



Implementation of People's Business Credit Loans for Micro-Business Owners

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ABSTRACT

Background: The Indonesian government has initiated the People's Business Credit (Kredit Usaha Rakyat, KUR) program to support the development of micro, small, and medium enterprises (MSMEs) by enhancing micro-entrepreneurs access to capital. **Objective:** This study aims to examine the implementation of KUR loans for micro-entrepreneurs at Bank Sumsel Babel (BSB), Kapten A. Rivai Branch, Palembang. **Methodology:** A qualitative approach was employed, using descriptive analysis of data gathered through interviews with five informants and supported by direct observations. **Results:** The findings revealed several issues contributing to non-performing loans (NPLs) at BSB Kapten A. Rivai Branch, including declining business performance that adversely affected debtors' repayment capacity, misallocation of loan funds intended for business capital to other uses, and poor payment ethics. These factors resulted in financial losses for the bank as debtors failed to fulfill their obligations. Furthermore, delayed repayments escalated interest rates, compounding the debt burden. **Conclusion:** To address these challenges, BSB Kapten A. Rivai Branch should implement regular monitoring mechanisms and enhance customer education on the terms and conditions of credit applications to ensure better loan management.

Keywords: People's Business Credit, Non-Performing Loans, Bank Sumsel Babel, MSMEs

1. INTRODUCTION

Economic growth in Indonesia is experiencing significant progress, as reflected in the continuous improvement of various economic indicators [1], [2]. A critical driver of this growth is the banking sector, a financial intermediary strategically facilitating economic activities [3], [4]. Banks collect public funds in savings and distribute them as credit to support business activities and improve the community's standard of living [5],[6]. This function is in line with the definition of banks as outlined in Law No. 10 of 1998, which defines a bank as a business entity that collects funds from the public in the form of savings and channels them to the public in the form of credit or other financial services to improve the overall standard of living [7], [8].

Banks play an indispensable role in economic development by financing productive business activities, which in turn stimulate growth [9], [10]. Among the many services offered by banks, People's Business Credit (Kredit Usaha Rakyat or KUR) is a vital government initiative aimed at fostering the development of Micro, Small, and Medium Enterprises (MSMEs) [11],[4]. KUR provides access to financing for businesses that are feasible but not yet bankable [12]. By addressing the capital constraints of MSMEs, this program has become a pivotal tool for economic inclusion and empowerment [13],[14].

The grand theory that underpins this research is the Financial Intermediation Theory, which posits that financial institutions such as banks reduce information asymmetry and transaction costs, thereby fostering economic development [15]. The theory highlights the role of banks in mobilizing and allocating resources efficiently to productive sectors, particularly MSMEs, which often face barriers to accessing formal credit [16],[17]. KUR aligns with this theory by bridging the gap between financial institutions and underserved business sectors [18],[19].

The urgency of this study arises from the persistent challenges faced in the implementation of KUR, despite its potential to enhance economic growth and job creation [20]. Previous research highlights significant obstacles, such as the lack of socialization, complex administrative procedures, and inadequate support mechanisms like mentoring and

training [21]. For instance, [22] identified poor dissemination of KUR procedures as a barrier, while [23], [24] emphasized the challenges of heavy documentation requirements. Similarly, [25] pointed to insufficient government support in training programs for MSME owners [26], [27].

Bank Sumsel Babel, one of the leading regional banks in South Sumatra, plays a pivotal role in channeling KUR funds. However, the bank faces a high rate of Non-Performing Loans (NPLs), jeopardizing its operational sustainability. Data from Bank Sumsel Babel Palembang reveals that one significant cause of NPLs is the decline in product prices, which affects debtors' cash flow and ability to repay loans. Since mortgages secure most loans, defaults often lead to further complications, including legal disputes over collateral.

This research evaluates the implementation of KUR loans for micro-business owners, focusing on the credit application procedures and challenges encountered. The study examines explicitly Bank Sumsel Babel's Captain A. Rivai branch in Palembang, a critical site for understanding the practical dynamics of KUR implementation in the region. By identifying procedural inefficiencies and barriers, this study provides valuable insights for improving the KUR program, ensuring its effectiveness in supporting MSMEs, reducing NPLs, and ultimately contributing to Indonesia's economic growth.

2. METHODS

Research methods are a way or procedure to obtain data on a specific issue and goal without the need to make comparisons or link it with other objects. In conducting this research, to gather the necessary data and facts related to the purpose of the chosen title for this final project, the author uses a qualitative approach method to generate narrative data from answered questions and/or observations made in the form of written word narratives or interviews. The researcher obtained five informants for this study.

Qualitative research methods are used to understand social phenomena and human behavior through in-depth analysis of non-numerical data [28]. This method prioritizes understanding the context, meaning, and processes underlying individual or group behavior and experiences. Qualitative research uses a naturalistic approach, allowing researchers to observe and interact directly with subjects in their natural environment. The data collected is typically in words, images, or artifacts that provide a descriptive picture of the phenomena being studied. Data analysis is conducted inductively, with the researcher identifying patterns, themes, and concepts from the data obtained.

The main goal of qualitative methods is to understand the social context in which phenomena occur and to explore the meaning individuals or groups give to their experiences. This method is also used to identify processes and interactions that occur in specific situations and develop theories or concepts that explain the observed phenomena. In the context of research on implementing People's Business Credit (KUR) loans for micro-business owners, the qualitative method is highly relevant because it can reveal the experiences, challenges, and impacts felt by micro-business owners in obtaining and utilizing KUR loans. Thus, this research can provide new insights that may not be uncovered through quantitative methods and help improve the effectiveness of the KUR program.

The author uses this method, a research method that clearly describes or explains the object being studied. Narrative research is intended for precise measurement of specific social phenomena. Using this method, the author employs a narrative method to describe the implementation of People's Business Credit (KUR) loans for micro-business owners at PT Bank Sumsel Babel, Captain A. Rivai Branch in Palembang.

3. RESULT AND DISCUSSION

Scalar Bank Sumsel Babel Captain A. Rivai Branch is an intermediary that connects individuals with funds with those who need or require credit. Regarding distributing credit, Bank Sumsel Babel Captain A. Rivai Branch provides People's Business Credit (KUR), a government program. KUR is distributed through banks designated by the government, including Bank Sumsel Babel. The purpose of KUR is to assist small and medium enterprises (SMEs). The government aims to help these micro-enterprises grow by providing significant subsidies. The advantages of People's Business Credit (KUR) are:

- a. Low interest rate, only 6% effective per year.
- b. No provision, administration, or credit insurance fees.
- c. A simpler and faster credit process.
- d. Can be used to increase working capital and business investments.
- e. Bank Sumsel Babel's network is spread across all regions of South Sumatra and Bangka Belitung.

Bank Sumsel Babel Captain A. Rivai Branch directly contributes to the community. Bank BSB employees visit the homes of customers who want to borrow money. Before that, bank employees ask the customers about the purpose of their loan application, and they inform them that if it is for business purposes, the bank recommends taking out a KUR loan. Based on several findings and interviews conducted by the researcher, specific points highlight the importance of

customers understanding the general concept of KUR. Credit analysis at Bank Sumsel Babel Captain A. Rivai Branch aims to give customers a good understanding of KUR procedures, including their meaning, objectives, and requirements. The bank facilitates attracting new customers by conducting credit analysis and offering explanations about the general overview of KUR. Additionally, before a loan is applied, the responsible Bank BSB employee explains the loans available at Bank Sumsel Babel Captain A. Rivai Branch and presents credit options to customers. The KUR loan type is one of the government's programs to increase access to financing for Micro, Small, and Medium Enterprises (MSMEs).

The following are some of the terms and conditions for applying for People's Business Credit (KUR) at Bank Sumsel Babel:

- 1) Super Micro KUR
 - a) General Criteria:
 - (1) Has never received KUR
 - (2) Has never received credit / financing for investment / commercial working capital
 - (3) Consumer credit for household purposes
 - (4) Household scheme credit
 - (5) Loans to digital financing companies or peer-to-peer lending services based on information technology
 - b) Specific Criteria:
 - (1) No minimum business establishment time is required. If the prospective debtor's business is less than six months old, they must meet the following requirements: Participate in mentoring; Attend entrepreneurship or other training; or Join a family member's business group that owns a productive and viable business.
 - (2) Must have a Business Identification Number (NIB) or a Business Certificate (from the local village office or neighborhood association) that indicates the type of business and how long it has been operating.
- 2) Micro KUR

Has never received credit/financing for investment/commercial working capital, except:

 - a. Consumer credit for household purposes
 - b. Ultra micro scheme/scale credit or similar; has never received credit/financing for investment/commercial working capital
 - c. Loans to peer-to-peer lending services based on information technology or digital financing companies
 - d. The business must be at least six months old
 - e. Documents: Identity must be proven with an e-KTP (electronic ID card)/certificate of e-KTP issuance, family card (KK), marriage certificate, and have a Business Identification Number (NIB), business certificate (from the local village office or neighborhood association), or a business domicile certificate. An NPWP (tax identification number) is required for loans over 50 million rupiah
- 3) Small KUR
 - a. General Criteria:

Has never received credit/financing for investment/commercial working capital, except:

 - a. Consumer credit for household needs
 - b. Ultra micro scheme/scale credit or similar; and
 - c. Loans from peer-to-peer lending services based on information technology or digital financing companies.
 - d. The business must be at least six months old, and the specific criteria: the company must be registered in the BPJS program.
 - b. Document:

Identity documents such as an e-KTP (electronic ID card)/Certificate of e-KTP Issuance, Family Card (KK), Marriage Certificate, SIUP (Business License), TDP (Company Registration Certificate), NPWP (Tax Identification Number), SITU (Business Location Permit), IUMK (Micro and Small Business Permit), or other business certificates requiring an NPWP.

Here are the new regulations related to People's Business Credit (KUR) 2024 implemented by Bank Sumsel Babel:

1. Adjustment of Bank Sumsel Babel's Work Area:

Starting in 2024, clients who wish to apply for a KUR 2024 loan must comply with the regulations in the work area of Bank Sumsel Babel where they reside. The system has been adjusted according to the postal code of the Bank Sumsel Babel area, so this applies to both new and existing customers.
2. Repayment of Previous Loans:

Customers must repay their previous KUR loans before obtaining a new loan in 2024, regardless of whether they have been timely in paying their installments each month.
3. Loan Disbursement Delays:

There may be delays in disbursing the 2024 KUR loans due to the system failing to update KTP data quickly. This may cause the repayment of old loans to be delayed or too close to the disbursement of new loans.

4. Non-Performing Loan (NPL) Rate:

The NPL rate in the credit sector, including KUR 2024, has increased. If the NPL rate in a Bank Sumsel Babel work unit exceeds 5% for three consecutive months, KUR distribution in that work unit will be halted.

5. Commercial or General Loans:

If a client has a commercial or general loan with BRI or another bank, their application for Bank Sumsel Babel KUR 2024 will be rejected.

6. Online Loan and Paylater Rules:

Applications for Bank Sumsel Babel KUR 2024 are only allowed for working capital, investment, and consumer loans. Working capital and investment loans from online loans or paylater services will not be processed.

7. Regulations for Environmental Loan Assessment:

Bank Sumsel Babel KUR 2024 applications may be rejected if the level of non-performing loans is high in certain areas or if any of your family members have a non-performing loan with Bank Sumsel Babel.

As a startup developing a digital bookkeeping app for businesses, Credit Book offers tips to simplify the KUR application process for MSMEs.

1. Business Licensing:

All documents required for KUR must be completed, including business permits. Micro and small business owners (MSMEs) must ensure that their business has valid licenses, as stated on the BRI Bank website, such as the Micro and Small Business License (IUMK). Gabriel mentioned that small and medium-sized business owners (MSMEs) can now easily manage their business permits online using a website or digital application.

2. Separate Personal and Business Finances:

Managing household or personal finances separately from business finances demonstrates the professionalism of business owners. The lenders will also review the credit and transaction history of each loan applicant during the KUR application's administrative process. For this reason, small and medium enterprises (MSMEs) are advised to have separate accounts for business and personal finances. This will make the loan application process easier, as the tracking of transaction and credit history will be focused solely on the business, avoiding personal issues.

3. Organized Financial Records:

Another factor that encourages the success of KUR applications is having well-organized business financial statements. These financial reports can serve as supporting documents and help assess the business owner's ability to manage KUR funds.

Here are some indicators that can help determine whether your KUR application is accepted or rejected:

1. Complete Documentation Ensuring KUR Bank Sumsel Babel Approval. Complete documentation is the first key to getting KUR approval from Bank Sumsel Babel. Your ID card (KTP), Family Card, Business License, and other relevant documents must be complete and valid, creating a strong foundation for your application.
2. Smooth Survey Process. During the survey stage, Bank Sumsel Babel will thoroughly evaluate your business. If the survey proceeds smoothly without significant issues, the chances of your application being approved increase.
3. Business Financial Health. Financial reports reflecting the health of your business, such as stable sales and good cash management, send a positive signal to Bank Sumsel Babel.
4. Good Credit Payment History. A good payment history from previous loans serves as a positive indicator that can enhance Bank Sumsel Babel's trust in your application.
5. Compliance with Terms and Conditions. Complying with all the terms and conditions set by Bank Sumsel Babel, including age limits and the type of business, is a good sign that your application will be approved.
6. Active Communication from Bank Sumsel Babel. Receiving additional contact or information from Bank Sumsel Babel indicates that your application is being processed and is likely to be approved.
7. Application Status Update. Monitor the status of your application through the bank's online portal. If the status changes to "in process" or "approved," it's a positive sign.
8. Direct Confirmation. Direct confirmation from Bank Sumsel Babel through a letter, email, or phone call is a definite sign that your KUR application has been successfully accepted.

The credit becomes problematic when a debtor does not have enough funds to pay their debt. If the debtor is late in making payments, the bank's loan interest will increase. As a result, the debtor's total debt will become more extensive and more challenging to repay. Since many debtors have problematic loans, it is essential to identify the factors causing these issues at Bank Sumsel Babel, Kapten A. Rivai Branch. The factors contributing to problematic loans include declining business, which leads to delayed installment payments. Another factor is the misuse of the loan, which is not used for business capital as intended but is instead shared with others, making it difficult to meet payment deadlines.

In addition to these factors, the researcher's observations were made on June 3, 2024, in the 9/10 Ulu area, specifically in Lr. KH. Umar reveals further issues. The researcher directly witnessed the factors causing credit problems in the

community and stated, "From my observations in Lr. KH. Umar, the factors leading to problematic loans include the loan being shared with others, and the borrower's business declining. The borrower also exhibited poor intentions."

Interviews further supported the researcher's findings. The interview results revealed that the factors causing debt issues, as observed by BSB, Kapten A. Rivai Branch, included the decline in the debtor's business, which affected their ability to make payments, the improper use of loans not being used for business capital as required, and poor payment ethics. These causes are similar to what the researcher observed in Lr. KH. Umar. This situation can lead to the bank losing money due to continuous collection efforts without repayment from the debtor. It can also harm the debtor, as the longer the payment is delayed, the higher the interest rates the bank imposes.

In 2018, a study by Berhanu and Teferrri [29] revealed that business decline often leads to failure in loan repayments. When a debtor's business experiences a drop in income or losses, their ability to meet credit obligations is hindered, increasing the risk of default. Additionally, the misuse of loans, which are not used for their original purpose, is another significant issue. Many borrowers use loans for personal needs or to pay other debts instead of for business capital investment as planned. Mengistu's 2018 [30] research showed that such misuse of loan funds negatively contributes to repayment performance since the funds do not generate income for repaying the loan.

Poor payment ethics are also a crucial factor in loan repayment issues. Studies have found that some borrowers lack commitment to their payment obligations. Factors such as a low understanding of the importance of timely payments and a lack of pressure from credit institutions to enforce payment discipline exacerbate this situation. This low level of awareness and responsibility leads to higher default rates and negatively impacts the sustainability of microfinance institutions.

4. CONCLUSION

The People's Business Credit (Kredit Usaha Rakyat, KUR) is a government product that provides interest subsidies to offer loans to micro-enterprises by established requirements. The KUR loan is one of the government's programs to increase access to financing for micro, small, and medium enterprises (MSMEs). The advantages of KUR include:

- a. No provision fees, administration fees, or credit premiums.
- b. The credit process is simpler and faster.
- c. Low interest rate of only 6% per year (effective).
- d. Bank Sumsel Babel's network is spread across all regions of South Sumatra and Bangka Belitung.
- e. Can be used to increase working capital and business investments.

Factors causing non-performing loans at Bank Sumsel Babel, Kapten A. Rivai Branch, include:

- a. The customer's business experiences fluctuations, leading to delayed installment payments.
- b. The loan is not used for business capital as intended; instead, the loan is shared with others, resulting in difficulties when the loan payment is due.
- c. The customer exhibits poor payment ethics. To enhance the effectiveness and sustainability of the People's Business Credit (KUR) industry, Bank Sumsel Babel should implement stricter evaluations of potential borrowers to ensure that the funds are used for business purposes rather than for consumptive needs. Providing comprehensive financial education to borrowers about the importance of good payment ethics and sound financial management, collaborating with state-owned enterprises and private companies to increase the volume of credit applications submitted to the bank, and improving technological innovations such as digital platforms for monitoring and assessing credit risk can be adopted to enhance efficiency and accuracy in loan management. With these measures, KUR is expected to be more effective in supporting the development of micro, small, and medium enterprises (MSMEs) and contribute to sustainable economic growth.

AUTHORS' CONTRIBUTIONS

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