

Correlation Between Third Party Funds, Inflation, and Interest Credit Rate Toward Credit Distribution and Investment in Indonesian Bank.

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- **Abstract:** Banking was becoming an important industry for a country since it could help other industries to get funded. In Indonesia, the micro company run by the people mostly chose to get capital funds from the banks. Since the micro and small company run by the people, really help the country economic growth, the role of the bank become crucial. As the role of the bank become more crucial, several factors could impact the bank performance and operational should take into account seriously. This study aimed to explore if a change in third party saving account, inflation rate, and credit interest rate could impact significantly the portfolio of credit distribution in Bank Pembangunan Jawa Barat and Banten (BJB). The data that was used for this study were from 2017 – 2019. This study used the descriptive and verificative for the time series data. The data was collected in the library of Bank Indonesia. The data then tested using several statistical data such as multiple regression tests, and F- Test. The result showed that the third-party saving account, inflation, and interest credit rate indeed impacted the growth of credit distribution given by the bank.
- **Keywords:** Banking, micro company, BJB