

V. CONCLUSION AND IMPLICATIONS

A. Conclusion

Based on the results of the analysis in accordance with the research objectives to determine the variables of inflation, Non Performing Loan (NPL), Credit Interest Rates (CIR), Third Party Funds (TPF), Gross Regional Domestic Product (GRDP), and household consumption on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022, it can be concluded as follows:

1. Inflation, NPL, CIR, TPF, GRDP, and household consumption simultaneously have a significant effect on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022.
2. Inflation, NPL, CIR, TPF, GRDP, and household consumption partially on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022.
 - a. Inflation has no significant effect on commercial bank consumption credit in Banyumas Regency 2016-2022.
 - b. NPL has a significant positive effect on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022.
 - c. CIR has a significant negative effect on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022.

- d. TPF has a significant positive effect on the distribution of commercial bank consumption credit in Banyumas Regency 2016-2022.
- e. GRDP has a significant positive effect on the distribution of commercial bank consumption credit in Kabupaten Banyumas 2016-2022.
- f. Household consumption has a significant positive effect on commercial bank consumption credit in Banyumas Regency 2016-2022.

B. Implication

Based on the above conclusions, this research provides implications, namely banking has a direct role in the development of the country and bank credit makes a significant contribution to the rotation of the country's economy.

With the increase in NPLs, banks and monetary authorities must be able to keep consumption credit in Banyumas Regency from decreasing, one way is that banks still pay attention to prudence and apply the principles of good corporate governance in credit. In addition, banks and monetary authorities must be able to maintain Credit Interest Rates (CIR) so that banks remain passionate about channeling credit but are not too high and burden creditors. Third Party Funds tend to increase continuously from year to year in

Banyumas Regency so that banks can expand credit consumption to commercial banks in various sectors. Banks, Monetary Authorities and Local Governments can support it through policies that can support people's interest in saving to increase Third Party Funds which will ultimately increase consumption credit in Banyumas Regency. Banks and local governments are able to channel their funds through credit and can provide credit evenly so that it can have a positive impact on the economy in Indonesia characterized by high GDP and GRDP. In addition, high household consumption is expected to increase consumption credit to commercial banks in Banyumas Regency.

C. Research Limitations

The limitation in this research is that researchers only use data from commercial banks. In addition, researchers only use consumption credit. It is hoped that future researchers can complement the limitations of this study by including BPR banks and expanding credit coverage.