

ABSTRACT

The research titled "Analysis of the Influence of MSME Credit, Availability of Electronic Money, Inflation, and the Number of Bank Accounts on the Gross Regional Domestic Product (GRDP) of Indonesian Provinces in 2022–2023" aims to examine how MSME credit, the availability of electronic money, inflation, and the number of bank accounts affect the GRDP of provinces across Indonesia.

In this study, the data were obtained by combining published data from Bank Indonesia, Badan Pusat Statistik, and Lembaga Penjamin Simpanan. The analytical method used in this research is quantitative descriptive analysis, employing panel data from secondary sources covering 34 provinces in Indonesia over the period of 2022 to 2023.

The results of the analysis indicate that, individually, the MSME credit (KREDIT) and electronic money availability (UEL) variables have a negative and significant effect on GRDP, the inflation variable (INF) has no effect on GRDP, and the number of bank accounts (REKBANK) has a positive and significant effect on GRDP. Meanwhile, simultaneously, the variables of MSME credit (KREDIT), electronic money availability (UEL), inflation (INF), and the number of bank accounts (REKBANK) collectively influence GRDP.

Keywords: MSME credit, electronic money availability, inflation, number of bank accounts, GRDP