DAMPAK PENEMPATAN DEPOSITO TERHADAP *COST OF FUND* PADA PT ALLO BANK INDONESIA TBK PERIODE 2021-2025

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ABSTRAK

Penulisan ini bertujuan untuk menganalisis struktur Dana Pihak Ketiga (DPK), mengetahui implikasi penggunaan deposito terhadap *Cost of Fund*, serta mengidentifikasi strategi penghimpunan Dana Pihak Ketiga yang diterapkan oleh PT Allo Bank Indonesia Tbk periode 2021–2025. Penulisan ini menggunakan data kuantitatif yang bersumber dari data sekunder berupa laporan tahunan PT Allo Bank Indonesia Tbk, publikasi resmi Otoritas Jasa Keuangan dan berbagai sumber literatur yang relevan. Teknik pengolahan data yang digunakan meliputi pengelompokan data, perhitungan *Cost of Fund*, analisis perbandingan, dan analisis deskriptif. Hasil penulisan menunjukkan bahwa struktur DPK PT Allo Bank Indonesia Tbk selama periode 2021–2025 didominasi oleh deposito dengan proporsi berkisar antara 84,46% hingga 92,10% dari total DPK, meskipun dana murah atau *Current Account Saving Account* (CASA) menunjukkan pertumbuhan yang positif. Dominasi deposito memberikan implikasi terhadap tingginya *Cost of Fund* yang berfluktuasi antara 4,15% hingga 6,21%, di mana *Cost of Fund* tidak hanya dipengaruhi oleh proporsi deposito tetapi juga oleh tingkat suku bunga simpanan yang berlaku. PT Allo Bank Indonesia Tbk menerapkan dua strategi utama, yaitu mempertahankan dana deposito melalui penawaran suku bunga kompetitif dan program promosi, serta meningkatkan porsi dana murah melalui pengembangan produk tabungan digital dan perluasan ekosistem bisnis.

Kata kunci : Allo Bank, CASA, *Cost Of Fund*, Dana Pihak Ketiga, Deposito

THE IMPACT OF DEPOSIT PLACEMENT ON

THE COST OF FUND AT PT ALLO BANK INDONESIA TBK

PERIOD 2021-2025

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ABSTRACT

This study aims to analyze the structure of Third-Party Funds (DPK), determine the implications of deposit usage on Cost of Fund, and identify the fund-raising strategies implemented by PT Allo Bank Indonesia Tbk for the period 2021–2025. This writing uses quantitative data derived from secondary sources, including annual reports of PT Allo Bank Indonesia Tbk, official publications from the Financial Services Authority and relevant literature. Data processing techniques include data grouping, Cost of Fund calculation, comparative analysis, and descriptive analysis. The results show that the DPK structure of PT Allo Bank Indonesia Tbk during 2021–2025 was dominated by deposits with a proportion ranging from 84.46% to 92.10% of total DPK, although low-cost funds or Current Account Saving Account (CASA) showed positive growth. The dominance of deposits has implications for the high Cost of Fund, which fluctuated between 4.15% and 6.21%, where Cost of Fund is not only influenced by the proportion of deposits but also by the prevailing deposit interest rates. PT Allo Bank Indonesia Tbk implements two main strategies, namely maintaining deposit funds through competitive interest rate offerings and promotional programs, as well as increasing the proportion of low-cost funds through digital savings product development and business ecosystem expansion.

Keywords *: Allo Bank, CASA, Cost Of Fund, Third-Party Funds, Deposits*