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### THE EFFECT OF DEMAND DEPOSITS, SAVINGS DEPOSITS AND INCOME ON CREDIT DISTRIBUTION AT PT. BANK PANIN Tbk

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#### Abstract

*The research was conducted to see the influence of demand deposits, savings deposits and income on credit distribution. PT. Bank Panin Tbk. The data in this study uses secondary data from the annual report of PT. Bank Panin Tbk from 2008 to 2023 and the researcher uses SPSS version 24 in managing data. The results of the study show that demand deposits partially affect credit distribution, savings deposits partially affect credit distribution, income partially affects credit distribution and simultaneously demand deposits, savings deposits and income affect credit distribution.*

**Keywords:** *Credit, Demand Deposits, Savings Deposits and Income*

#### INTRODUCTION

Banking in Indonesia in general has three main activities that are very important for the economy, the three activities are collecting funds, distributing funds and providing services. The activity of distributing funds is a very important activity, because banks that are able to collect funds but are unable to distribute funds can experience losses. This is due to the existence of deposit interest rates which of course are a burden for banks, so that the funds that have been collected must be distributed to those in need by providing higher loan interest than deposit interest so that banks make a profit.

The activity of distributing funds to conventional banks is known as credit. Credit according to Law Number 10 of 1998 is the provision of money or bills that can be equated with it based on an agreement or loan agreement between the bank and another party that requires the borrower to repay his debt after a certain period of time with interest. Andrianto (2020:6) states that credit has the following functions: 1) credit can increase the utility of money; 2) credit can increase the utility of goods; 3) credit increases the circulation and traffic of money; 4) credit is one of the tools for economic stabilization; 5) credit creates enthusiasm for business for the community; 6) credit is a bridge to increase national income and 7) credit is also a tool for international economic relations.

Demand deposits are a source of funds obtained by banks from third parties. Demand deposits are a cheaper source of funds when compared to savings deposits and time deposits, this is because the interest on demand deposits is lower when compared to the interest on savings deposits and time deposits. Customers who save in the form of demand deposits usually have the aim of facilitating the implementation of payments from business activities carried out. Research on the effect of demand deposits on fund distribution was conducted by Widiawati (2015) with the results that demand deposits

have a positive effect on credit. The same results were stated by Wardani et al., (2016) with the results that demand deposits have a significant and positive effect on the amount of credit distribution. Different results were stated by Damayanti (2024) and Rahayu et al., (2023) who stated that demand deposits have no effect on credit.

Savings deposits are also a source of funds obtained by banks from third parties. Savings deposits have interest rates that are usually higher than current account interest rates but lower than time deposit interest rates. Customers who open savings deposits usually have the aim of making it easier to withdraw money and the hope of higher interest rates than current account interest rates. Research on the effect of savings deposits on credit distribution was conducted by Misral and Mardhatillah (2019) with the results of the study showing that savings partially had a significant effect on the distribution of credit that was distributed. The results of a study that was in line were also put forward by Usman et al., (2021) with the results that savings partially had a significant effect on credit distribution. Different results were put forward by Sarah (2018) with the results of the study showing that savings did not have a significant effect on credit distribution.

In the income statement, there is the amount of income and sources of income that describe banking performance in one period. Bank income is obtained from interest on loans paid by debtors and income through transactions made by customers because they have used bank services. Customers who use bank services will be charged fees such as: administration fees, rental fees, shipping fees, collection fees, provision fees and commissions. Research on income has been conducted by Nurbaiti and Anggraini (2024) with the results of the study showing that interest income has a positive effect on bank credit distribution, results that are in line with those stated by Yanda et al., (2022) by finding that bank income results have an effect on the amount of credit distribution. Different results were stated by Oktaviani et al., (2022) with income results that have no effect and are not significant on the amount of credit distribution.

Based on this background, the author proposes a research title "The Influence of Demand Deposits, Savings Deposits and Income on Credit Distribution at PT. Bank Panin Tbk"

### **Formulation of research problems**

Problem formulation in this research:

1. Whether demand deposits partially affects credit distribution at PT. Bank Panin Tbk.
2. Whether savings deposit partially affects credit distribution at PT. Bank Panin Tbk.
3. Whether income partially affects credit distribution at PT. Bank Panin Tbk.
4. Whether demand deposits, savings deposits and income simultaneously affect credit distribution at PT. Bank Panin Tbk.

### **Research purposes**

The objectives of this research are:

1. Testing and analyzing influence demand deposits partially on credit distribution at PT. Bank Panin Tbk.
2. Testing and analyzing Influence savings deposit partially on credit distribution at PT. Bank Panin Tbk.
3. Testing and analyzing influence income partially on credit distribution at PT. Bank Panin Tbk.
4. Testing and analyzing the influence of demand deposits, savings deposits and income simultaneously to credit distribution at PT. Bank Panin Tbk.

## LITERATURE REVIEW

### Credit

The definition of credit according to Anwar in Andrianto (2020:1) is the provision of achievements (services) from one party (the party providing the credit) to another party (the party receiving the credit) and the achievements will be returned within an agreed period of time along with money as counter-performance (reward). The main objectives of providing credit according to Siamat in Fauzan et al (2023:50) include: 1) Commercial credit is credit given to facilitate customer business activities in the trade sector; 2) Consumptive credit is credit given by banks to meet the needs of debtors who are consumptive and 3) Productive credit is credit given by banks in order to finance the debtor's working capital needs so that it can facilitate production.

### Demand Savings

According to Law of the Republic of Indonesia Number 10 of 1998 concerning Banking, a demand deposit is a deposit that can be withdrawn at any time using a check, demand draft, other payment order, or by transfer. A check gives unconditional power to the bank that owns the demand deposit account to pay a certain amount of money to the party named in the check or the owner of the check. The bank is obliged to pay the check in cash or via wire transfer to the bank that manages the customer's account, provided that the check meets the requirements set by the bank. (Desiyanti, 2024:36)

### Savings Deposit

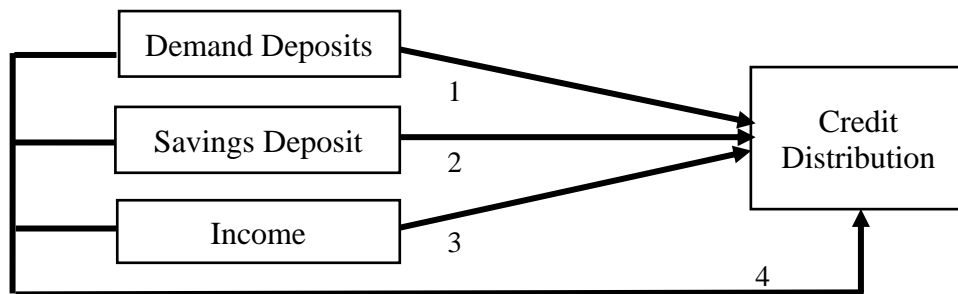
According to the Republic of Indonesia Law Number 10 of 1998 concerning Banking, savings are deposits that can only be withdrawn according to certain agreed conditions, but cannot be withdrawn by check, demand draft, and/or other similar instruments. There are several ways to withdraw savings, depending on the needs of the bank. Each of them wants to use the method they want. Relevant tools are savings books, withdrawal slips, plastic cards and combinations. (Desiyanti, 2024:39)

### Income

Siallagan (2020:196) there are 3 types of interpretations of the concept of income, namely: a) income is the inflow of net assets resulting from the sale of goods and services/inflow concept; b) income is the outflow of goods or services from the company to customers/outflow concept and c) income is the company's product resulting from the creation of goods or services by the company in a certain period/product concept. The benefits of income include: 1) as a measure of the performance and success of company management; 2) as a comparison tool between paid-in capital and income obtained from business results and 3) as a tool to predict the amount of dividends distributed to shareholders in the future (Ervina et al., 2022:141)

### Research framework

The research framework in this study is as follows:



**Figure 1: Research Framework**  
Source: Processed data

### Research hypothesis

The hypothesis of this research is:

1. Allegedly demand deposit partially influence on credit distribution PT. Bank Panin Tbk.
2. Allegedly savings deposit partially influence on credit distribution PT. Bank Panin Tbk.
3. Allegedly income partially influence on credit distribution PT. Bank Panin Tbk.
4. Allegedly demand deposits, savings deposits and income simultaneously influence on credit distribution PT. Bank Panin Tbk.

### METHODOLOGY

The researcher used secondary data obtained from the financial statements of PT. Bank Panin Tbk for 16 years from 2008 to 2023. In data processing, the researcher used the help of SPSS version 24 to conduct normality tests, statistical tests, and statistical tests multicollinearity, autocorrelation test and hypothesis test.

### RESEARCH RESULT

#### 1) Normality Test

To find out whether the data is normally distributed, the researcher conducted a normality test using the Kolmogorov Smirnov test. The decision-making guidelines using the Kolmogorov-Smirnov one-sample test are: Sig. Value or significance or probability value  $< 0.05$  then the distribution is not normal and Sig. Value or significance or probability value  $> 0.05$  then the distribution is normal. (Nuryadi et al., 2017:87).

Table 1. Normality Test Results

<b>One-Sample Kolmogorov-Smirnov Test</b>		Unstandardized Residual
N		16
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	6341.45787600
Most Extreme Differences	Absolute	.162
	Positive	.162
	Negative	-.121
Test Statistics		.162

Asymp. Sig. (2-tailed)	.200c,d
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Source: Processed data

Based on the results of the normality test using the test Kolmogorov Smirnov obtained the asymp. Sig (2-tailed) value is greater than 0.05 ( $0.200 > 0.05$ ) so it can be concluded that the data in this study is normally distributed..

## 2) Multicollinearity Test

To find out whether there is a relationship between the variables in this regression model, the study conducted a multicollinearity test, as follows:

Table 2. Multicollinearity Test Results

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta	t		Zero order	Partial	Part	Tolerance	VIF
(Constant)	22498.990	15871.900		1.418	.182					
Giro	-2,581	1,018	-.206	-2,535	.026	-.221	-.591	-.137	.440	2.274
Savings	1.209	.266	.497	4,546	.001	.818	.795	.245	.243	4.118
Income	4.724	.957	.540	4.935	.000	.950	.818	.266	.242	4.133

a. Dependent Variable: Credit

Source: Processed data

Based on the test resultsmulticollinearity above, can be seen:

- The VIF value of demand deposit is less than 10 ( $2.274 \leq 10$ ) and the tolerance value is greater than 0.10 ( $0.440 \geq 0.10$ ) so there is no multicollinearity.
- The VIF value of savings deposits is less than 10 ( $4.118 \leq 10$ ) and the tolerance value is greater than 0.10 ( $0.243 \geq 0.10$ ) so there is no multicollinearity.
- The VIF value of income is less than 10 ( $4.133 \leq 10$ ) and the tolerance value is greater than 0.10 ( $0.242 \geq 0.10$ ) so there is no multicollinearity.

## 3) Autocorrelation Test

If autocorrelation occurs in the research, the correlation coefficient is less accurate. The way researchers see the autocorrelation test is by using the run test as follows:

Table 3. Autocorrelation Test

### Runs Test

	Unstandardized Residual
Test Value <sup>a</sup>	-1972.57630
Cases < Test Value	8
Cases >= Test Value	8
Total Cases	16
Number of Runs	8
Z	-.259
Asymp. Sig. (2-tailed)	.796

a. Median

Source: Processed data

The value of Asymp. Sig (2-tailed) obtained is 0.796 which is higher than 0.05 ( $0.796 > 0.05$ ) so in this study there is no autocorrelation.

## 4) Multiple Regression Analysis

The results obtained for multiple regression can be seen in table 3 below:

Table 4. Coefficients  
**Coefficientsa**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	22498.990	15871.900		1.418	.182
Giro	-2,581	1,018	-.206	-2,535	.026
Savings	1.209	.266	.497	4,546	.001
Income	4.724	.957	.540	4.935	.000

a. Dependent Variable: Credit

Source: Processed data

The regression model of this research:

$$Y = 22498.990 - 2,581X_1 + 1,209X_2 + 4,724X_3$$

The regression equation analysis is as follows:

$a = 22498,990$ . If demand deposits, savings deposits and income are constant or equal to 0 then credit distribution is 22498,990.

$b_1 = -2,581$ . If the demand deposit increase by 1 (one unit) where savings and income the value remains the same, then credit distribution falls by 2,581.

$b_2 = 1,209$ . If the savings deposit increases by 1 (one unit) where demand deposit and income the value remains the same, then credit distribution increases by 1,209.

$b_3 = 4,724$ . If income increases by 1 (one unit) where savings deposits and demand deposits the value remains the same, then credit distribution increases by 4,724.

#### 5) Correlation and Determination

The correlation and determination values in this study are:

Table 5. Model Summary

<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.982a	.965	.956		7089.96544

a. Predictors: (Constant), Income, Demand Deposit , Savings Deposit

b. Dependent Variable: Credit

Source: Processed data

The correlation in the study obtained 0.982 which explains that demand deposits, savings deposits and income to credit distribution have a very strong relationship. For the R Square value of 0.965 explains that credit distribution is influenced by demand deposits, savings deposits and income by 96.5% and there are 3.5% that affect credit distribution outside of these variables.

#### 6) Hypothesis Testing

a. t-test

Looking at the partial influence of demand deposits, savings deposits and income on credit distribution can be seen in table 6 below.:

Table 6. Coefficients

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
	(Constant)	22498.990	15871.900		1.418	.182
1	Giro	-2,581	1,018	-.206	-2,535	.026
	Savings	1.209	.266	.497	4,546	.001
	Income	4.724	.957	.540	4.935	.000

a. Dependent Variable: Credit

Source: Processed data

Demand deposits in this study have a t-value of -2.535, because the t-value is smaller than the t-table ( $-2.535 < -2.14479$ ), then partially demand deposits affect credit distribution. Savings deposits in this study have a t-value of 4.546, because the t-value is greater than the t-table ( $4.546 > 2.14479$ ), then partially savings deposits affect credit distribution. Income in this study has a t-value of 4.935, because the t-value is greater than the t-table ( $4.935 > 2.14479$ ), then partially income affects credit distribution.

#### a. F Test

Seeing the simultaneous influence of demand deposits, savings deposits and income on credit distribution can be seen in table 7 below:

Table 7. Anova

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16727774700.000	3	5575924899.000	110,925	.000b
	Residual	603211319.900	12	50267609.990		
	Total	17330986020.000	15			

a. Dependent Variable: Credit

b. Predictors: (Constant), Income, Demand Deposit, Savings Deposit

Source: Processed data

In this study, the calculated F value is 110.925 while the F table value is 3.49. With a calculated F value that is greater than the F table value ( $110.925 > 3.49$ ), it means that simultaneously (demand deposits, savings deposits and income) together influence credit distribution.

## DISCUSSION

The results of the study show that demand deposit have an effect on credit distribution, this is in line with the research of Widiawati (2015) and Wardani et al., (2016). Savings deposits have an effect on credit distribution, this result is in line with Misral and Mardhatillah (2019) and Usman et al., (2021) and income has an effect on credit distribution which is the same as the results obtained by Nurbaiti and Anggraini (2024) and Yanda et al., (2022).

## CONCLUSIONS

The conclusion of this study is:

1. Demand deposit partially influence on credit distribution at PT. Bank Panin Tbk.
2. Savings deposit partially influence on credit distribution at PT. Bank Panin Tbk.
3. Income partially influence on credit distribution at PT. Bank Panin Tbk

4. Demand deposit, savings and income simultaneously influence on credit distribution at PT. Bank Panin Tbk.

### ADVANCED RESEARCH

It is recommended for further research to raise other variables in looking at factors that can influence credit distribution.

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