely focused specifically on IDX-listed banks, whose credit and risk-management policies are shaped by capital-market transparency requirements distinct from those faced by non-listed banks (Kertyasih et al., 2023). By re-examining the simultaneous and partial effects of DPK, NPL, and ROA on credit distribution among conventional banks listed on the IDX

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during the 2021–2025 recovery period, this study offers novelty in light of these discrepancies and the paucity of studies covering the post-pandemic recovery period.

THEORETICAL REVIEW

According to financial intermediation theory, banks act as intermediaries between economic units with a surplus of funds and those experiencing a deficit. Banks collect public deposits and subsequently reallocate these funds as credit to support productive economic activity. The effectiveness of this intermediation function depends on a bank's ability to manage liquidity, credit risk, and profitability simultaneously: Third-Party Funds (DPK) represent a bank's funding capacity, Return on Assets (ROA) measures a bank's ability to make money from its assets, whereas the Non-Performing Loan (NPL) ratio shows the degree of credit risk. When these three elements are properly managed, the intermediation function operates effectively and drives greater credit distribution; conversely, a disruption in any of these elements may constrain a bank's ability to allocate credit optimally (Kasmir, 2018).

(Kasmir, 2018) based on a loan agreement between a bank and another entity that requires the borrower to pay back the debt plus interest within a set period of time. Within this framework, DPK is expected to positively influence credit distribution, since a stronger deposit base increases a bank's lending capacity (Frans et al., 2024; Gayo et al., 2022). NPL is theoretically expected to exert a negative influence, as a higher ratio of problematic loans forces banks to increase impairment loss allowances (CKPN), thereby constraining new lending (Frans et al., 2024; Nasirin et al., 2024). ROA, in turn, is expected to positively influence credit distribution, since higher profitability strengthens a bank's internal capital and provides greater capacity for credit expansion (Kushendratno & Suharto, 2024).
Based on this theoretical framework, the following hypotheses are proposed:

H1: DPK, NPL, and ROA simultaneously affect credit distribution among banks listed on the IDX during the 2021–2025 period.

H2: DPK positively affects credit distribution.

H3: NPL negatively affects credit distribution.

H4: ROA positively affects credit distribution.

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METHOD

Research Design

This study employs a quantitative approach with a causal research design to examine the effects of Third-Party Funds (DPK), Non-Performing Loans (NPL), and Return on Assets (ROA) on Credit Distribution among conventional banks listed on the IDX between 2021 and 2025. The quantitative approach was selected because it enables an objective analysis of the relationships between variables using numerical data and statistical techniques (Waruwu, 2023), whereas the causal-explanatory design enables the determination of the direction and strength of the influence of DPK, NPL, and ROA on credit distribution (Sari et al., 2022). Additionally, this study uses an ex post facto methodology, which examines historical data that has already been released by pertinent organisations, such as the Indonesia Stock Exchange (IDX), the Financial Services Authority (OJK), and Bank Indonesia (BI), without actually changing the variables being studied (Siregar, 2022).

Setting and Study Population

The population of the study consists of conventional banks that were listed on the Indonesia Stock Exchange between 2021 and 2025. The Financial Services Authority's (OJK) supporting publications, each bank's official website, the official IDX website (www.idx.co.id), and each bank's annual financial reports were the sources of information.

Sampling Technique Procedure

Purposive sampling was used to collect data based on the following standards : (1) the bank is a conventional bank listed on the IDX; (2) the bank published complete annual financial reports for the entire 2021–2025 period; (3) the bank has complete data for all research variables (DPK, NPL, ROA, and Credit Distribution); and (4) the bank recorded a positive ROA throughout the observation period. Nine conventional banks—BRI, BNI, BCA, Bank Mandiri, CIMB Niaga, BTN, OCBC NISP, Maybank Indonesia, and Bank Danamon—were chosen as the research sample based on these criteria, resulting in a total of 45 bank-year observations over the course of five years.

Instruments

Third-Party Funds (DPK), Non-Performing Loans (NPL), and Return on Assets (ROA) are the independent variables in this study, whereas Credit Distribution is the dependent variable. DPK is the term used to describe money that a bank receives from the general pub-

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lic in the form of time, savings, and demand deposits, which serve as the primary source for financing credit distribution (Budianto et al., 2023; Kasmir, 2018). NPL reflects the proportion of problematic loans — substandard, doubtful, and loss classifications — relative to total credit disbursed, with banks considered financially sound when their NPL ratio remains below 5 percent (Kasmir, 2018; Khoiriyah & Dailibas, 2022). The ability of a bank to produce net income from all of its assets is measured by ROA with banks classified as sound when their ROA is equal to or greater than 1.5 percent (Kasmir, 2018; Ramadani et al., 2025). All variables were measured using secondary data drawn from each bank's published annual financial statements for the 2021–2025 period

Data Collection

Data were collected using a documentation technique, in which the researcher identified and examined relevant secondary sources, namely the annual financial reports of the sampled banks, official IDX publications, and supporting data from OJK (Romdona et al., 2025).

Data Analysis

Data Descriptive statistics were used to summarise each variable's mean, minimum, maximum, and standard deviation at the start of the investigation (Ghozali, 2018). This was followed by a normality test using the Skewness approach, in which the standardized skewness value (Zskew) is compared against ±1.96 is the critical value at a five percent significance level.; residuals are considered normally distributed when Zskew falls within this range (Ghozali, 2018). Classical assumption tests were subsequently performed, comprising a multicollinearity test using An autocorrelation test using the Durbin-Watson (DW) statistic, where a DW value between –2 and +2 indicates the absence of autocorrelation; a heteroscedasticity test using the Glejser method, where a regression coefficient with a significance value above 0.05 indicates homoscedasticity; and tolerance and the Variance Inflation Factor (VIF), where a Tolerance value greater than 0.10 and a VIF value below 10 indicate the absence of multicollinearity. Lastly, Multiple Linear Regression was used to test the proposed relationships, which are expressed as follows:

$$\mathbf{Y = \alpha + \beta 1X1 - \beta 2X2 + \beta 3X3 + \varepsilon}$$

Y stands for Credit Distribution, X1 for DPK, X2 for NPL, X3 for ROA, α for the constant, β1–β3 for the regression coefficients, and ε for the error term. Using IBM SPSS, the regression model was assessed using the F-test (simultaneous significance), the t-test (partial significance), and the coefficient of determination (Adjusted R^2).

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RESULTS

Table 1: Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
DPK	45	4.66	7.50	6.0332	.96062
NPL	45	.01	.04	.0253	.00726
ROA	45	.01	.04	.0193	.00915
CREDIT DISTRIBUTION	45	4.54	7.52	5.9079	.95872

Table 1 presents the descriptive statistics for the 45 bank-year observations drawn from the nine sampled banks over the 2021–2025 period. The DPK variable ranged from a minimum of 4.66 to a maximum of 7.50, with a mean of 6.0332 and a standard deviation of 0.96062. The NPL variable ranged from 0.01 to 0.04, with a mean of 0.0253 and a standard deviation of 0.00726, while the ROA variable ranged from 0.01 to 0.04, with a mean of 0.0193 and a standard deviation of 0.00915. The dependent variable, Credit Distribution, ranged from 4.54 to 7.52, with a mean of 5.9079 and a standard deviation of 0.95872. For all four variables, the mean value exceeded the standard deviation, indicating that the data are well distributed with relatively low variability.

Prior to hypothesis testing, the classical assumption requirements were examined. The Skewness-based normality test yielded a standardized skewness value of Zskew = −1.40 (Skewness = −0.497; Std. Error = 0.354), which falls within the critical range of −1.96 to 1.96, demonstrating the normal distribution of the regression residuals. Tolerance values of 0.545, 0.917, and 0.519 were obtained from the multicollinearity test. with corresponding VIF values of 1.836, 1.090, and 1.925 for DPK, NPL, and ROA respectively — all comfortably within the accepted thresholds (Tolerance > 0.10; VIF < 10) — confirming the absence of multicollinearity. The Glejser heteroscedasticity test showed significance values of 0.840, 0.205, and 0.450 for DPK, NPL, and ROA respectively, all above 0.05, indicating the absence of heteroscedasticity. Lastly, the lack of autocorrelation was indicated by the Durbin-Watson statistic of 1.113, which was within the recognised range of −2 to +2. Thus, the regression model is deemed suitable for hypothesis testing since it satisfies all traditional presumptions.

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Testing the hypothesis

DPK, NPL, and ROA were hypothesized to simultaneously and partially affect Credit Distribution among banks listed on the IDX during the 2021–2025 period. The hypotheses were tested using multiple linear regression, with the results presented in Tables 2a–c

Table 2a: Model Summary of DPK, NPL, and ROA on Credit Distribution

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.992	.985	.984	.12258	1.113

Source: Processed secondary data (2026)

Table 2b: ANOVA of DPK, NPL, and ROA on Credit Distribution

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	39.827	3	13.276	883.512	.000[b]
Residual	.616	41	.015		
Total	40.443	44			

Source: Processed secondary data (2026)

Table 2c: Coefficients Predicting Credit Distribution from DPK, NPL, and ROA

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	.009	.151		.058	.954
DPK	1.013	.026	1.015	38.858	.000
NPL	-4.744	2.657	-.036	-1.785	.082
ROA	-4.729	2.804	-.045	-1.687	.099

Source: Processed secondary data (2026)

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The findings of the multiple linear regression analysis used to look at the simultaneous and partial effects of DPK, NPL, and ROA on credit distribution across banks listed on the IDX are shown in Tables 2a–c. The model's R value of.992 and Adjusted R^2 of.984 suggest that DPK, NPL, and ROA account for 98.4% of the variation in credit distribution, with other factors outside the model accounting for the remaining 1.6%. The simultaneous test (F-test) produced an F value of 883.512 with a significance of .000 ($p < .001$), which is far below the 0.05 threshold, confirming that DPK, NPL, and ROA jointly and significantly affect credit distribution and that the regression model is fit for prediction purposes.

The estimated regression equation is: Credit Distribution = 0.009 + 1.013DPK − 4.744NPL − 4.729ROA. Partially, the t-test results show that DPK has a positive and statistically significant effect on credit distribution ($t = 38.858$; $p = .000 < .05$), supporting the acceptance of H2. In contrast, NPL shows a negative but statistically insignificant effect ($t = −1.785$; $p = .082 > .05$), leading to the rejection of H3, and ROA likewise shows a negative but statistically insignificant effect ($t = −1.687$; $p = .099 > .05$), leading to the rejection of H4.

DISCUSSION

The finding that DPK, NPL, and ROA simultaneously and significantly affect credit distribution ($F = 883.512$, $p < .001$) confirms that a bank's ability to disburse credit is jointly shaped by its liquidity condition (DPK), credit-risk quality (NPL), and profitability (ROA), rather than by a single factor in isolation. This supports Hypothesis 1 (H1) and is consistent with financial intermediation theory, which posits that a bank's intermediation function depends on the simultaneous management of funding, risk, and earning capacity (Kasmir, 2018).

Partially, DPK was found to positively and significantly affect credit distribution ($t = 38.858$, $p < .001$), supporting Hypothesis 2 (H2). This finding indicates that the larger the volume of public funds collected by a bank through demand deposits, savings, and time deposits, the greater its capacity to expand lending. The result is consistent with(Frans et al., 2024; Gayo et al., 2022; Rafiqoh et al., 2023; Seswandi & Anita, 2024; Wijaya Putra University Surabaya Indonesia et al., 2019) all of which reported a positive and significant relationship between DPK and credit distribution, confirming that fund-collection capacity remains a primary determinant of a bank's lending expansion strategy. This finding differs, however, from (Yulian et al., 2024), who reported a negative relationship between DPK and credit disbursement.

NPL was found to have a negative but statistically insignificant effect on credit distribution ($t = −1.785$, $p = .082$), leading to the rejection of Hypothesis 3 (H3). This result may be explained by the fact that the sampled banks generally maintained their NPL ratio

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within a safe range (mean = 2.53%, categorized as "very sound"), so that year-to-year fluctuations in NPL did not translate into material changes in lending policy, supported by adequate risk-management systems and impairment provisioning (CKPN). This finding is consistent with (Novi Sriwahyuni et al., 2022; Seswandi & Anita, 2024; Wijaya Putra University Surabaya Indonesia et al., 2019), who similarly found that NPL does not significantly influence credit distribution, particularly during periods of economic recovery.

Likewise, ROA was found to have a negative but statistically insignificant effect on credit distribution (t = −1.687, p = .099), leading to the rejection of Hypothesis 4 (H4). This suggests that profits generated by banks are not necessarily channeled directly into greater lending, but may instead be allocated toward capital strengthening, asset investment, technology development, or other operational needs. This finding aligns with (Nasirin et al., 2024; Rafiqoh et al., 2023; Seswandi & Anita, 2024), suggesting that in the contemporary banking environment, profitability is increasingly diversified through fee-based income and operational efficiency rather than being directly channeled into core lending activity.

CONCLUSION

This study examined the simultaneous and partial effects of Third-Party Funds (DPK), Non-Performing Loan (NPL), and Return on Assets (ROA) on credit distribution among nine conventional banks listed on the Indonesia Stock Exchange during the 2021–2025 period, based on 45 bank-year observations. The results confirm that DPK, NPL, and ROA jointly and significantly affect credit distribution (F = 883.512; p = .000), with an Adjusted R^2 of 98.4%. Partially, only DPK was found to exert a positive and significant effect on credit distribution (t = 38.858; p = .000), whereas NPL (t = −1.785; p = .082) and ROA (t= −1.687; p = .099) each showed a negative but statistically insignificant effect.

Recommendations

Based on these findings, several recommendations are proposed. First, since DPK is the dominant determinant of credit distribution, bank management should prioritize strategies to strengthen third-party fund collection, including product differentiation (e.g., goal-based savings, youth or lifestyle-segmented products, and bundled deposit-insurance offerings), effective promotion through targeted digital marketing and financial-literacy campaigns, and maintaining competitive yet sustainable interest or profit-sharing rates supported by seamless digital account-opening processes. Second, although NPL and ROA did not show a statistically significant partial effect in this study, bank management should

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continue to exercise prudence in credit-risk management and asset-profitability management, since deteriorating asset quality or declining profitability could, over the longer term, constrain a bank's capacity for sustainable credit expansion and affect investor confidence in the capital market. Third, regulators such as OJK and Bank Indonesia should continue monitoring the risk-management practices of listed banks, given that transparency and market-discipline requirements differ from those applicable to non-listed banks.

Limitations and suggestions for further study

There are various limitations to this study that should be considered in future research. First, it is limited to three internal financial variables (DPK, NPL, and ROA); other internal ratios, like the Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) — as well as macroeconomic factors including GDP growth, inflation, and the benchmark interest rate (BI-Rate/BI-7DRR), may also influence credit distribution and should be incorporated in future models. Second, the sample is limited to nine large and medium-sized conventional banks listed on the IDX; the findings may not generalize to digital banks, Regional Development Banks (BPD), or Islamic commercial banks (BUS), which possess different operational characteristics. Future research is encouraged to expand the sample to include a comparative analysis between conventional and Islamic banking, or to specifically examine the emerging digital-banking segment, in order to assess the consistency of liquidity- and risk-related determinants of credit distribution across different banking segments.

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