



THE VARIABLE EFFECT OF MACRO AND MICRO ECONOMY ON DISTRIBUTION OF CREDITS ON BANKING COMPANIES PERIOD 2012-2016

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Abstract

The Bank is a financial institution serves as a Financial Intermediary. Bank receive saves money from society and then distribute it Back hearts Forms of credit. Credit disbursement allow Investment, Distribution, And Also consumption and services, considering all the activities related with the use always Money. The purpose of this research to analyzing macro and micro economy variable On credit portfolio Operating simultaneous partial IN 2012-2016 and including the Banks index into LQ45 The data accessible on October 29, 2017. data analysis tool Namely Classical assumption test, multiple linear regression analysis, hypothesis testing, test coefficient of Determination, And test Simultaneous with Computer Program SPSS version 20. Data used for the study is a review of secondary data From Financial Statements of Bank BCA, Bank Mandiri, Bank BNI, Bank BTN, Bank BRI Data Rate Inflation and Interest rate. The Results showed simultaneously, Inflation, interest rates, ROA (Return on Assets), and NPL (Non Performing Loan) exerted effect against credit distribution. Partial operates, Inflation and ROA (Return on Assets) had no effect, while the interest rate and NPL (Non Performing Loan) exerted effect against credit distribution.

Keywords: Inflation, interest rates, return on assets, non-performing loans



INTRODUCTION

The banking industry had undergone major changes in recent years. This industry has become more competitive because of the deregulation of government regulation which continuously evaluate and control the running of banking operations. The government provides flexibility to banks to provide forms of service they offer locations where they operate, and depositors interest rates.

The source of bank funds comes from own funds (internal funds) which are funds originating from within the bank, such as capital deposits / sale of shares, fertilizing reserves, retained earnings, etc. where these funds are fixed. And external funds (external funds) are funds originating from third parties such as deposits, demand deposits, call money, and others where these funds are temporary or must be returned.

This credit distribution is an indication of the success of the bank in gaining profit or profit. The more investors who invest more funds they have, the more credit that can be given to those who need funds, the more services they will receive. And it is expected to be able to achieve the targets set by the directors by following company procedures and principles and need to be followed by integrated and adequate policies so as to optimize the level of servants to the community. This must be done to compensate for the intense competition in the credit sector.

The main source of bank income comes from lending in the form of interest income. The greater the credit disbursed, the greater the interest income obtained, however, the risks faced by banks in the placement of these funds are also large. Therefore banks must be careful in placing these funds in the form of credit.

Existing credit in the community has several types that can be seen in terms of usability, credit goals, time period, and collateral. Likewise, credit in commercial banks is contained in the LQ45 index. The financial statements of banking companies contained in the LQ45 index show that the credit provided by banks continues to increase every year. The most significant increase occurred in 2013 to Rp. 258,893.68 trillion where the previous year was Rp. 227,771.19 trillion, which means that in 2013 there was an increase of Rp. 31,122.49 trillion. And the least increase in lending occurred in 2012, only increased by Rp. 9,478.45 trillion.

From the fluctuating credit distribution data every year, it causes further research on credit distribution and what factors influence credit distribution. Credit distribution is influenced by several factors originating from within the bank itself such as Return Of Assets (ROA), Non Performing Loans (NPL) or from other factors such as Inflation Rate or Interest Rate.

Based on the background above, the author intended to the study the Variable Effect of Macro and Micro Economy on distribution of credits on banking companies period 2012-2016.

Formulation of problem

Based on the background of the problem above, the formulation of the problem is as follows:

How does the inflation rate, interest rate, Return Of Assets (ROA) and Non Performing Loans (NPL) influence simultaneously on credit distribution.

What is the partial influence of inflation rates, interest rates, Return Of Assets (ROA) and Non Performing Loans?

Scope of problem

Based on the limitations by the author and so that the author's goals can be conveyed in accordance with the objectives, this study limited to:

- The dependent variable in this research is credit distribution while the independent variables in this research are the inflation rates, interest rates, return of assets (ROA), and non performing loan (NPL).
- The research period starts from 2012 – 2016.
- The object of research used by the author is banking company that is contained in the LQ45 index until December 2016.

Research Purpose

Based on the formulation of the problem above, the objectives of this paper are :

- Analyze the effect of inflation, interest rates, return of asset (ROA), and non performing loan (NPL) simultaneously on distribution credit.
- Analyze the effect of inflation, interest rates, return of asset (ROA), and non performing loan (NPL) partially on distribution credit.

RESEARCH METHODS

Object of Research

The objects in this research is a banking company that has go public and listed on the stock exchange and included in the LQ45 index that was accessed on October 29, 2017. The banking company are PT. Bank Central Asia, PT. Bank Negara Indonesia, PT. Bank Mandiri, Bank Tabungan Negara, and Bank Rakyat Indonesia.

Population

In this Research the population is a banking sector company that has been listed on the Indonesian stock exchange. This research was conducted from the period 2012 – 2016.

Sample

Looking at the contributions of banking registered in Indonesia stock exchanges with various variation in their financial reporting, the authors agree on a number of samples that will be discussed in this research with some suggestion as follows :

- Banking sector companies that publish financial statements for 2012 – 2016.
- Banking sector companies included in the LQ45 Index viz. Bank BCA, Bank BNI, Bank BTN and Bank Mandiri

Research Variable

The variables used in this research are two types :

Independent Variable is a variable that affects the dependent variable, both those with positive or negative effect. In this research there are three independent variable tested:

- Inflation Rate
- Interest Rate
- Return On Assets (ROA)

$$\text{Return on Assets} = \frac{\text{Net Income}}{\text{Total Asset}} \times 100\%$$

- Non Performing Loan (NPL)

$$\text{Non Performing Loan} = \frac{\text{Non Performing Loan}}{\text{Total Credits}} \times 100\%$$

Dependent variable is a variable that is the main focus of research. Dependent variable is a variable whose value depends on other variable, Where the value will change if the variables that influence it change. The dependent variable in this study is credit distribution (Y).

Method of collecting data

To get data, information that is right, correct, complete, and accordance with the objectives of scientific writing, the authors choose to chose to use several methods that are considered effective namely:

- Taking annual financial report data for the 2012-2016 period from the company website, www.idx.co.id
- A summary list of interest rates for the period 2012-2016
- Data on inflation for the 2012-2016

Analytical Tools Used

This research uses a linear regression technique with the aid of SPSS 24 software to see whether there is an influence between the independent variable and the dependent variable. The dependent variable used is credit distribution and the free variable used is the rate of inflation and interest rates. Then the linear regression equation is used which is formulated as follows:

Test Descriptive Statistics

Descriptive statistics are used to provide an image or description of data that is seen from mean, standard deviation, maximum and minimum values. Descriptive statistic present numerical measures that are very important for sample data.

Classic assumption test

Normality test

This test aims to test whether the regression model between independent variables and dependent variables has a normal distribution or no. This test can be seen by showing the distribution of data in normal *P-P plots of regression standardized residual independent variables*, where if the data spreads around the diagonal line and follows the diagonal line direction or histogram graph, the regression model meets the normality assumption, whereas if the data spreads far from the diagonal line or not following the direction of the diagonal line or the histogram graph, the regression model does not meet the assumption of normality, A good regression model is one that has normal or near normal data distribution.

Multicollinearity Test

Possible problems that will arise in the use of multiple linear regression is multicollinearity, namely the correlation that occurs between more than two independent variables or one variable correlates with other independent variables. To find out whether or not multicollinearity can be seen from the *Tolerance* value and *Variance Inflation Factor* (FIF) value, namely:

1. If the tolerance value is > 0.10 and $VIF < 10$ then it can be interpreted that there is no multicollinearity.
2. If the tolerance value is < 0.10 and $VIF > 10$ then it can be interpreted that there is multicollinearity

Autocorrelation Test

Autocorrelation can be interpreted as a correlation that occurs between members from a series of observations that are time bound if the date is time series. The test that can be used to detect

this classic assumption deviation is the Durbin-Watson test (DW test). An auto correlation does not occur if the Durbin-Watson value is between -2 to 2. If the Durbin-Watson value is more than 2 ($DW > 2$). Negative autocorrelation occurs. Whereas if the Durbin-Watson value is less than -2 ($DW < -2$), positive autocorrelation occurs. This test aims to test whether in a linear regression model there is a correlation between confounding errors in period t with errors in period $t-1$ (before).

Heterocedasticity test

This test aims to test whether in the regression model variance inequalities occur from the residual one to another observation. A good regression model is not heterocedasticity. Methods that can be used to detect symptoms of heterocedasticity include *graph*, *glejser*, *park*, *white*, and *Rank Spearman*. In this study the method used to detect the symptoms of heterocedasticity by looking at the graph between the value of the dependent variable (ZPRED) and the residual (SRESID). Detecting the presence or absence of heterocedasticity can be done by seeing the presence or absence of certain pattern on the scatterplot chart between ZPRED and SRESID where the Y axis is Y predicted, and the X axis is residual (Y prediction – Y actually) located in *Studentized*.

1. If there are points that form a certain pattern then identifying heterocedasticity has occurred.
2. If there is no clear pattern, and the points spread above and below the number 0 on the Y axis, heterocedasticity does not occur.

Heterocedasticity test is carried out to test whether in a regression model there is an inequality of residual variance from one observation to another which remains, it is called heterocedasticity. If the points spread above and below number 0 on the axis without forming a certain pattern, heterocedasticity does not occur.

Multiple Linear Regression Analysis

The analysis used to find out how much influence more than one independent variable has on one dependent variable, with the model as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Where,

Y : Credit Value

a : Constanta

b1 : Regression coefficient X1

b2 : Regression coefficient X2

- b3 : Regression coefficient X3
 b4 : Regression coefficient X4
 X1 : Inflation Rate
 X2 : Interest Rate
 X3 : Return On Assets (ROA)
 X4 : Non Performing Loan (NPL)

Hypotheses testing

Simultaneous Significance test (Statistic F Test)

The F statistic test is basically used to determine whether all independent variables inflation, Interest Rate, *Return On Assets (ROA)*, and *Non Performing Loan (NPL)* have the same effect on the dependent variable on Credit distribution.

The formulation of the hypothesis for the F-Test:

Ho : All independent variables together do not have a significant effect on the dependent variable.

Ha : All independent variables together have a significant effect on the dependent variable.

The basis for making decisions on the F-Test:

1. If Sig. F statistic < 0.05 (Ho rejected: statistically significant)
2. If Sig. F statistic > 0.05 (Ho accepted: not statistically significant)

Determination Coefficient Test

The coefficient of determination is used to test the percentage variation of the dependent variable which can be explained by variation in the independent variables. The RSquare value (determination coefficient) is between zero and one, the large value means the ability of the independent variables to explain the variation of the dependent variable is getting stronger. A small R value means that the ability of independent variables to explain variation in the dependent variables gives almost all the information needed to predict variation in independent variables.

Individual Parameter Significance Test (t statistic test)

This test is used to test whether there is influence or not between each independent variable and the dependent variable. The formulation of hypothesis for t-test:

Ho : There is no significant influence between the independent variables on the dependent variable.

Ha : There is a significant effect between the independent variables on the dependent variable.

The basis for making decision on the t-test:

1. If the value of Sig. <0.05 (Ho rejected: statistically significant)
2. If the value of Sig. >0.05 (Ho accepted: not statically significant)

RESULTS AND DISCUSSION

Descriptive Statistics

The results of descriptive data processing can be seen as:

Table 1 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Inflation_Rate	90	0.06	0.08	0.0685	0.00782
Interest_rate	90	0.04	0.09	0.0584	0.01536
Roa	90	0.01	0.05	0.0321	0.01058
NPL	90	0.00	0.04	0.0102	0.01081
Credit_Distribution	90	18.01	20.04	19.2607	0.55076

Based on table 1, we can know the results:

1. Inflation level

The amount of data on N on each valid variable is 90 samples. From the number of samples that have been known, it can be seed that the inflation rate has an average of 0.0685 with a standard deviation of 0.00782. The minimum value of the inflation data used is 0.06 and maximum value is 0.08.

2. Interest Rate

The amount of data on N on each valid variable is 90 samples. From the number of samples that have been known, it can be seen that the interest rate has an average of 0.0584. With a standard deviation of 0.01536, as well as the minimum value interest rate of data used 0.4 and the maximum value is 0.9.

3. Return On Assets (ROA)

The amount of data on N on each valid variable is 90 samples. From the number of samples that have been known, it can be seen that the *Return On assets* (ROA) has an average of

0.0321 with a standard deviation 0.01058 as well as the minimum value *Return On Assets* (ROA) data used 0.1 and the maximum value is 0.5.

4. *Non Performing Loan* (NPL)

The amount of data on N on each valid variable is 90 samples. From the number of samples that have been known, it can be seen that the *Non Performing Loan* (NPL) has an average of 0.0102 with a standard deviation of 0.01081, the minimum value *Non Performing Loan* (NPL) used is 0.002 and the maximum value is 0.04.

5. Credit Distribution

The amount of data on N on each valid variable is 90 samples. From the number of samples that have been known, it can be seen that the Credit Distribution has an average of 19.2607 with a standard deviation of 0.55076, the minimum value Credit Distribution data used is 18.01 and the maximum value is 20.04.

Classic assumption test

Normality test

Normality test is done to see whether the dependent variable and the independent variable have a normal distribution or not. A good regression model is a regression model that is normally distributed. The following is a graph of normal probability plot or normal P-P.

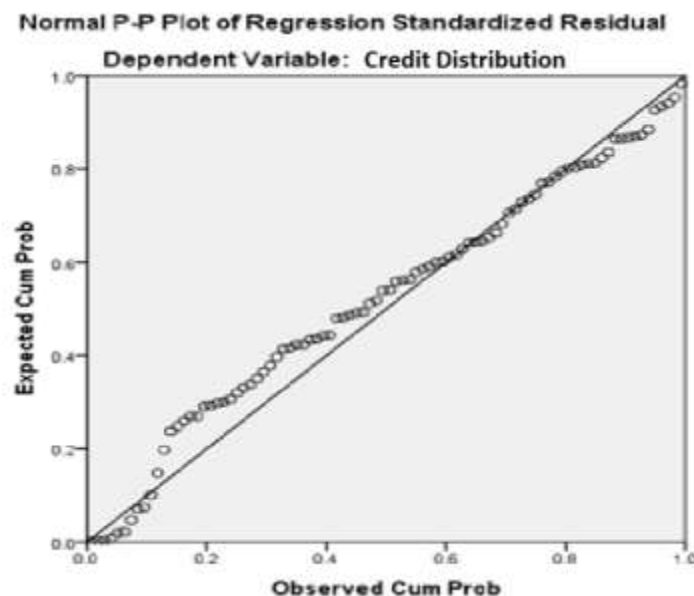


Figure 1 Normal P-P Plot

Figure 1 shows the distribution points following a diagonal line that shows the direction of the relationship between variables X will be followed by an increase in variable Y. From the figure it can be concluded that the data is normally distributed and the regression model is feasible to use.

Multicollinearity Test

Multicollinearity is used to determine whether or not there is a linear relationship between independent variables in the regression model. This can be seen from the value of tolerance or *Value of the variance inflation factor* (VIF). To determine the absence of multicollinearity is a tolerance value of ≥ 0.10 or VIF value ≤ 10 . The multicollinearity test result:

Table 2 Multicollinearity Test Result

Model	Collinearity Statistics			
	Tolerance	Normal Tolerance Value	VIF	Normal VIF Value
(Constant)				
Tingkat Inflasi	0,813	$\geq 0,1$	1,230	≤ 10
Suku Bunga	0,798	$\geq 0,1$	1,254	≤ 10
ROA	0,368	$\geq 0,1$	2,724	≤ 10
NPL	0,371	$> 0,1$	2,693	≤ 10

Dependent Variable: Credit Distribution

Based *Coefficients* table above, it is know that the tolerance value of the inflation rate is 0.813, the interest rate is 0.798, the *Return On Assets* (ROA) is 0.368, and *Non Performing Loan* (NPL) is 0.371. The result shows a tolerance value greater than 0.1. Likewise with the VIF value of inflation rate 1,230 Interest rate 1,254 *Return On Assets* (ROA) 2,724 and *Non Performing Loan* (NPL) 2,693 VIF value of four independent variables indicate smaller than 10. Then it can be concluded that all independent variables are free from multicollinearity problems which means there is no correlation between independent variables.

Autocorellation Test

Autocorellation test used to test of assumption in regression where the dependent variable does not correlate with itself. The test method used in this research is the *Durbin-Watson*.

Table 3 Autocorellation Test Result

Model Summary^b

Model	R Square	Std. Error of the Estimate	Durbin-Watson
1	0,557	0,36662	0,696

a. Predictors: (Constant), NPL, Interest_Rate, Inflation_Rate, ROA

b. Dependent Variable: Credit_Distribution

From the table above, the value of *Durbin-Watson* (DW value) is 0.696. Based on predetermined criteria, DW value 0.696 into the criteria of $-2 \leq 2$, it can be concluded that there is no autocorellation and means the autocorellation test is fulfilled.

Heretocedasticity Test

The Heterocedasticity test in this research used the Scatter Plot to determine the presence or absence of problems in heterocedasticity. If the pattern is clear and the point spreads above and below zero then there is no heterocedasticity. The results of heterocedasticity test result:

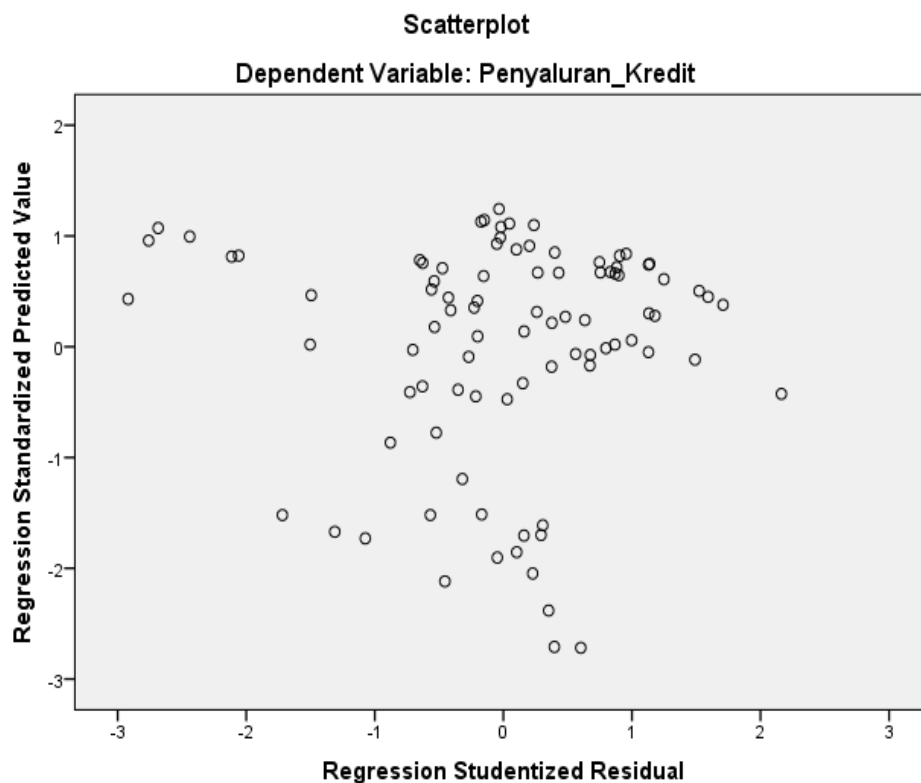


Figure 2 Heterocedasticity Test Result

Figure 2 shows that the points spread randomly well above and below the zero on the Y axis. This can be concluded that there are no symptoms of heterocedasticity in the regression model, so the regression model is feasible to use for research.

Multiple Linear Regression Analysis

Based on attachment of the results of the regression test concluded by author which is obtained as data that has been described and studied, is normal and has passed the classic assumption test, for the next multiple regression analysis that is to find out the influence between the Inflation Rate, Interest Rate, *Return On Assets* (ROA), *Non Performing Loan* (NPL) as the independent variable (X) and Credit Distribution as the dependent variable (Y). The following results are obtained from processing data using SPSS 21:

Table 4 Multiple Linear Test Result

Coefficients^a

Model	Unstandardized Coefficients		Sig.
	B	Std. Error	
1 (Constant)	17,779	0,429	0
Inflation_Rate	21,218	5,512	0,00002
Interest_Rate	-2,583	2,833	0,364
ROA	13,589	6,064	0,028
NPL	-25,149	5,902	0,0001

Dependent Variable: Credit_Distribution

From Table 4, the regression equation for variable inflation, interest rate, *Return On Assets* (ROA), and *Non Performing Loan* (NPL) for credit distribution are:

$$Y = 17,779 + 21,218X_1 - 2,583 X_2 + 13,589 X_3 - 25,149 X_4 + e$$

- The constant value of 17,779 states if the independent variables Inflation Rate (X1), Interest Rate (X2), *Return On Assets* (ROA) (X3), and *Non Performing Loan* (NPL) (X4) are considered constant (fixed value), then Credit Distribution (Y) will increase by 17,779.
- Inflation Rate (X1) variable regression coefficient is positive at 21,218. This shows that if there is a 1% increase in the inflation rate variable, the credit distribution will increase by Rp. 21,643. The coefficient is positive, mean that if the positive influence between the

inflation rate and credit distribution, the higher the inflation rate, the higher the credit distribution, assuming that the other variables are fixed.

- Interest Rate (X2) variable regression coefficient is negative at -2,583. This shows that if there is a 1% increase in the interest rate variable, then the credit distribution (Y) will increase by Rp. 2,583. Coefficient is positive, mean that there is a negative influence between the influence of interest rates and credit distribution, the higher the influence of interest rate, the higher the credit distribution, assuming the other variable is fixed.
- *Return of assets* (ROA) (X3) variable regression coefficient is positive at 13,589. This shows that if there is a 1% increase in *Return On Assets* (ROA) variable, the credit distribution (Y) will increase by Rp. 13,589. Coefficient is positive, mean that if the positive influence between *Return On Asset* (ROA) ad credit distribution, the higher the *Return On Asset* (ROA), the higher the credit distribution, assuming the other variable is fixed.
- *Non Performing Loan* (NPL) (X4) variable regression coefficient is negative at - 25,149. This shows that if there is a 1% increase in *Non Performing Loan* (NPL) variable, the credit distribution (Y) will decrease by Rp. 25,149. Coefficient of negative value, mean that there is a negative influence between the *Non Performing Loan* (NPL) and credit distribution, the higher the influence of *Non Performing Loan* (NPL), the lower the credit distribution, assuming that the other variable is fixed.

Hypotheses Test

Partial Test (t Test)

Partial significance test (t test) is used to determine whether in the correlation model one by one on the independent variables (X1, X2, X3, X4) have an effect or not influence the dependent variable (Y). The following results are obtained from processing data using SPSS 21:

Table 5 t Significance Test Result

Model	t	Sig.
1 (Constant)	41,415	0,000
Inflation_Rate	3,849	0,0002
Interest_Rate	-0,912	0,364
ROA	2,241	0,028
NPL	-4,261	0,0001

a. Dependent Variable: Credit_Distribution

From the table 5 there is no influence on the H1 inflation rate variable is rejected so it does not affect credit distribution, H2 interest rate variable is accepted so that it affects credit distribution. *Return On Asset (ROA)* rate variable H3 is rejected so that it has no effect. *Non Performing Loan (NPL)* rate variable is accepted so that it has effect.

Partial significance test (t test) is used to determine whether in the correlation model one by one the independent variable (X1, X2, X3, X4) have an effect or no significantly influence the dependent variable (Y). The following results of the t test can be seen on table 5:

t Significance test:

- If SIG. value < 0.05 (Ho rejected: statistically significant)
 - If SIG. value > 0.05 (Ho accepted : not statistically significant)
1. Inflation Rate (X1) variable test on Credit Distribution (Y) from table 5, it can be seen that the calculation of inflation variables is significant due to $t < 0.05$, which is $0.0002 < 0.05$. The data in this test uses significance (5%) $\alpha = 0.05/2 = 0.025$, with degrees of freedom ($df = n-k-1$) $90-4-1 = 85$, so that the t table is 1,988. Based on calculations with SPSS 24 computer software t value of 3,849 so that t table is higher than t value ($1,988 < 3,849$). From these results, it can be concluded that the inflation rate does not affect credit distribution.
 2. Interest Rate (X2) variable test on credit distribution (Y). From table 5 it can be seen that the calculation of the interest rate variable is not significant because $t > 0.05$ is $0.364 > 0.05$. The data in this test uses significance (5%) $\alpha = 0.05 / 2 = 0.025$, with degrees of freedom ($df = n-k-1$) $90-4-1 = 85$, so that the t table is 1,988. Based on calculations with SPSS 24 computer software t value of -0,912 so that t table is smaller than t value ($1.988 > 0,912$). From these results, it can be concluded that the interest rate has an effect on credit distribution.
 3. *Return On Assets (ROA)* (X3) variable test on credit distribution (Y). From table 5 it can be seen that the calculation of the *Return On Assets (ROA)* variable is not significant because $t < 0.05$ is $0,028 < 0.05$. The data in this test uses significance (5%) $\alpha = 0.05 / 2 = 0.025$, with degrees of freedom ($df = n-k-1$) $90-4-1 = 85$, so that the t table is 1,988. Based on calculations with SPSS 24 computer software t value of 2,241, so that t table is higher than t count ($1.988 < 2,241$). From these results, it can be concluded that *Return On Assets (ROA)* does not affect credit distribution.
 4. *Non Performing Loan (NPL)* (X4) variable test on credit distribution (Y) From table 5 it can be seen that the calculation of the *Non Performing Loan (NPL)* variable is not significant because $t < 0.05$ is $0.0001 < 0.05$. The data in this test uses significance (5%) $\alpha = 0.05 / 2 = 0.025$, with degrees of freedom ($df = n-k-1$) $90-4-1 = 85$,

so that the t table is 1,988. Based on calculations with SPSS 24 computer software t value of -4,261, so that t table is smaller than t value ($1.988 < -4,261$). From these results, it can be concluded that Non Performing Loans (NPL) have an effect on credit distribution.

Determination Coefficient Test (R^2)

The Determination Coefficient (R^2) serves to see the extent to which the entire independent variable can explain the dependent variable. The coefficient of determination is between 0 and 1

Table 6 Determination Coefficient Test Result

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,759 ^a	,577	,577	,36662

a. Predictors: (Constant), NPL, Interest_rate, Inflation_rate, ROA

b. Dependent Variable: Credit Distribution

The *adjusted* R^2 value is obtained at 0,557. This shows that the ability of the independent variables inflation rate, loan interest rate, *Return On Assets* (ROA), and *Non Performing Loan* (NPL) to explain the dependent variable is the level of credit distribution which can be explained by this equation model of 55,7% while the remaining 44,37% is influenced by other factors not included in the regression model. R^2 value is 0,557. If the value of R^2 gets closer to 1, the independent variables will have more influence in explaining the dependent variable.

Simultaneous (F test)

The F test is used to determine whether the independent variables simultaneously or together have a significant effect or not on the dependent variable.

Table 7 F Significance Test Result ANOVA

Model		Sum of Squares	Mean Square	F
1	Regression	15,572	2,212	28,963
	Residual	11,425	0,13	
	Total	26,997		

a. Dependent Variable: Credit_Distribution

b. Predictors: (Constant), NPL, Interest_Rate, Inflation_rate, ROA

Then from table 7 can be seen a significant value of $f > 0.05$ which is equal to 28,963, then H_0 is accepted which means there is an influence between the inflation rate, interest rate, *Return On Assets* (ROA) and *Non Performing Loan* (NPL) simultaneously to the complete distribution of credit.

CONCLUSION

From the results of data analysis and hypothesis testing, following conclusions can be drawn :

- 1) Simultaneously Inflation Rate, Interest Rate, *Return On Assets* (ROA), and *Non Performing Loan* (NPL) levels have a significant effect on Credit Distribution.
- 2) Partially Inflation Rate and *Return On Assets* (ROA) have no effect while the Interest Rate and *Non Performing Loan* (NPL) have an effect on Credit Distribution.

Seeing the current phenomenon, many customers who are in loan lending no longer pay attention to basic matters such as how much credit interest will be borne by them, or how much inflation will increase which in turn will result in a decrease in the value of the currency. Besides that the level of bank health measured from Return on Assets and Non Performing Loan is also no longer a thing must always be considered is making loans to bank. Now the most important needs are fulfilled.

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