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Research Article

THE BI RATE AND OUTSIDER FINANCES INFLUENCE BNI'S CREDIT CIRCULATION

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ABSTRACT

Using multiple linear regression analysis, the goal of this study is to look at how third-party funds and the BI Rate affected Bank BNI lending from 2010 to the third quarter of 2016. The study's numbers R square of 98.5 percent indicate that independent variables can explain 98.5 percent of the dependent variable, and that the remaining 98.5 percent can be explained by other variables that were not examined by the independent variables that were used simultaneously and had a significant effect on lending. Third-party funds and a significant positive impact on credit distribution partially mean that when deposits rise, so does the loan portfolio, and vice versa. Nevertheless, the BI Rate has no positive impact on credit. Among the options that could be considered are increasing third-party funds through employee performance enhancement or providing a customer with a gift in order to acquire additional funds: maximizing public lending in accordance with the bank's mission; and employing distributed lag regression models for improved outcomes in subsequent research.

KEYWORDS

BI; BNI; credit; customer; third-party funds.

INTRODUCTION

One of the macroeconomic issues a nation will always face is economic expansion. According to Sukirno (2006), economic growth is defined as the rise in community-produced goods and services as a result of

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economic development activities. Meanwhile, Riggs & Bonk (2008) state that economic growth can be measured in a variety of ways. Calculating a country's total value of goods and services produced within the country is the method used most frequently to gauge economic growth. The Gross Domestic Product (GDP) is the common name for this value. Riggs & Bonk (2008) also assert that a variety of factors influence the rate of economic growth. Natural resources, human resources, capital, and technology are all examples of these. A natural resource that can be transformed into a product is the first factor. The economy's efficiency and productivity are significantly impacted by these elements. One more component is the HR centered on the nature of the labor force incorporate schooling and abilities of the HR. The factor of capital, which is required for a nation to construct factories and business facilities, also played a significant role in economic expansion. The latter is one way that technology is being used in business activities, which could make it more likely that the economy will grow. The expansion of the economy is also significantly influenced by these elements. The latter is one way that technology is being used in business activities, which could make it more likely that the economy will grow. The expansion of the economy is also significantly influenced by these elements. The latter is one way that technology is being used in business activities, which could make it more likely that the economy will grow.

The potential for a nation to produce goods and services is influenced by factors of natural resources, human resources, capital, and technology. Quantity and quality can be increased or decreased as a result of these factors. Particularly HR can be expanded quickly alongside the expansion in the quantity of birth, schooling and work insight. Similarly, in terms of how rapidly technology is developing. While the number of capital goods will increase as a result of the investment. The issue is that the addition of production of goods and services of the same magnitude does not always follow the development of the ability to produce goods and services as a result of an increase in production factors. Frequently, more is added by adding the potential to produce than by adding actual production (Mehta, 2016; 2019) Melaning and Giantari

Macroeconomic policies will be implemented to make up for the additional production potential and boost actual production. The macroeconomic policy implemented includes, among other things, the one that aims to boost employment and corporate efficiency by creating an environment that encourages business growth.

Empowering individuals to engage in entrepreneurial activity in micro, small, and medium-sized businesses could be the first step toward the effective utilization of human resources and the expansion of businesses. According to Sriram & Mersha (2010), "Entrepreneurship is lauded as an engine of economic development and job creation, and Small Medium Enterprises (SMEs) frequently create the majority of the new jobs in the economy" refers to entrepreneurial activity on a micro and small scale. In addition, according to Tambunan (2012), the characteristics of Micro, Small, and Medium Enterprises (SMEs) are highly labor-intensive, resulting in enormous employment opportunities and potential growth. The development of SMEs can be incorporated as a significant component of public strategies to advance work and produce pay, particularly for poor people.

"One solution that has recently gained attention particularly subject in the context of developing economies is the concept of microcredit," according to a study, is the ideal solution that the government can use to support the growth and development of entrepreneurial micro and small businesses in order to realize the welfare of society as part of the development of the national economy as a whole. Microcredit is money given to small businesses. The Banking Act states that 10/1998 defines credit as the provision of cash or an equivalent amount based on agreements between banks and other parties requiring the borrower to repay the debt with interest after a predetermined amount of time.

The transformation of the bank into a lender for the debtor (borrower) cannot be separated from the role and function of banks as suggested by Rival et al. 2013), as required by Act No. 10/1998, which defines a bank as a business that collects public funds in the form of savings and distributes those funds to the public in the form of loans or other forms to enhance the lives of many people. According to Abu & Ezike (2012), the bank's role as a business that provides credit to communities, particularly for the growth of entrepreneurship, is regarded as significant.

One of the objectives the bank gave credit for clients by Opponent et al. (2013), is as a vehicle for the banks in adding to the turn of events. Furthermore, Rival et al. 2013), asserts that the function of bank credit is a means of boosting national income. The bank's close proximity to the populace. Banks were able to reach a wider range of people. In Rival et al., Stuart claims that 2013), a bank is an organization whose mission is to meet the needs of credit, either through their own payments, the money they earn from others, or the tools that circulate as demand deposits. In the meantime, Perry in Rival et al. 2013), the bank is a business substance whose exchanges connected with cash,

As indicated by the Financial Regulation No. 10 of 1998, credit is the provision of cash or an equivalent amount based on agreements between banks and other parties requiring the borrower to pay off debt with interest after a predetermined amount of time.

The concept of credit can be broadly defined as belief. Likewise, credit in Latin signifies "credere" signifies to accept. A credit to the recipient's confidence that the distributed credit will undoubtedly be returned in accordance with the agreement is the purpose of the trust for the lender. Regarding credit recipients, it signifies acceptance of the confidence that owes the corresponding period of payment.

The main purpose of a credit-granting is as follows:

a) The profit that the credit is intended to bring in. These outcomes are primarily represented by the bank's compensation in the form of interest and customer charges for credit administration. The bank's survival depends on this advantage. It is likely that the bank will be liquidated (dissolved) if it consistently lost money.

b) Helping the client's business another point is to help business clients who need reserves; both venture endlessly assets for working capital. The debtor will be able to grow and develop its business with these funds.

c) Providing assistance to the government the greater the number of government loans granted by the banking sector, the greater the development in various fields.

The advantage for the government to spread the credit is as follows:

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a) Tax revenue from customer and bank profits.

b) Employment opportunities, in this instance for a new business development credit or expansion, will necessitate the hiring of new employees in order to take advantage of the unemployed workforce.

c) Increasing the number of goods and services: It is evident that the majority of loans will be able to expand the community's supply of goods and services.

d) Save money on foreign exchange, especially for previously imported goods that can be manufactured in a country with existing credit facilities.

e) Increasing foreign exchange rates if export-financed credit product

According to Sudirman (2013), total loans made by banks to the public are one way banks use their funds to make money through lending. total loans that a bank makes to the public funds that come from the appropriate bank.

Sudirman (2013) also argues that bank funds can be differentiated based on where they come from and how they are collected. There are several ways to divide bank funds by source:

a) A third party or third party funds of funds are bank funds that come from outside the bank or from the public. These funds can come from current accounts, savings, deposits, loans, or other similar accounts. In order for the public to eventually withdraw the funds, third-party funds are owed to the bank. Societies include individuals, groups, and organizations, as well as specific legal entities. What is implied by the organization is a monetary establishment bank and non-bank monetary foundations.

b) The bank's own funds, also known as capital subscribed by the bank's owner or shareholders, retained earnings, current earnings, and reserves, are examples of bank funds. The amount of cash held by the bank's owners or shareholders as additional capital and receipt comes from loans that are not paid in cash. Capital subscribed by the bank's owners or shareholders The bank's net profit after taxes is known as retained earnings. Profit walking is the bank's profit before the end of the year, on December 31, when the books are closed. Both a general and a special reserve are intended for the reserve that is a component of retained earnings.

All out Outsider subsidizes gathered by the bank are one proportion of the progress of the bank as indicated by its capability as a local area pledge drive. Because banks are able to raise funds from the general public in a variety of ways, they have a high capacity to provide credit to the general public. The number of credits a bank can offer is inversely proportional to its high ability to extend credit to the public.

The loan portfolio is also determined by the BI rate, which comes from bank funds. Where the BI rate will impact both the lending rate and the fund rate. When people borrow money and give it to the bank, it becomes a factor.

According to Siamat (2005), the 1997 financial crisis brought banking to a point where sufficient large bank capital was at risk of being destroyed. Lending causes these types of activities to fail, leading to an increase in bad debts in the banking industry, which reduces revenue and weakens the liquidity of the relevant bank.

Intermediation activities in the financial sector, particularly banking, hiccupped as the crisis got worse.

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This led to a sharp decline in economic activity, which resulted in a drop in GDP from 4.65 percent in 1997 to 13.68 percent in 1998. According to Siamat (2005), the fragility is caused by unstable macroeconomic conditions, particularly a volatile exchange rate and high interest rates.

A similar example is likewise the hour of the worldwide emergency in 2008 that prompted macroeconomic pointers, for example, increasing expansion followed by BI rate so the effect on the increment or reduction in loaning. The bank dominates the financial sector in terms of asset ownership, fund-raising, and fund distribution (Pohan, 2008), and has a very important role to play in monetary policy.

Economies with a profitable banking sector will be better able to withstand adverse shocks and contribute to the financial system's stability. However, in practice, banks are categorized as a high-risk business because of the nature of their borrowing, which necessitates comprehensive management and control over the various activities that contribute to the performance's success. The bank is a high-leverage institution, and an increase in the rate of borrower default will have a rapid impact on the capital decline (Agbaeze et al., 2017; 2016 by Chanana and Gupta; 2006 Hardanto).

Public deposits and lending in the macroeconomy are also affected by inflation and the BI rate. Banks' efforts to raise public funds hampered lending activity in the event of a high inflation rate that cannot be controlled.

Earnings at the bank decreased due to stagnant lending. Since the fundamental wellspring of bank income generally comes from loaning. According to Waljianah & Wulandari (2012), the government responded to high inflation by raising its benchmark interest rate (BI Rate), which led to increases in deposit rates and lending rates.

The public's desire to save money in the bank will be stoked by the course's high deposit rates and abundant available credit. Despite the fact that high interest payments have an effect on profits and the decline in lending, Since the choice will prompt expanding non-performing advances so that banks are hesitant in broadening credit.

In view of the current foundation, the analysts concluded to do explore with the title "Impact of Outsider Assets and BI Rate against Loaning at Bank BNI"

Formulation of the problem

In light of the portrayal contained in the above foundation, it very well may be distinguished issue this concentrate as follows.

a) How will the BI Rate on lending at Bank BNI concurrently affect the third party?

b) In what ways do third-party funds hinder Bank BNI's lending decisions?

Research Objectives

The formulation of the issues being discussed serves as the foundation for the research objectives.

a) To simultaneously ascertain how third-party funds and the BI Rate affect lending at Bank BNI.

b) To find out how third-party funds affect lending at Bank BNI in part.

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However, it is anticipated that those who are concerned about this research will benefit from the study's outcome, such as: 1) It is anticipated that students will find this research to be useful as a resource for expanding their knowledge and understanding, applying what they have learned, developing their ideas, and simultaneously responding to an incident. 2) for organizations, This exploration is supposed to be helpful to give experiences and contemplations looked by the organization; what's more (3) for the perusers, This is supposed to be helpful give extra information and as reference material in leading comparable examination

Literature Review Definition of bank

As per Regulation No. According to the Banking Act of 1998, a bank is a "business entity that collects funds from the public in the form of savings and channels them to the public in the form of credit and other forms in order to improve the people's standard of living." Definition of bank overpressure: a bank's primary business is to collect deposits, which provide the bank with funding. Similarly, when it comes to the distribution of funds, the bank should not only aim to maximize profits for its owners, but also to raise people's living standards through its operations (Siamat, 2005; Daniyan-Bagudu et al., 2017; Emmanuel and other, 2017). " The primary function of the Bank is to collect funds from the general public, return those funds to the community, and provide other services.

Third-party fund

Banks need to acquire sufficient financial resources to support the operational activities that are related to the distribution of funds in order to support these activities. One is the community fund, which accounts for the vast majority of the funds that banks obtain from their day-to-day operations (Kuncoro & Suhardjono, 2011). To put it another way, the third-party fund is used as an input to give credit.

Funds from public deposits, such as demand, savings, and time deposits, are known as third-party funds. Lending is one area in which banks use these resources to generate revenue for themselves. Ismail (2010) said that the wellspring of assets from outsiders, among others.

a) Clearing

Request stores address stores got from outsider assets might be removed out of the blue through the withdrawal of a check, giro, and other withdrawal implies. Because it offers its own convenience, the clearing is extremely beneficial to the community when it comes to conducting business transactions. the same as having cash in a checking account. Because of the idea of the interest store record can be removed whenever.

b) Savings as Per Law No. Savings are deposits that can only be withdrawn under certain agreed-upon conditions, but cannot be withdrawn by check, bank draft, or other comparable instruments. This definition comes from the Banking Act of 1998.

c) Deposit A type of savings account that can only be withdrawn within a predetermined time frame is referred to as a deposit. There are three types of deposits: deposits, call deposits, and certificates of deposits Time deposits are deposits that can be withdrawn within a predetermined time frame. A deposit slip will be provided to deposit holders as evidence of their ownership rights. A certificate of deposit is a deposit that can be transferred or sold in the form of certificates of deposit. Deposit on Call is a type of time deposit withdrawal that requires advance

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notification to the issuing bank. Deposit on Call cannot be traded because it is published on behalf of.

BI rate

As indicated by Bank Indonesia pages (BI.go.id) BI Rate is the financing cost that mirrors the mentality of strategy or money related approach position set by Bank Indonesia and reported to the general population. BI Rate declared by the Leading group of Legislative heads of Bank Indonesia each Leading body of Lead representatives Meeting month to month and executed on money related tasks directed by Bank Indonesia through liquidity the board (liquidity the executives) in cash markets to accomplish the functional objective of financial approach.

Bank loans

a) Definition of credit

In Latin, the credit is designated "credere" and that means to accept. This means that the debtor's creditor is confident that the loans will be returned in accordance with the agreement. So that the debtor is obligated to repay the loan within the specified time frame while accepting the trust. Based on Law Number 10 1988, which made changes to Law No. "provision of cash or the equivalent, based on the approval or borrowing and lending between banks and other parties who require the borrower to repay their debts after a certain period of time with interest," according to Section 7 of the Banking Act of 1992 (Siamat, 2005), is the definition of credit.

One of the activities that commercial banks do with public funds to fulfill their roles as intermediary institutions is lending. The bank must first assess the debtors' ability to avoid undesirable credit risk (nonperforming loans), which can be detrimental to the bank's own survival, before disbursing loans to the needy.

b) The basic idea behind lending Credit guarantees is to protect customers of banks from bad loans that are caused by something. As a result, when granting credit, the bank ought to follow the precautionary principle. According to Ismail (2010), the following lending principles can be examined using 5C:

1) Character

The person portrays the person and character of borrowers. In order to determine whether a potential borrower has the desire to fulfill the obligation to repay the loan until the keel, banks must conduct a character analysis of the prospective borrower.

2) Capacity Banks need accurate information regarding prospective borrowers' capabilities. The better the monetary limit of the borrower, it would be better the chance of decay in credit quality can be guaranteed where such credits can be paid as quickly as possibly.

3) Capital, also known as capital, requires in-depth research. because banks would be more convinced that borrowers are serious about applying for a loan if the debtor owned more capital.

4) Collateral The debtor's guarantee on the proposed loan is known as collateral. If the debtor is unable to pay the installment, security is the second source of financing. The amount of credit should be more than the collateral.

5) Condition of Monetary

Banks need to consider the debt holder business areas related with financial circumstances, whether

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monetary circumstances will meaningfully affect the matter of borrowers later on.

MATERIALS AND METHODS

Places and objects research this research was downloaded from Bank Indonesia's website at www.bi.go.id, and Bank BNI Quarterly Financial Statements were downloaded from the Financial Services Authority's website at www.ojk.go.id. Population research A population is a generalization region that consists of objects or subjects that are of a certain quantity and have characteristics that have been defined by the researchers so that they can be learned and then drawn conclusions (Sugiyono, 2013; 2015, Nimbalkar and Deodhar; (2018) Pooranam and Nandhini The population of this study, as described by the understanding of the population, includes Bank BNI Quarterly Financial Reports from 2010 through the third quarter of 2016.

The operational definition of variables An operational variable definition is a definition of a variable that provides an operationalization for measuring these variables and provides a way to give the variable meaning or specify activity. The following is a definition of each of the three variables in this study:

a) Third-Party Funds (X1) Third-party funds (DPK) are deposits, savings accounts, and other forms of public bank funds. The sum of all deposits, savings accounts, and other types of third-party funds is the subject of this investigation.

b) BI Rate (X2)

BI Rate is the loan cost that mirrors the disposition of strategy or money related approach position set by Bank Indonesia and declared to general society.

c) Loans (Y) In accordance with Article 1 of Law No. In banking, credit is the provision of money or bills that can be compared to that, based on borrowing and lending agreements between banks and other parties that require the borrower to repay the debt after a certain period of time with specific interest. Dendawijaya (2003) argued that lending activities represented 70%–80% of the bank's business activities and that funds raised from the public could account for as much as 90% of all funds managed by the bank.

Techniques for data analysis include the Multiple Linear Regression Analysis, the Classic Assumption Test, the F-test, and the t-test.

RESULTS AND DISCUSSIONS

The Bank is a type of financial institution that collects money from the public and gives it to people who need money by giving them credit with interest as a reward. Of these capabilities should be visible that the more noteworthy the public supports that can be gathered by the bank, the more prominent the advance portfolio that can be circulated to general society. Conversely, lending to the general public also decreases when third-party funding decreases. Third-party funds have had a significant positive impact on Bank BNI's lending, so this theory is in line with what has been found in research. This outcome can be equivalent to the consequences of past examinations led by Siswantoro (2013); In 2013, Astuti; as well as Norita

Separated Outsider assets are conveyed to people in general, business banks additionally keeping reserves are gathered to Bank Indonesia. Depositing funds into Bank Indonesia also earned flowers known as the BI Rate, which is similar to lending to individuals who receive flowers as compensation. Because commercial banks are more interested in distributing funds to the

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general public than they are in depositing them with Bank Indonesia, the BI Rate interest rate is typically lower than the interest rate on loans issued by commercial banks. When the BI Rate level has increased, the people who were denied credit have also been affected.

In contrast to previous research, this study's findings indicate that the BI Rate has a positive and significant impact on Bank BNI lending. This demonstrates that lending at Bank BNI has no effect on the BI Rate in a positive way. This implies that BNI decided to hang tight for the reaction from the local area on the BI rate strategy so the BI Rate significantly affects loaning at Bank BNI during the review time frame.

The findings of the research have a positive impact on third-party funds and BI lending at Bank BNI. The statement states that lending at Bank BNI increases when the third party and BI Rate rise, and vice versa when the third party and BI Rate fall, the loan portfolio also decreases.

CONCLUSION

The following conclusion can be drawn from the research and analysis results presented in the preceding chapter.

a) The simultaneous regression test (F-Test) found that the third party and the BI rate had a significant impact on Bank BNI lending from 2010 to the third quarter of 2016 in the period.

b) Based on the aftereffects of the halfway test (t-test) note that outsider subsidizes essentially impacted by the positive bearing of the BNI Bank loaning in the time of 2010 until the second from last quarter of 2016. While the other independent variables that BI controls do not influence Bank BNI's lending in a favorable direction until the third quarter of 2016,

c) It is known from coefficient-based research that 98.5 percent of the loan portfolio in the Bank BNI period of 2010 to the third quarter of 2016 can be explained by the third party and the BI rate. The remaining loan portfolio is explained by other variables that were not studied.

Suggestions

It is possible to make some suggestions for economic activity that are based on the aforementioned conclusions.

a) BNI Bank should do more to help third-party funds from customers or the general public request loans that are best used. Due to the large number of third-party funds that the bank can collect, it is able to provide large credits to the community. Banks attempt to attract customers by improving the quality of their services and selling gifts to encourage customers to deposit their funds with the bank.

b) Bank BNI should do more to optimize lending to customers by leveraging the number of third-party funds collected by the community to be channeled as loans. However, the precautionary principle that has been applied to every banking company should not be ignored. Since lending is a business major activity of the bank to earn income through interest, the bank should at least be eager to provide credit to customers in order to avoid the increased risk of adverse bad credit banks.

c) Regression analysis using distributed lag models should be used in future studies so that the data can be better than in this study.

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