

## Faktor-faktor yang menentukan penawaran dan permintaan kredit pada Bank Perkreditan Rakyat di Indonesia = The Factors that determine the supply and demand for lending in rural regional Bank in Indonesia

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### Abstrak

Tujuan penelitian ini adalah mengidentifikasi pengaruh Dana Pihak Ketiga (DPK), suku bunga rata-rata kredit modal kerja, Non Performing Loan (NPL), dan Produk Domestik Regional Bruto (PDRB) mempengaruhi penawaran kredit Bank Perkreditan Rakyat dan pengaruh Produk Domestik Regional Bruto (PDRB), inflasi kawasan, dan suku bunga rata-rata kredit modal kerja mempengaruhi permintaan kredit Bank Perkreditan Rakyat. Penelitian ini menggunakan metode panel data dan menguji regresi dengan model random effect model atas kemungkinan perbedaan kawasan dan waktu. Studi membuktikan bahwa DPK, suku bunga rata-rata kredit modal kerja, NPL, dan PDRB secara bersama-sama memiliki pengaruh yang signifikan terhadap penawaran kredit. Lalu, PDRB, inflasi kawasan, dan suku bunga rata-rata kredit modal kerja secara bersama-sama mempengaruhi permintaan kredit.

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The purpose of this study is to identify the impact of third party funds, average lending rate of working capital, non performing loan (NPL), and gross domestic regional products (GDRP) to affect credit supply of Rural Regional Bank and the affect of gross domestic regional product (GDRP), region's inflation, and average lending rate of working capital affect the credit demand of Rural Regional Bank. This study using panel data method and regression with random effect model from model possibility of the region and time differences. The study proved that third party funds, average lending rate of working capital, NPL, and GDRP simultaneously having significant affect on the credit supply. Then GDRP, region's inflation, and average lending rate of working capital simultaneously affect the credit demand.