Influence of Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds and SBI Rates on Credit

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Abstract---This study aims to determine and examine the effect of inflation, bank interest, promotions, information technology, third party funds and SBI rates on credit. This study uses a descriptive and verification approach, by analyzing Time Series data over a period of 20 years. The analysis method in this study uses multiple regression analysis. Based on the results of the study, it is stated that there is a positive and significant effect of the variables of Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds, and SBI rates simultaneously on credit. Where the six independent variables are the dominant variables that form credit together. There are positive and negative and significant effects of each variable Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds, and SBI rates on Credit. The variable that has the biggest influence on credit is the Promotion variable, while the variable with the smallest absolute influence on credit is Bank Interest. All models in this study obtained both positive and negative and significant results.
Keywords---bank interest, credit, inflation, promotion, SBI, third party funds

Introduction

National development that has been carried out so far is a sustainable development effort in the context of realizing a just and prosperous society according to Pancasila and the 1945 Constitution. economics and finance. The development of the national economy today shows a direction that is increasingly integrated with regional and international economies that can both support and have a less favorable impact. The Indonesia's economic growth can move with full of anticipated challenges. Therefore, a breakthrough in alternative policies in the banking sector is needed, in order to improve the Indonesian economy, support and support in the banking system, as a factor that can determine the process of economic growth (Saunders & Schumacher, 2000; Wong, 1997; Azmi et al., 2022; Halim et al., 2022).

In this regard, the Government has revised Banking Law Number 7 of 1992 concerning Banking with Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992. With the new banking law, it is hoped that the development of banks in Indonesia will growing well. Thus, it is hoped that the national banking system will not only include efforts to rehabilitate individual banks but also to restructure the banking system as a whole. Efforts to restructure the national banking system are a shared responsibility between the Government, the banks themselves and the public using banking services. The existence of this shared responsibility can help maintain the health level of the national banking system so that it can play a maximum role in the national economy (Al-Marhubi, 2000; Lane,

1997; Greenbaum & Thakor, 1987; Hamburger & Zwick, 1981). In order for bank guidance and supervision to be carried out effectively, the authority and responsibility regarding bank licensing, which was originally with the Minister of Finance, becomes the leadership of Bank Indonesia so that Bank Indonesia has complete authority and responsibility to determine bank licensing, guidance and supervision as well as imposition of sanctions on banks that do not comply with applicable banking regulations.

Bank Indonesia has the authority and responsibility to assess and decide on the feasibility of establishing a bank and/or opening a branch office. The precautionary principle must be adhered to while the provisions regarding bank business need to be improved, especially with regard to the distribution of funds, including increasing the role of Environmental Impact Analysis (AMDAL) for large-scale and or high-risk companies. Policies from the Indonesian banking sector need to be supported in accordance with their functions and duties in channeling public funds, to the role and support for financing the activities of the small, medium-sized economic sector by prioritizing the cooperative sector, small and medium-sized enterprises, to increase the growth of small and weak communities, so as to strengthen Indonesian economic structure. Likewise, banking performance needs to pay attention to economic growth in the operations of their respective branch offices (Imran & Nishat, 2013; Boyd et al., 2001; Claeys & Vander Vennet, 2008).

Meanwhile, the role of banks that carry out business activities based on Sharia Principles needs to be increased to accommodate the aspirations and needs of the community. Therefore, the existence of this Law provides the widest possible opportunity for the public to establish a bank that conducts business activities based on Sharia Principles, including providing opportunities for Commercial Banks to open branch offices that specifically carry out activities based on Sharia Principles. In order to improve the function of social control over banking institutions, the provisions regarding bank secrecy which have been very closed so far must be reviewed (Sari et al., 2016; Rahayu, 2017; Wardani & Andarini, 2016; Van Wijnbergen, 1983). administered by the bank are confidential matters. In order to support the performance of the national banking system, supporting institutions are needed, one of which is the Financial Services Authority (OJK).

Law Number 21 of 2011 concerning the Financial Services Authority, has explained that the duties and responsibilities of the OJK, including:

a) Article 4 OJK is established with the aim that all activities in the financial services sector: a. held regularly, fairly, transparently, and accountably; b. able to realize a financial system that grows in a sustainable and stable manner; and c. able to protect the interests of consumers and society.
b) Article 5 OJK functions to organize an integrated regulatory and supervisory system for all activities in the financial services sector.
c) Article 6 OJK carries out the task of regulating and supervising: a. financial service activities in the banking sector; b. financial services activities in the Capital Market sector; and c. financial service activities in the Insurance, Pension Funds, Financing Institutions, and Other Financial Services Institutions sector.

Liberalization efforts in the banking sector are carried out in such a way that they can simultaneously improve the performance of national home. Therefore, it is necessary to give a greater opportunity to foreign parties to participate in having a national bank so that there is still partnership with national parties. In the middle of increasing the uncertainty of the global economy, macroeconomic development and the Indonesian financial system in 2019 showed strong resilience (Nofiatin, 2013; Purnamasari & Sukmana, 2017; Rahmatika, 2017; Rohmah, 2017). The impact of the global crisis on the Indonesian economy through relatively limited trade channels. Indonesia's export performance remains strong, mainly because of exports of natural resource commodities and market diversification with increasing intra -regional trade in Asia.

Meanwhile, through the financial market channel, despite experiencing post-monetary crisis pressure, the security of the financial system is maintained through a strong financial sector foundation to absorb risk and maintain macroeconomic stability supported by stabilization steps taken by the Bank of Indonesia. and government. Domestically, economic resilience is also supported by strong purchasing power relative to growing demographic income and structures, which are mostly productive age. Conventional banking and Islamic banking both have an important role in building the economy in Indonesia (Rahayu, 2017). The role of vital banking requires banks to improve its performance, especially in financial performance. Banking performance can be assessed from several indicators, and the financial statements of the bank concerned are one indicator that can be used as a basis for assessment

Meanwhile, according to Djiwandono (2000), argues that the economic development of a country is very dependent on the dynamic development and the real contribution of the banking sector. When the banking sector

collapses, it will have an impact on the decline in the national economy. Likewise, when the economy stagnates, the banking sector is also affected, and the intermediation function is not functioning properly. According to Hervino (2010), (Modern Keynes view), savings depend on national income (income of all population in the economy). At a low level of national income, savings are negative, namely public consumption is greater than national income. On the other hand, if someone spends more income to save than for consumption, then we talk about the tendency of marginal saving, which is a ratio between increasing savings and increased disposable income. The higher the population income, the higher the population savings level. Thus, national income has a positive effect on third party funds (savings).

Inflation is one of the economic problems faced by every community. Continuous inflation will affect the welfare of individuals and society, one of which is inflation will reduce the value of wealth in the form of money. Most community wealth is stored in the form of money. Bank deposits, bank deposits and deposits in other financial institutions are financial deposits. The real value will decrease if inflation occurs. There are some differences of opinion regarding the effect of inflation on savings (Madi & Ahmadi, 2019; Malih, 2018; Mayanti, 2016; Nisa & Sukmana, 2017). That in Asian countries, the component of inflation and shock inflation expectations has a positive effect on savings. From some of these opinions it can be concluded that inflation increases savings in conventional banks but on the other hand reduce savings in Islamic banks.

According to Raharja (2008). The high level of interest can reduce/braking consumption, both in the view based on the family that has excess money as well as lack of money. With a high level of interest, the economic porto based on consumption activities will be more expensive. For those who want to consume using debt first, for example using borrowing based on a bank or using a credit card facility, Porto Bunga is increasingly expensive, as a result it is better to hold/reduce consumption. It's the same as using those who have poly money. The high interest rate results in storing money on the bank feels more profitable than spent consumption. If the flower level is low, what occurs is the opposite. For the rich family, saving money on the bank causes the cost of holding the consumption feels greater. As for the underprivileged family, Porto borrowed which as lower will increase courage & passion for consumption.

According to Mankiw (2006), argues that consumption decisions are important for long -term analysis because of its role in economic growth. The Solow growth model shows that the level of savings is an important determinant of the capital of established conditions and the level of economic welfare. The level of savings measures the portion of the current generation's income which is intended for future generations and for themselves. A higher savings lead to faster growth in the solow model, but only temporarily. The increase in savings levels will only stabilize economic growth. If the economy maintains a high level of savings, it will maintain a large amount of capital and a high level of output, but will not maintain a high level of growth without limits.

In addition to increasing support for direct foreign investment, increasing investment is also driven by the accumulation of community savings in the medium term. The growth of community savings, which has slowed down due to the Asian financial crisis, has increased along with an increase in personal income of demographic and rational consumption of the community has made a positive contribution to increasing community savings. In addition, the formation of savings is also supported by reasonable community consumption behavior. Increased income at productive age encourages people to increase expenditure for long -term needs such as housing and family education. This behavior is reflected in the ratio of private consumption to real GDP which drops along with increasing people's income. Based on the background above, the purpose of this study is to find out and examine the effect of inflation, bank interest, promotion, information technology, third party funds and SBI Rates on credit (Jhingan, 2017; Kasmir, 2016; Khairuna et al., 2017; Kumaat, 2018).

Method

This research is a quantitative study using secondary data published by Bank Indonesia, the Central Statistics Agency and the Ministry of Finance. The secondary data was collected from the Bank Indonesia library and the Central Bureau of Statistics Library relating to the factors affecting TPF and their implications for credit and GDP by business field. The data used for this study is secondary data with a time series of 20 years (2000-2019), this research was conducted from October 2021. The method used in this research is descriptive analytical approach and verification wetness. The study analyzed the variables in explaining some of the influences among the variables studied. The type of influence of the variables used in the study, paying attention to cause and effect, namely the independent variable can affect the dependent variable (Darmawi, 2011; Fachriya, 2020; Febrina et al., 2018; Hanafiah et al., 2015).

In this study the population are banking companies in Indonesia. To clear the analysis, the sampling method uses purposive sampling, which is the sampling method based on the specified terms and criteria in order to obtain the desired data. The specified criteria are in public banking companies that are contained in the IDX. General banking companies listed on the Indonesia Stock Exchange during 2000 - 2019. Data collection was carried out from authentic data and information sources, namely from Bank Indonesia, Central Statistics Agency, Ministry of Finance, Bappenas and from Economic, Finance and Banking studies from scientific journals and other sources.

Results and Discussion

Classic assumption test

With consideration in the classical assumption test and regression analysis, to avoid deviations from the regression results, it is not possible to estimate, it is bluer to use estimates. The test results on the classical assumptions for the model can be explained in the section below:

Normality test

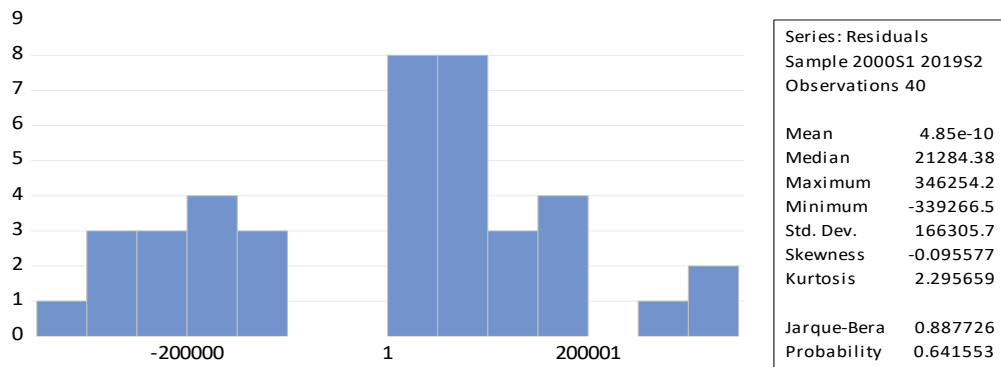The results of normality testing can be seen in the following figure.

Figure 1. Normality test results model 2: Effect of inflation, bank interest, promotion, information technology, third party funds and SBI rates on credit
Source: Processed Data, 2021

In the histogram image, the Jarque-Bera value is 0.887726, there is a probability of 0.641553. So, the probability value is 0.641553 > 0.05, so with a number of assumptions at a 95% confidence level, it can be categorized as an error term for all variables being observed in a normal distribution. It can also be shown by a histogram image with a data distribution that forms with a normal curve.

Multicollinearity test

The following are the results of the multicollinearity test.

Table 1
Multicollinear test between independent variables (substructure variable 2)

	X1	X2	X3	X4	X5	X6
X1		0.607902	0.615939	0.463598	0.608378	0.657977
X2	0.607902		0.763303	0.615689	0.608939	0.636529
X3	0.615939	0.763303		0.654872	0.594176	0.710923
X4	0.463598	0.615689	0.654872		0.66009	0.535101
X5	0.608378	0.608939	0.594176	0.66009		0.697389
X6	0.657977	0.636529	0.710923	0.535101	0.697389	

Source: Processed Data, 2021

From Table 1, it is known that there is no multicollinearity problem in the multiple regression equation. This is because the matrix value (correlation matrix) of all independent variables is not above 0.80.

Heteroscedasticity test

Heteroscedasticity testing was carried out using the Glesjer test. The following are the results of the heteroscedasticity test using the Glesjer . test

Table 2
Summary of heteroscedasticity test results model 2

Heteroskedasticity Test: Breusch-Pagan-Godfrey
Null hypothesis: Homoskedasticity

F-statistic	4.846423	Prob. F(6,33)	0.1197
Obs*R-squared	18.73661	Prob. Chi-Square(6)	0.4632
Scaled explained SS	8.261517	Prob. Chi-Square(6)	0.2196

Source: Processed Data, 2021

The output results show the Probability-Chi Square value is $0.7802 > 0.05$, then H0 is accepted. Thus it can be concluded that with a confidence level of 95 percent, the regression model does not contain any heteroscedasticity problems.

Autocorrelation test

The results of the autocorrelation test using the Breusch - Godfray Serial Correlation LM (Langrange Multiplier) test:

Table 3
Summary of autocorrelation test model 2: Effect of inflation, bank interest, promotion, information technology, third party funds and SBI rates on credit

Breusch-Godfrey Serial Correlation LM Test:
Null hypothesis: No serial correlation at up to 2 lags

F-statistic	15.98270	Prob. F(2,31)	0.6983
Obs*R-squared	20.30664	Prob. Chi-Square(2)	0.8946

Source: Processed Data, 2021

From the test results using the Breusch-Godfray LM (Langrange Multiplier) method, the value of Prob. Chi-Square of 0.8946. Where this value is greater than the error value, which is 0.05 ($0.8946 > 0.05$). Thus, it can be said that with an error rate of 95 percent, the equation model does not occur autocorrelation.

Regression test

Regression testing for the effect of Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds and SBI rates on Credit simultaneously, is carried out through Regression Analysis with multiple Linear Regression equations that show a causal relationship between variables as follows:

Structural Equation 2:

$= f(X)$

Simultaneous Equation:

f(X1, X2, X3, X4, X5, X6)
2 = 0 + 1LnX1 + 2LnX2 + 3LnX3 + 4LnX4 + β5LnX5 + 6LnX6 + i

Based on the results of statistical calculations through the statistical program Eviews ver. 9.0 for Substructure II, namely: Inflation, Bank Interest, Promotions, Information Technology, Third Party Funds and SBI rates on Credit simultaneously, the results are obtained as shown in the table below,

Table 4
Structural regression equation 1

Dependent Variable: KREDIT Method: Least Squares Date: 12/05/21 Time: 08:38 Sample: 2000S1 2019S2 Included observations: 40				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.351382	1.998572	-4.178674	0.0002
INFLASI	0.479778	0.060617	7.914908	0.0000
BUNGA	-0.186300	0.072809	-2.558750	0.0183
PROMOSI	0.612757	0.213846	2.865412	0.0091
TI	0.462395	0.134255	3.444155	0.0021
DPK	-0.227668	0.068877	-3.305429	0.0031
SBI	-0.206643	0.097699	-2.115098	0.0456
R-squared	0.791080	Mean dependent var		14.06014
Adjusted R-squared	0.784625	S.D. dependent var		1.142158
S.E. of regression	0.141619	Akaike info criterion		-0.913723
Sum squared resid	0.661847	Schwarz criterion		-0.618169
Log likelihood	25.27447	Hannan-Quinn criter.		-0.806860
F-statistic	7.287564	Durbin-Watson stat		2.363992
Prob(F-statistic)	0.000000			

(Source: Processed Data, 2021)

Based on the results of the calculations in Table 4. the results of the partial multiple linear regression are as follows:

2 = -8.351328 + 0.479778(LnX1) − 0.186300(LnX2) + 0.612757(LnX3) + 0.462395(LnX4) - 0.227668(LnX5) - 0.206643(LnX6) + ε2

From the calculation of the Multiple Linear Regression equation, it can be changed and transformed to the Cobb Douglas model as follows:

$e^{\ln Q} = e^{-8,351328 + 0,479778(LnX1) - 0,186300(LnX2) + 0,612757(LnX3) + 0,462395(LnX4) - 0,227668(LnX5) - 0,206643(LnX6)}$

$e^{\ln Q} = e^{-8,351328} \times e^{0,479778(LnX1)} \times e^{-0,186300(LnX2)} \times e^{0,612757(LnX3)} \times e^{0,642395 (LnX4)} \times e^{-0,227668(LnX5)} \times e^{-0,206643(LnX6)}$

$e^{\ln Q} = e^{-8,351382} \times e^{LnX_1^{0,479778}} \times e^{LnX_2^{-0,186300}} \times e^{LnX_3^{0,612757}} \times e^{LnX_4^{0,462395}} \times e^{LnX_5^{-0,227668}} \times e^{LnX_6^{-0,206643}}$

So that the Cobb Douglass model is obtained as follows:

$Q = -8,351382 \times X_1^{0,479778} \times X_2^{-0,186300} \times X_3^{0,612757} \times X_4^{0,462395} \times X_5^{-0,227668} \times X_6^{-0,206643}$

Based on the above model, the following results are obtained:
Return to Scale: 0.934319
1 : 0.479778 ; 2 : -0.186300; 3 : 0.612757; 4 : 0.462395 ; 5 : -0.227668 ; 6 : -0.206648

Based on the Cobb Douglass model, it can be translated into the following analysis:

Return to scale analysis

From the results of the calculation analysis on the Return Scale value in model 1, the number of values is 0.934319. So the results show that the RTS value < 1. So that the model results have shown a production scale with a declining state, with a real meaning, that for every 1% addition, there is an inflation variable, Bank Interest, Promotion, Information Technology, Third Party Funds and SBI rates is able to increase 0.932856% Credit Variable.

Output production elasticity analysis

From the calculation, the value (βi) in each variable is obtained as follows:

a) The inflation variable (X1) has a regression coefficient of 0.479778. shows that every 1% Inflation will increase Credit by 0.479778%. With the Cobb Douglas model the value of the regression coefficient is equal to the value of the elasticity coefficient of 0.479778 describing inflation in the inelastic category (e < 1). So, it can be interpreted that every 1% increase in Inflation will not show a 1% increase in Credit. Credit does not increase if only by inflation, but other factors are needed to increase credit.

b) Bank interest rate variable (X2) has a regression coefficient value of -0.186300. The negative symbol can be ignored because it has indicated the movement of production output. The figure for every 1% increase in the Bank's Interest rate will reduce Credit by 0.186300%. In the Cobb Douglas model, the regression coefficient value is the same as the elasticity coefficient value of 0.186300, indicating that bank interest rates are in the inelastic category (e < 1). So, with the definition that every 1% increase in the Bank's Interest rate will not result in a 1% decrease in Credit. Credit cannot be reduced because of bank interest rates, but other factors are needed to reduce credit.

c) The promotion variable (X3) has a regression coefficient of 0.612757. This figure shows that every 1% increase in the Promotion will increase Credit by 0.612757%. In the Cobb Douglas model with the regression coefficient value equal to the elasticity coefficient value of 0.612757, it shows that the promotion is in the inelastic category (e < 1). So it can be interpreted that every 1% increase with the Promotion will not give a 1% increase in Credit. Credits cannot be increased as they are promoted by the Promotion, but other factors are required to increase the Credit.

d) The Information Technology variable (X4) has a regression coefficient value of 0.462395. This figure illustrates that every 1% increase in Information Technology will increase Credit by 0.462395%. In the Cobb Douglas model with a regression coefficient value equal to the elasticity coefficient value of 0.462395, it illustrates that Information Technology is in the inelastic category (e < 1). Thus, it can be interpreted that every 1% increase in the amount of Information Technology will not provide a 1% increase in the value of Credit. then Credit cannot increase because it is driven by Information Technology, but other factors are needed to increase Credit.

e) Variable with Third Party Funds (X5) the regression coefficient value is -0.227668. The negative symbol can be ignored because it describes the direction of movement of production output. whereas every 1% increase in Third Party Funds reduces Credit by 0.227668%. In the Cobb Douglas model the value of the regression coefficient is equal to the value of the elasticity coefficient of 0.227668 which describes Third Party Funds in the inelastic category (e < 1). therefore, it can be interpreted that every 1% increase in the Inflation rate will not result in a 1% decrease in Credit. Credit cannot be reduced if Third Party Funds are needed, but other factors are needed to reduce Credit.

f) The SBI interest rate variable (X3) has a regression coefficient of -0.206643. This figure shows that for every 1% increase in the SBI interest rate, credit will decrease by 0.206643%. In the Cobb Douglas model, the regression coefficient value is the same as the elasticity coefficient value, which is 0.206643 indicating that the SBI interest rate is in the inelastic category (e < 1). So it can be interpreted that every 1% increase in the SBI interest rate does not result in a 1% decrease in Credit. Credit cannot be reduced because of the SBI interest rate, but other factors are needed to reduce credit.

The Promotion variable which has the largest output elasticity value from the input shows that the addition of Promotion is able to encourage better credit compared to other variables. Meanwhile, the output elasticity value of the input for the Bank Interest variable gets the smallest value in absolute value. This shows that bank interest is only able to contribute a small amount to credit. Apart from that, there are also variables that can reduce the value of credit. Variables Inflation, Third Party Funds and SBI rates have a negative value on the elasticity of output from the

input. This shows that by controlling inflation, effective Third Party Funds and SBI rates can reduce a significant decline in credit (Afrizal & Farlian, 2017; Cahyaningtyas et al., 2019; Darmadji & Fakhruddin, 2012).

Partial hypothesis testing
The effect of partial inflation on credit

The partial effect of the Inflation variable (X1) on Credit (Y2) needs to be tested statistically which is presented in the following table:

Table 5
Test results of the effect of inflation on credit

Partial Influence	β_1	t-count	p-Value	Conclusion
The Effect of Inflation on Credit	0,479778	7,914908	0,0000	Reject H0, accept H1. There is a significant and positive effect of Inflation on Credit

Based on Table 4.27 the value of the inflation regression coefficient (β_1) is positive. The calculation results show that the t-count value is 7.914908 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2-tailed).), obtained t table of 2.0345; so that t count > than t table (7.914908>2.0345); similarly P-value 0.0000 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a positive and significant influence of the inflation variable on credit.

Partial effect of bank interest on credit

The partial effect of the Bank Interest variable (X2) on Credit (Y2) needs to be tested for the statistics presented in the following table:

Table. 6
Test results of the effect of bank interest on credit

Partial Influence	β_2	t-count	p-Value	Conclusion
The Effect of Bank Interest on Credit	-0,186300	-2,558750	0,0183	Reject H0, accept H1. There is a significant and positive effect of Bank Interest on Credit

Based on Table 4.28 the regression coefficient value of Bank Interest (β_2) is negative. The calculation results show that the t-count value is -2.558750 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2- tailed), obtained t table of 2.0345; so that t count < than -t table (-2.558750<-2.0345); as well as P-value 0.0183 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a significant and negative effect of the Bank Interest variable on Credit.

The effect of partial promotion on credit

The partial effect of the Promotion variable (X3) on Credit (Y2) needs to be tested statistically which is presented in the following table:

Table 7
Test results of the effect of promotion on credit

Partial Influence	β_2	t-count	p-Value	Conclusion
Effect of Promotion on Credit	0,612757	2,865412	0,0091	There is a significant and positive effect of Promotion on Credit

Based on Table 4.29 the regression coefficient value of Promotion (β3) is positive. The calculation results show that the t-count value is 2.865412 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2-tailed).), obtained t table of 2.0345; so that t count < than t table (2.865412> 2.0345); as well as P-value 0.0091 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a positive and significant effect of the Promotion variable on Credit.

Partial effect of information technology on credit

The partial effect of Information Technology (X4) variables on Credit (Y2) needs to be tested statistically which is presented in the following table:

Table 8
Test results of the effect of information technology on credit

Partial Influence	β2	t-count	p-Value	Conclusion
The Effect of Information Technology on Credit	0,462395	3,444155	0,0021	Reject H0, accept H1. There is a significant and positive influence of Information Technology on Credit

Based on Table 4.30 the regression coefficient value of Information Technology (β4) is positive. The calculation results show that the t-count value is 3.444155 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2-tailed).), obtained t table of 2.0345; so that t count > than t table (3.444155> 2.0345); as well as P-value 0.0021 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a positive and significant influence of the Information Technology variable on Credit.

Partial effect of third party funds on credit

The partial effect of the Third Party Funds variable (X5) on Credit (Y2) needs to be tested statistically which is presented in the following table:

Table 9
Test results of the effect of third party funds on credit

Partial Influence	β2	t-count	p-Value	Conclusion
Effect of Third Party Funds on Credit	-0,227668	-3,305429	0,0031	Reject H0, accept H1. There is a significant and positive influence of Third Party Funds on Credit

Based on Table 4.31 the regression coefficient value of Third Party Funds (β5) is negative. The calculation results show that the t-count value is -0.227668 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2- tailed), obtained t table of 2.0345; so that t count < than -t table (-0.227668<-2.0345); similarly P-value 0.0031 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a significant and negative effect of the Third Party Fund variable on Credit.

Effect of SBI rates partially on credit

The partial effect of SBI rates (X6) on credit (Y2) requires statistical testing, which is presented in the following table:

Table 10
Test results of the effect of SBI rates on credit

Partial Influence	β_2	t-count	p-Value	Conclusion
The Influence of SBI rates on Credit	-0,206643	-2,115098	0,0456	Reject H0, accept H1. There is a significant and positive effect of SBI rates on credit

Based on Table 4.32 the regression coefficient value of SBI rates ($\beta6$) is negative. The calculation results show that the value of t count is -0.206643 with a significance level (α) = 5%, degrees of freedom = n-k-1 or 40-6-1 = 33 and the test is carried out with two sides (2- tailed), obtained t table of 2.0345; so that t count < than -t table (-0.206643 <-2.0345); as well as P-value 0.0456 < 0.05; so it can be concluded that H0 is rejected, which means H1 is accepted. It means that there is a negative and significant effect of the SBI rates variable on credit.

Coefficient of determination test

Table 11
Coefficient of determination of inflation, bank interest, promotion, information technology, third party funds and SBI rates on Credit

Simultaneous Effect	R^2	f-count	p-Value	Standard Error of Reg
Effect of Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds and SBI rates on Credit	0,791080	7,287564	0,000000	0,141619

Source: Processed Data, 2021

Based on Table 4.33 the magnitude of the contribution/contribution of all independent variables simultaneously to credit is R2 = 0.791080 or 79.1080 percent. This means that inflation, bank interest, promotions, information technology, third party funds and SBI rates on credit are 79.1080 percent, and the remaining 20.8920 percent is influenced by other variables outside the research variables.

Conclusion

Based on the results of the study, it is stated that there is a positive and significant effect of the variables of Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds, and SBI rates simultaneously on credit. Where the six independent variables are the dominant variables that form credit together. There are positive and negative and significant effects of each variable Inflation, Bank Interest, Promotion, Information Technology, Third Party Funds, and SBI rates on Credit. The variable that has the biggest influence on credit is the Promotion variable, while the variable with the smallest absolute influence on credit is Bank Interest. All models in this study got both positive and negative and significant results.

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