

***Determinants of Consumption Credit Growth at Commercial Banks in
Indonesia***

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Abstract

This research was conducted to determine the effect of Third Party Funds, Non Performing Loans, interest rates and inflation on the growth of consumer credit at commercial banks. This research uses 20 commercial banks that are classified as BUKU III and IV consistently during 2015-2020, so that the total sample is 120 data. The data used is secondary data sourced from the Banking Consolidated Annual Report. The hypothesis testing in this study used panel data regression analysis with the STATA 17 program. The results showed that partially NPLs and inflation had an effect on consumption credit, while DPK and interest rates had no effect on consumption credit growth. The results also show that simultaneously the four independent variables influence the growth of consumption credit.

Keywords: *consumption credit growth, third party funds, non-performing loans, interest rates, inflation*

Determinan Pertumbuhan Kredit Konsumsi Pada Bank Umum Di Indonesia

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Abstrak

Penelitian ini dilakukan untuk mengetahui pengaruh Dana Pihak Ketiga, *Non Performing Loan*, tingkat suku bunga dan inflasi terhadap pertumbuhan kredit konsumsi pada bank umum. Penelitian ini menggunakan 20 bank umum yang tergolong BUKU III dan IV secara konsisten selama tahun 2015-2020, sehingga total sampel sebanyak 120 data. Data yang digunakan merupakan data sekunder yang bersumber dari Laporan Tahunan Konsolidasian Perbankan. Pengujian hipotesis pada penelitian ini menggunakan analisis regresi data panel dengan program STATA 17. Hasil penelitian menunjukkan bahwa secara parsial NPL dan inflasi berpengaruh terhadap kredit konsumsi, sedangkan DPK dan tingkat suku bunga tidak berpengaruh terhadap pertumbuhan kredit konsumsi. Hasil penelitian juga menunjukkan bahwa secara simultan keempat variabel bebas berpengaruh terhadap pertumbuhan kredit konsumsi.

Kata kunci: pertumbuhan kredit konsumsi, dana pihak ketiga, *non performing loan*, tingkat suku bunga, inflasi