Confucius Culture Values in Supporting the Performance of Chinese Ethnic Small and Medium Traders

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ABSTRACT

Purpose: The success of the Chinese, especially in the northern coastal areas of East Java province in conducting trading business, has almost the same mental attitude, namely the courage to take risks, never give up, speed and high flexibility. On this basis, the authors want to research and study further about the influence of Confucian cultural values on entrepreneurial orientation through business ethics and work ethic and their impact on the business performance of small and medium ethnic Chinese traders in the northern coastal area of East Java Province which includes the District of Tuban, Lamongan Regency, Gresik Regency, Surabaya City, Sidoarjo Regency, Pasuruan Regency and City with a total population of 138,842 with a sample according to Slovin amounting to 400 small and medium ethnic Chinese traders.

Design/methodology/approach: To test the hypothesis, the analytical technique used is SEM (Structure Equation Modeling), with statistical software.

Findings: The results showed that there was a significant influence of Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coast Region of East Java Province.

Practical implications: The existence of this research is expected to change the mindset of small and medium traders to be able to improve their business performance and local governments in conducting business development through Confucian cultural values as a reference.

Paper type: Research Paper

Keyword: Business Ethics, Chinese Ethnic Small and Medium Traders, Confucian Cultural Values, Entrepreneurial Orientation and Business Performance, Work Ethic

Received : March 30th

Revised : March 31th

Published : May 31th

I. INTRODUCTION

Empirically, there are differences in business performance between ethnic Chinese traders and non-Chinese traders, where ethnic Chinese traders are relatively more successful when compared to non-Chinese traders. In carrying out its business performance, in accordance with the philosophy of life, which is orderly, real and harmonious, the ethnic Chinese always adheres to a work ethic, discipline, work hard, thrifty, honest and consistent in doing business. In general, ethnic Chinese have a very high work ethic. Willing to work hard in tough situations, disciplined, frugal, honest, and consistent in doing business. Related to this, the success of the Chinese in Indonesia, especially in the northern coastal areas of East Java province in trading business, has almost the same mental attitude.

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Table 1. Comparison of Business Performance in the form of Small and Medium Trader Turnover

Ethnic Chinese and Non-Ethnic Chinese

No	Country/City		Average Annual Sales Turnover Value in 2016 (Rp)		
			< 300 Million	*300m <turnover < 2.5 M*	*Information*
1	Lamongan	*P. Ethnic Chinese*	*14,960*	*1,420*	
		P. Non Ethnic T	*44,889*	*426*	
2	Tuban	*P. Ethnic Chinese*	*12,024*	*1.090*	
		P. Non Ethnic T	*36,071*	*327*	
3	Gresik	*P. Ethnic Chinese*	*12,477*	*2.126*	
		P. Non Ethnic T	*37,430*	*638*	
4	Surabaya	*P. Ethnic Chinese*	*36,486*	*16,245*	
		P. Non Ethnic T	*109,457*	*4.873*	
5	Sidoarjo	*P. Ethnic Chinese*	*19.958*	*4.444*	
		P. Non Ethnic T	*59,873*	*1,330*	
6	Pasuruan Regency	*P. Ethnic Chinese*	*12,600*	*1820*	
		P. Non Ethnic T	*37,799*	*546*	
7	Pasuruan City	*P. Ethnic Chinese*	*2,769*	*423*	
		P. Non Ethnic T	*8.306*	*127*	

Source: BPS Data Processing in the 2016 Economic Census

From this a question arises, whether the influence of Confucian culture on the business performance of ethnic Chinese traders will be better, this is supported by the results of research by Ip (2009); Wah (2001), research by Jaw et al. (2007), Research by Tu (1989), Fujitsu Research in Tokyo Munarwan (2011:10), or whether the influence of Confucian culture on the business performance of ethnic Chinese traders is not better, this is supported by the results of research by Weber (1978) and research by Tan et al. (2004).

On the basis of this, the researcher wants to conduct research to analyze and prove:

1. The Influence of Confucian Cultural Values on Business Ethics on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
2. The Influence of Confucian Cultural Values on the Work Ethic of Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
3. The Influence of Confucian Cultural Values on Entrepreneurship Orientation on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
4. The Influence of Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
5. The Influence of Business Ethics on Entrepreneurship Orientation on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
6. The Influence of Business Ethics on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Area of East Java Province;
7. The Influence of Work Ethic on Entrepreneurship Orientation on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
8. The Influence of Work Ethic on Business Performance of Small and Medium Ethnic Chinese Traders in the North Coastal Area of East Java Province;
9. The Influence of Entrepreneurship Orientation on Business Performance of Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
10. The Effect of Business Ethics Mediating Confucian Cultural Values on Entrepreneurial Orientation in Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
11. The Effect of Work Ethic Mediating Confucian Cultural Values on Entrepreneurial Orientation in Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
12. The Effect of Business Ethics Mediating Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
13. The Influence of Work Ethic to Mediate Confucian Cultural Values on Business Performance of Ethnic Chinese Small and Medium Traders in the North Coastal Region of East Java Province;
14. The Effect of Entrepreneurship Orientation Mediating Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Peisir Region of East Java Province;
15. The Effect of Entrepreneurship Orientation Mediating Business Ethics on Business Performance of Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province;
16. The Effect of Entrepreneurship Orientation Mediating Work Ethic on Business Performance of Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province.

A. Library Reviews

Confucian cultural values are a value system that teaches about moral, social, political, and philosophical aspects that focus on the interests of the community rather than the interests of individuals who have influenced her for generations throughout her life, which Bjerke (2000:117-120) is divided into:

5 (five) discussions, among others

Power and Autocracy (Power and Autocracy).

Ethnic Chinese still maintain the basic character in running their business by carrying out their ancestral civilization, both inside and outside China. Their management tends to be autocratic and centralized in one power. However, as a weakness, they depend on certain social classes so they tend to be materialistic and find it difficult to spend money. In other words, they are more personal than other ethnic groups.

1. Kinship (Familism).

Ethnic Chinese have a tendency to feel a strong sense of kinship, especially in blood relatives and cousins. This is evident on the Chinese New Year, they must gather with their families to eat together. One of the reasons for the importance of the family system in this ethnic group is a sense of security. For ethnic Chinese who leave their homeland and try to live in another area or country, environmental conditions are not necessarily conducive. This is not the case in Singapore, where the majority of the population is Huaqiao and the government is openly accepting of immigrants. Because of their high attachment to the family, the Chinese tend to fortify themselves from other ethnic groups. This also applies in the business world. Not only family, a high relationship also applies to the clan,

2. Relationship Network *(Guanxi).*

Although more personal than other ethnic groups, the Chinese attach great importance to guanxi in the business world. In contrast to Western cultures, which start a business and then increase their network of relationships, they put the network of relationships first, then start their business. For them, networking is a natural thing and is the first step in forming a trusted business. Therefore, they are more oriented towards building long-term business trust.

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3. Self-Esteem and Authority *(Face and Prestige)*.

Ethnic Chinese attach great importance to self-respect and prestige in the business world. They don't want to be known if they fail in negotiations, fail in achieving certain achievements, fail in promotions. As a radical example, they do not want their social class to fall because their children are not promoted, their family members do not hold important or high positions, or other unpleasant social circumstances. In contrast to Western cultures that are depressed because they 'feel guilty', they tend to be depressed because they 'feel ashamed.' This feeling of shame is associated with the shame of being known by others so that their self-esteem decreases, for example, shame on making a fatal mistake, asking for help, or being known to be unable to do something useful.

4. Flexible and Survival (Flexibility and Endurance).

In the view of Western society, ethnic Chinese cannot apply the science of business management (Western style) well, especially in small-sized businesses. For example, they cannot formulate human resource management and staff supervision, even though the workers do not find it difficult.

From the Confucian cultural values, which are the values of human performance, tenacity, seriousness and tenacity, which Kirzer is closely related to entrepreneurship theory. Kirzer's theory discusses human performance, tenacity, seriousness, sincerity, to be independent, in trying, so that the progress of a business depends on one's efforts and tenacity, which conceptually can be described as follows:
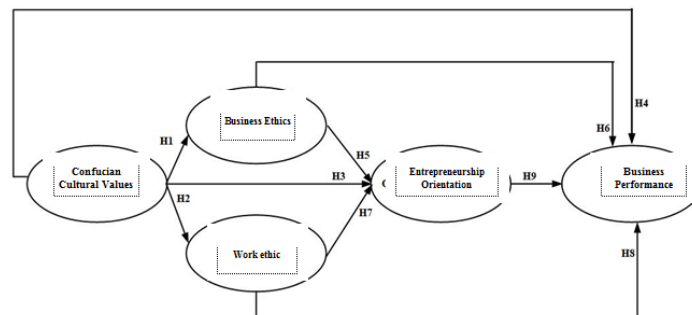

Figure 1. Concept

II. METHODS

The population in this study are small and medium traders who have a turnover as small and medium traders, which have been data based on the Economic Census by the Central Statistics Agency in 2016 in 7 (seven) districts or cities in the East Java Province, which includes Tuban Regency, Lamongan Regency, Gresik Regency, Surabaya City, Sidoarjo Regency, Pasuruan Regency and Pasuruan City totaling 138.842 people with a sample of 400 small and medium ethnic Chinese traders whose list of questions is divided and distributed proportionally based on the total population in 7 (seven) districts/cities in East Java. To test the hypothesis, the analytical technique used is SEM (Structural Equation Modeling), with AMOS statistical software.

III. RESULTS AND DISCUSSION

The test results with the SEM coefficient values for each variable are as follows:

Table 2. SEM Coefficient Value Effect Between Variables

Relationship Between Variables			Estimate	SE	CR	P	Notes:
(X1) Cultural Values Conf.	>	*(Z1) Business Ethics*	*0.340*	*0.065*	*5.217*	*0.000*	*Sig*
(X1) Cultural Values Conf.	>	*(Z2) Work Ethic*	*0.107*	*0.045*	*2.387*	*0.017*	*Sig*

(X1) Cultural Values Conf.	>	*(Y1) Entrepreneurship Orientation*	*0.277*	*0.039*	*7.139*	*0.000*	*Sig*
(X1) Cultural Values Conf.	>	*(Y2) Business Performance*	*-0.156*	*0.072*	*2.173*	*0.030*	*Sig*
(Z1) Business Ethics	>	*(Y1) Entrepreneurship Orientation*	*0.203*	*0.061*	*3.329*	*0.000*	*Sig*
(Z1) Business Ethics	>	*(Y2) Business Performance*	*-0.001*	*0.071*	*-0.019*	*0.985*	*No Sig*
(Z2) Work Ethic	>	*(Y1) Entrepreneurship Orientation*	*0.472*	*0.069*	*6.787*	*0.000*	*Sig*
(Z2) Work Ethic	>	*(Y2) Business Performance*	*0.718*	*0.138*	*5.195*	*0.000*	*Sig*
(Y1) Entrepreneurship Orientation	>	*(Y2) Business Performance*	*0.384*	*0.215*	*1.785*	*0.074*	*No Sig*

Source: Primary Data, 2020 processed by AMOS 22

The results showed that:
1. The Influence of Confucian Cultural Values on Business Ethics in Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province was significant with a positive direction of influence, this means that the higher the Confucian cultural values applied, the higher the ethics. the effort he puts into it.
2. The Influence of Confucian Cultural Values on the Work Ethic of Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results with a positive influence direction, this means that the higher the cultural values possessed and applied, the higher the ethos work owned and applied.
3. The Influence of Confucian Cultural Values on Entrepreneurship Orientation on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results with a positive direction of influence, this means that the higher the Confucian cultural values that are owned and applied, the higher the value of Confucius culture. also applied entrepreneurial orientation.
4. The Influence of Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results with a negative direction of influence, this means that Confucian cultural values that are not nurtured and not maintained properly, then business performance will also decrease
5. The Effect of Business Ethics on Entrepreneurial Orientation on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results with a positive direction of influence, this means that the higher the business ethics applied, the higher the business ethics applied. entrepreneurial orientation in the form of innovation, courage to make decisions and being proactive is getting bigger.
6. The Effect of Business Ethics on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed insignificant results with a negative influence direction, this means that the lower the business ethics applied, the higher the results of business performance. which is obtained.
7. The Effect of Work Ethic on Entrepreneurial Orientation on Small and Medium Traders of Chinese Ethnicity in the North Coastal Region of East Java Province showed significant results with a positive direction of influence, this means that the higher the work ethic applied, the higher the entrepreneurial orientation generated. .
8. The Effect of Work Ethic on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results with a positive direction of influence, this means the higher the work ethic carried out, then the greater the results of the resulting business performance
9. The Effect of Entrepreneurship Orientation on Business Performance on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed insignificant results with a positive influence direction, this means that the higher the entrepreneurial orientation the higher the entrepreneurial orientation. done, the lower the resulting business performance.

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10. The Effect of Business Ethics Mediating Confucian Cultural Values on Entrepreneurial Orientation in Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results, this means that the higher business ethics in mediating Confucian cultural values, the greater the entrepreneurial orientation. generated.
11. The Effect of Work Ethic in Mediating Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed significant results, this means that work ethic is able to mediate Confucian cultural values on-business performance.
12. The Effect of Entrepreneurial Orientation Mediating Confucian Cultural Values on Business Performance for Small and Medium Ethnic Chinese Traders in the North Pesisir Region of East Java Province showed insignificant results, this means that entrepreneurial orientation was unable to mediate Confucian cultural values on-business performance.
13. The Effect of Entrepreneurship Orientation Mediating Business Ethics on Business Performance for Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed insignificant results, this means that entrepreneurial orientation is able to mediate business ethics on business performance.
14. The Effect of Entrepreneurial Orientation Mediating Work Ethic on Business Performance on Small and Medium Ethnic Chinese Traders in the North Coastal Region of East Java Province showed insignificant results, this means that entrepreneurial orientation was unable to mediate work ethic on business performance.

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Capability of Third Party Funds to Support Credit Distribution and Maintain the Existence of PT. Bank Rakyat Indonesia (Persero) in Micro Credit Expansion

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ABSTRACT

Purpose: This study aims to 1) analyze the effect of saving growth on the growth of credit distribution at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019. 2) analyze the effect of deposit growth on the growth of lending at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019. 3) Analyzing the effect of the growth of savings and time deposits on the growth of credit distribution of PT. bank Rakyat Indonesia (Persero) Tbk.

Design/methodology/approach: This type of research is descriptive-correlational (causal) with internal data sources from monthly financial reports (LBU) published by PT. BRI (Persero) Tbk on the OJK website with a total of 30 observations. The method used in this study is Ordinary Least Square (OLS) with multiple linear regression analysis.

Findings: The results showed that the growth of savings had a significant effect on lending at PT. BRI (Persero) Tbk with significance $0.007 < 0.05$ ($\alpha = 5\%$). The growth of deposits has a significant effect on lending at PT. BRI (Persero) Tbk in 2017-2019 with a significance of $0.024 < 0.05$ ($\alpha = 5\%$). The growth of savings and time deposits together has a significant effect on lending at PT. BRI (Persero) Tbk in 2017-2019 with a significance value of $0.006 < 0.05$ ($\alpha = 5\%$).

Research limitations/implications: The data used in this study is only 2 years, namely from 2017 to 2019. the type of data used is secondary data and only analyzes the ability to obtain third party funds on the ability to channel credit

Practical implications: The results of this study are expected to be input for BRI to identify target achievement in KUR lending and become a reference for future researchers to conduct research using primary data such as questionnaires and draft interviews with employees or customers.

Paper type: Research Paper

Keyword: *Credit Distribution, Deposit Growth, PT. Bank Rakyat Indonesia (Persero), Savings Growth*

Received : March 9th

Revised : March 18th

Published : May 31th

I. INTRODUCTION

The banking sector plays a very important role for the economic growth of a country. Where the function of the bank as an intermediary institution between people who have excess money and people who need capital for business. Savings and time deposits are a means for banks to collect cheap funds from the public. in many countries banks are the largest providers of credit to stimulate economic growth (Jianzhong, 2017). This means that the competition for savings and time deposits is getting tougher, whereas on the other hand, savings and time deposits are the bank's main capital, which will later be channeled in the form of credit for profit.

This means that the competition for savings and time deposits is getting tougher, whereas on the other hand, savings and time deposits are the bank's main capital, which will later be channeled in the form of credit for profit. Research from (Nurfaizah & Parmitasari, 2015) proves that the increase in deposit interest rates has an effect on the amount of funds raised at the Makassar branch of the independent bank. Savings are also often

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relied on by banks in an effort to raise funds to the public. This is because savings interest rates are lower than time deposits, meaning that the savings interest expense that must be paid to the public is smaller. Therefore, many banks are promoting the public to save with the lure of a lottery program with prizes. Each bank also offers various types of savings that can reach all levels of society so that every community is able to save.

Based on (Riadi, 2018) partially shows that the third part dunk (DPK) affects the ability of banks to channel credit which of course can also increase the net interest of margin. However, different results are shown by (Hanzlík & Teplý, 2020) which proves that the amount of savings from customers cannot increase the net interest of margin. He further explained that it all depends on the type of bank because it has its own policy. However, this study claims that these two instruments, namely savings and time deposits, are the largest contributory components in forming capital which is seen as the capital adequacy ratio or called the Capital Adequacy ratio (CAR). While the CAR itself shows the ability of the bank in terms of capital which is a determinant of the sustainability of banking (Kalifa & Bektaş, 2017)

The core denominator component in CAR is core capital and complementary capital, meaning that the proportions must be balanced, but because the two are interrelated where core capital comes from shareholder deposits or retained earnings, while supplementary capital comes from third party funds, namely the wider community in the form of savings, deposits and demand deposits. (Kasmir, 2014). The more people who save and invest in the form of deposits will certainly increase the value of the capital adequacy of the bank and the bank itself can reduce capital from foreign loans because the interest costs to be paid are quite expensive. Therefore, various efforts are always made by banks in persuading the public to become customers of savers and depositors. Banks that have more funds or sufficient capital can also freely channel their credit and this will automatically increase their operating income. Research from (Adnan et al., 2016) concluded that a bank that has high third party funds means that it has excess funds that can be channeled to the public in the form of credit, so that it will increase the level of bank lending.

Based on the description above, it can be directly concluded that savings and time deposits also have an influence on credit extended by banks. This is because savings and time deposits are instruments for forming bank capital. And every bank is currently competing in finding customers. However, it should be noted that these two instruments have different characteristics where savings are cheap funds but are short-term in nature, meaning that customers can take them at any time while credit is expensive funds but long-term in nature and allows them to be channeled for credit for a certain period of time. This study wants to see how much influence the savings and credit have on credit distribution by PT. Bank Rakyat Indonesia (PERSERO) Tbk. We know that BRI is the oldest state bank in Indonesia, which already has millions of customers. This is inseparable from BRI's strategy of targeting the micro and MSME sector as their main market share in distributing credit.

Meanwhile, in Indonesia alone, the number of MSMEs and the informal sector is very large, which means that there is still an opportunity for BRI to expand its market share and become more and more at the forefront of lending, especially in the micro sector. Through the People's Business Credit (KUR) program, it is hoped that it can be a solution in increasing the number of MSMEs in Indonesia. Research from (Lastina & Budhi, 2018) found that the effectiveness of the distribution of KUR Bank BRI Unit Blahkiuh positive and significant effect on the income of SMEs through the productivity of SMEs in Abiansemal District.

II. METHODS

This research is a type of descriptive-correlational (causal) research that explains whether there is a relationship and how much influence each independent variable has on the dependent variable (Sugiyono, 2017). Is the effect positive or negative. From this research, it is hoped that it will produce an overview of which independent variables have a significant or insignificant effect on credit distribution at PT. Bank Rakyat Indonesia (Persero) Tbk. The data processed in this study are secondary data originating from within the company (internal data sources) and outside the company (external data sources). Internal data sources are obtained from monthly financial reports (LBU) and annual reports. External data sources were obtained from various literatures, lecture materials, textbooks, articles related to this research topic.

Based on the data, this research is time series data or also called data between places or cross selection. This data is a collection of observations within a certain time span or is data that consists of one object but covers several time periods (Sugiyono, 2017). This study uses time series data, namely monthly financial report data of PT. Bank Rakyat Indonesia (Persero) Tbk which was published on www.ojk.go.id from January 2017 to June 2019 for a total of 30 observations.

Dependent variable is credit growth, which is the growth of credit disbursement carried out by PT. BRI (Persero) Tbk every month starting from 2017 – June 2019 which is taken in rupiah and as a percentage. Independent variable savings growth is the development of the number of savings each month from customers

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of PT. BRI (Persero) Tbk starting from 2017-June 2019 which is taken in rupiah and then presented as a percentage. And the growth of deposits is the development of the number of deposits each month from customers of PT. BRI (Persero) Tbk starting from 2017 – June 2019 which was taken in rupiah and then presented as a percentage.

Data analysis in research consists of 4 stages, the first is theory testing to classify variables into functions. the second is pre-requisite analysis, namely several preliminary tests as prerequisites before carrying out the analysis including normal distribution or close to normal, there are no symptoms of multicollinearity, autocorrelation and heteroscedasticity so that the results obtained in the form of Best Linear Unbiased Estimator (BLUE). The third is the t test and F test, where the t test is carried out to see the partial effect of growth in savings and deposits on the ability to extend credit while the F test is to analyze the effect of both simultaneously. and the last is R square analysis to see whether these two variables determine the bank's ability to extend credit.

III. RESULTS AND DISCUSSION

A. Result

The results of the theory test can be seen in the regression table presented below.

Table 1. regression analysis test

Variable	coeficient	Sig.
constant	101,163	
Saving growth	- 0.013	0.007
Deposit growt	- 0.011	0.024

Berdasarkan tabel diatas maka dapat disimpulkan bahwa Persamaan
$$Y = \beta o + \beta_1 PT + \beta PD + \sum i$$

$$Y = 101,163 - 0.013 + 0.011$$

Based on the results of the above calculations, the results of the regression coefficients can be interpreted as follows.

βo= 101,163 which means that if all the independent variables (PT and PD) are considered constant or have not changed, the loan disbursement growth is 101,163.

β_1= - 0,013 which means that every one unit increase in the savings growth variable will reduce credit distribution by – 0,013 or 1,3% assuming that the variable of deposit growth is considered to be fixed or unchanged.

β_2= 0.011 which means that every one unit increase in the deposit growth variable will increase the amount of credit disbursement by 0.011 or 1,1% assuming the savings growth variable is considered constant or unchanged.

1. Classic assumption test

Data normality test results : Normality test: to test the normality of the data in this study using the Kolmogorov Smirnov test, with the following results.

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Table 2. skewness dan kurtosis

Descriptive statistics

	N	Std. Deviation	Skewness		Kurtosis	
	Statistic	*Statistic*	*Statistic*	*Std. Error*	*Statistic*	*Std. Error*
pert_deposito	30	39.48340	-.577	.427	-1.489	.833
pert_tabungan	30	42.97584	-.388	.427	-1.438	.833
Valid N (listwise)	30					

Based on the table above, it can be seen that for the savings growth variance, it can be calculated that the skewness ratio = - 0.388/0.427 = -0.908 while the kurtosis ratio = -1.438/0.833 = -1.726, it can be concluded that the data is normally distributed. Meanwhile, for the deposit growth variable, the value of the kskew ratio = 0.577/0.427= - 1.351 while for the kurtosis ratio = -1.438/0.833 = -1.726 it can be concluded that the savings and time deposit variables have data that are normally distributed. For the variable of growth in credit distribution, the normality test was carried out using the Kolmogorov-Smirnov with the results of SPSS version 23.0 as follows: the calculation is as follows.

Tabel 3. Hasil uji kolmogorov-smirnov

One-Sample Kolmogorov-Smirnov Test

		Pert_kredit
N		30
Normal Parametersa,b	*Mean*	100.9317
	Std. Deviation	1.21145
Most Extreme Differences	*Absolute*	.101
	Positive	.101
	Negative	-.075
Test Statistic		.101
Asymp. Sig. (2-tailed)		.200

a. Test distribution is Normal
b. Calculated from data

Based on the table above, it can be seen that the asymp value. Sig (2-tailed) of 2.00 > 0.05, this means that Ho is accepted, so it can be concluded that the data on credit distribution growth is normally distributed.

2. Multicolinearity test :
The results of the multicollinearity test in this study can be presented in the following table.

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Table 4. multicolinearity test result

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	pert_tabungan	.975	1.026
	pert_deposito	.975	1.026

From table 3 above, it can be proven that the regression model does not experience multicollinearity disorders. This is indicated by the tolerance value for the two independent variables more than > 0.1. While the calculation of the VIF value shows that all independent variables have a value of less than < 10. So it can be concluded that there is no multicollinearity between the independent variables in the regression model.

3. Heterocedasticity test :

see whether or not there are symptoms of heteroscedasticity, the Glejser test is carried out by correlating the variable data x1 and x2 on the residual value. Then for the interpretation can be seen on the significance value, for more details can be seen in the table below.

Tabel 5. Glejser test results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.254	.648		.391	.699
	pert_tabungan	.001	.003	.077	.400	.693
	pert_deposito	.002	.003	.112	.578	.568

a. Dependent Variable: Abs_RES

Based on table 4 above, it can be seen that the significance value of the savings growth variable is $0.693 > 0.05$, this means that there is no heteroscedasticity. Likewise, the significance value of the deposit variable is $0.568 > 0.05$, which means that there is also no heteroscedasticity in that variable.

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4. Autocorrelation test :

The results of the autocorrelation test can be seen in the following table

Table 6. autocorrelation test result

Model Summary[b]

Model	Std. Error of the Estimate	Durbin-Watson
1	1.03832	2.922

a. Dependent Variable: pert_kredit

Based on table 5 above, it can be seen that the Durbin Watson value is 2,922, this value is less than 4 but the Durbin Watson value is greater than 4-dL or 4-1,283 = 2,717, this means that there is a negative autocorrelation. To overcome this, a Run test using SPSS version 23 was used and the following results were obtained.

5. Run test :

The results of the run test calculations can be seen in the table below

Tabel 7. Result of run test

Runs Test

	Unstandardized Residual
Test Value[a]	.04081
Cases < Test Value	15
Cases >= Test Value	15
Total Cases	30
Number of Runs	19
Z	.929
Asymp. Sig. (2-tailed)	.353

a. Median

Based on the results of the run test, the Asimp value was obtained. Sig (2-tailed) of 0.353 > 0.05, this means that it can be concluded that there is no autocorrelation so that linear regression analysis can be continued.

6. Liniearity test :

To see the linearity in this study, the Lagrange multiplier test was used by regressing the main equation with the residual associated with the squared value of the independent variable to obtain the R^2 value. The test results can be seen in the table below.

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:: IJEBD ::
(International Journal of Entrepreneurship and Business Development)
Volume 06 Number 03 May 2023
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ISSN : 2597-4785 (ONLINE)
ISSN : 2597-4750 (PRINTED)

Table 8. lagrange miltiplier test result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.000a	.000	-.074	1.03832173

a. Predictors: (Constant), pert_deposito, pert_tabungan
b. Dependent Variable: Residual_1

Based on the table above, the value of R2 is 0.000 with the number of n observations being 30, then the amount of c^2 count = 30 x 0.000 = 0. This value is compared with the chi square table with df = 30 and = 5%, the value of c2 table is 43.7. because the value of calculated c^2 is smaller than table c^2, it can be concluded that the model built in this study is linear.

7. t test result :

The following is a partial test result using the t-test whose significance value will be compared with =5%.

Table 9. t test tesult

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	101.163	.987		102.484	.000
	pert_tabungan	-.013	.005	-.475	-2.944	.007
	pert_deposito	.012	.005	.386	2.395	.024

a. Dependent Variable: pert_kredit

B. Discussion
1. The effect of saving growth on credit disbursement growth

Based on the calculations that have been carried out with the help of SPSS version 23 software shown in the table above, it can be seen that the significance value of the savings growth variable is 0.007 < 0.05 (α = 5%). This means that Ho is rejected and Ha is accepted so that it can be concluded that the amount of savings has a significant effect on lending at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019.

2. The effect of deposit growth on lending

Based on table 9 above, it can be seen that the significant value of the deposit growth variable is 0.024 < 0.05 (α = 5%). This means that Ho is rejected and Ha is accepted so that it can be concluded that the amount of deposit growth has a significant effect on lending at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019.

F test : The results of the joint test of the two variables on the dependent variable can be seen in the following table.

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Table 10. F test result

$ANOVA^a$

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.452	2	6.726	6.238	.006b
	Residual	29.109	27	1.078		
	Total	42.561	29			

a. Dependent Variable: pert_kredit
b. Predictors: (Constant), pert_deposito, pert_tabungan

Based on table 10 above, it can be seen that the significance value of F is 0.006 < 0.05 (α = 5%). Which means Ho is rejected and Ha is accepted so that it can be concluded that together the variables of growth in savings and growth in deposits have a significant effect on the growth of lending at PT. Bank Rakyat Indonesia (Persero) Tbk 2017-2019. These results support previous study from (Riadi, 2018) who found that third party funds had a significant effect on the ability of banks to disburse loans.

Coeficient determination test : The following is the result of the coefficient of determination of the two independent variables, namely the growth of the number of savings and the growth of the number of deposits.

Tabel 11. Coeficient determination test

$Model\ Summary^b$

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.562a	.316	.265	1.03832

a. Predictors: (Constant), pert_deposito, pert_tabungan
b. Dependent Variable: pert_kredit

Based on the table above, it can be seen that the R square value of 0.316 means that it can be concluded that the growth in the number of savings and the growth in the number of deposits can predict the growth of credit distribution only by 31.6%, the remaining 68.4% is explained by other variables not examined in the study. this. These other variables, for example, can come from financial or non-financial factors. From the financial side, for example, raising funds through demand deposits, undistributed retained earnings and other non-operational revenues, all have the potential to be redistributed to the community in the form of credit. Meanwhile, non-financial factors such as work experience, employee productivity, employee discipline and employee performance can also be predicted to affect the speed of lending to the public.

IV. CONCLUSION

The conclusions in this study are as follows.
1. The growth of savings partially has a significant effect on the amount of credit disbursement at PT. Bank Rakyat Indonesia (Persero) Tbk. year 2017-2019.
2. The growth of deposits partially has a significant effect on the amount of credit disbursement at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019.
3. Savings growth and deposit growth simultaneously (together) have a significant effect on the growth of credit distribution at PT. Bank Rakyat Indonesia (Persero) Tbk in 2017-2019.

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Based on the conclusions above, the suggestions that can be put forward in this study include that PT. Bank Rakyat Indonesia (Persero) Tbk to continuously increase the number of savings and deposits through several programs that are right on target considering the characteristics of the largest customers from the SMEs sector, it is necessary to have a breakthrough in savings and deposit products that are attractive to them, either through interest rates or lottery programs. Meanwhile, for those who can expand their observations to see the factors that influence customers to save at bank, for example by looking at the customer's characteristics in terms of work and special needs and preferences that can be studied using the theory of planned behavior.

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