
PROCEEDING OF RESEARCH AND CIVIL SOCIETY DESEMINATION (MANAGEMENT & BUSINESS CHALLENGES IN DIGITAL ERA)

ISSN 3024-8426, Volume 2, No. 1, Pages 126-134

DOI: <https://doi.org/10.37476/presed.v2i1.76>

The Effect Of People's Business Credit Fund (Kur) Assistance On Msme Income To Customers Pt. Bank Sulselbar Bantaeng Branch

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Abstract: This study aims to determine and analyze the effect of People's Business Credit (KUR) financial assistance on the income of MSMEs (Micro, Small and Medium Enterprises) on customers of PT. Bank Sulselbar, Bantaeng Branch. The approach to this study is a quantitative approach. The study was conducted in the working area of PT. Bank Sulselbar, Bantaeng Branch with a sample of 35 customers. The analysis technique used is simple linear analysis. The results of the study indicate that there is a positive and significant influence between People's Business Credit (KUR) financial assistance on the income of MSMEs (Micro, Small and Medium Enterprises) on customers of PT. Bank Sulselbar, Bantaeng Branch.

Keywords: People's Business Credit (KUR); MSME (Micro, Small and Medium Enterprises) income

A. Introduction

Economic development in Indonesia has an important role in business activities carried out by the community, including the community in Bantaeng Regency. Among them is a very common type of business, namely micro, small and small enterprises (MSMEs). Micro, small, and medium enterprises (MSMEs) in Bantaeng have developed well and continue to develop, which will definitely have an impact on the progress of the economic sector. It is hoped that the existence of micro, small, and medium enterprises (MSMEs) in Bantaeng can help improve the economic level of the community and become a solution to social welfare problems (A. Opit et al., 2023).

The role of micro, small and medium enterprises (MSMEs) in Bantaeng Regency contributes to dealing with various socio-economic problems, including unemployment and income inequality affecting the economy. and it is hoped that by understanding the influence of this assistance, it can help the government and related stakeholders make more efficient policies and have a positive impact on the growth of MSMEs in Bantaeng district.

Law Number 20 of 2008 concerning micro, small and medium enterprises states that micro enterprises are productive businesses owned by individuals and individual business entities that meet the criteria for micro businesses as regulated in this law. Small business is an independent productive



economic enterprise, carried out by an individual or business entity that is not a subsidiary or not a branch of a company owned, controlled or become a direct or indirect part of a medium or large business that meets the criteria for small business as referred to in this law. Medium business is an independent productive economic enterprise, carried out by an individual or business entity that is not a subsidiary or branch of a company owned, controlled or part either directly or indirectly with a small business or large business with the amount of net worth or annual sales as regulated by law.

The presence of micro, small and medium enterprises (MSMEs) in Indonesia has proven to be the center of the economy during the crisis. Micro, small and medium enterprises (MSMEs) have the ability to reduce poverty levels and create new jobs, and participate in sharing the fruits of development, which makes them a savior in post-crisis development. However, for MSME development funds, many Bantaeng people are still confused about how to increase their business when constrained by capital. Because personal capital is very limited for most MSMEs, so the activities in it will be difficult to reach a level where they can earn enough or more profits (Luciana, 2023).

The lack of capital makes entrepreneurs unable to meet the ever-increasing demand. This prevents MSMEs in Bantaeng district from achieving the desired level of income and hinders their business growth. To improve living standards and increase competitiveness in regional and international markets, more attention needs to be paid to the development of micro, small, and medium enterprises in Bantaeng Regency. Financing is needed in the form of capital support to maintain the sustainability of MSMEs (Santiadin et al., 2023).

To support the growth and sustainability of micro, small and medium enterprises (MSMEs) in Bantaeng Regency, the Government in Bantaeng Regency has provided various assistance programs, namely the People's Business Credit Program (KUR), one of which is managed by Bank Sulsebar. The purpose of the KUR program of Bank Sulsebar is to increase the competitiveness and income of MSMEs by providing easier access to breeding (A. Opit et al., 2023)

The government provides programs to communities that need funds or capital to start an existing business. KUR is a credit or financing assistance provided by banks to SMEs that are feasible but not yet bankable. Feasible is a business that has good business prospects and has the ability to return to normal or even become an advanced and fast-growing company. Bankable, that is, meeting the requirements of the bank intended to be credited (Atin, 2019).

People's Business Credit (KUR) is financing or credit provided by the government to cooperatives or micro, small and medium enterprises (MSMEs) through banking. With the existence of People's Business Credit (KUR) loans, Micro, Small and Medium Enterprises (MSMEs) are expected to provide benefits to MSMEs (Fadlia, 2019).

The research that has been conducted by (Nita Y Adju et al., 2023) entitled "The Effect of Providing People's Business Credit on the Income of Micro, Small and Medium Enterprises" as a result of the research is that the provision of KUR has a positive and significant effect on MSME customers in the Aloei Saboe unit of Gorontalo City. Lending that is carried out with character, capacity, capital, business, guarantees, and procedures can make it easier for customers to provide people's business loans by following good and clear procedures.

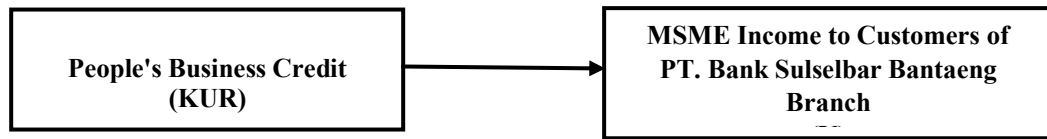
It is hoped that the KUR program offered by Micro and Small Enterprises (MSMEs) will help MSME businesses in Bantaeng become more resilient and independent by using credit funds provided by . This program is expected to increase income for MSMEs in Bantaeng Regency, expand and increase access to financing for productive businesses, improve the ability of micro, small, and medium enterprises (MSMEs) to compete, and encourage economic growth and labor absorption.

The research (Taha et al., 2022) with the title "The Effect of People's Business Credit Loans (KUR) and Own Capital on Income (MSMEs) in South Halmahera

Regency" The results of this study show that people's business credit does not have a positive effect on people's income because MSME actors who use people's credit businesses do not simultaneously increase their income. On the other hand, MSME actors who do not use people's business credit do not automatically reduce the income of MSME entrepreneurs.

In the background description above, the author wants to conduct a research with the title: "The Effect of People's Business Credit Fund (KUR) Assistance on MSME Income on Customers of PT Bank Sulsebar Bantaeng Branch"

Figure 1. Conceptual Framework of the research



Based on the above frame of thinking, the author proposes the hypothesis It is suspected that People's Business Credit (KUR) has a positive and significant effect on increasing the income of Micro, Small and Medium Enterprises (MSMEs) customers of PT. Bank Sulsebar Bantaeng Branch

B. Materials and Methods

This research is a quantitative research conducted on customers of PT. Bank Sulawesi Bantaeng Branch and will be held in May-June 2024. The target population in this study is customers of PT. Bank Sulawesi

Bantaeng Branch which totals 73 people, a sample of 35 people. This study is a research with a quantitative approach with data analysis techniques in this study using simple Linear Regression Analysis

C. Result and Discussion

Result

Validity and Reliability Test

Table 1. People's Business Credit (KUR) validity test

Question Item	Measurement Standards	Pearson correlation	Conclusion
X1	0,333	0,580	Valid
X2	0,333	0,651	Valid
X3	0,333	0,716	Valid
X4	0,333	0,862	Valid
X5	0,333	0,695	Valid
X6	0,333	0,520	Valid
X7	0,333	0,591	Valid
X8	0,333	0,622	Valid

Source : Questionnaire Data Processed

Based on table 1, it can be explained that all statements in the Intellectual Intelligence questionnaire have a *Pearson Correlation value* greater than 0.333, so it can be concluded that the People's Business Credit (KUR) questionnaire is declared valid.

Table 2. Validity test of MSME Income

Question Item	Measurement Standards	Corrected Item	Conclusion
Y1	0,333	0,868	Valid
Y2	0,333	0,639	Valid
Y3	0,333	0,720	Valid
Y4	0,333	0,747	Valid
Y5	0,333	0,811	Valid

Source : Questionnaire Data processed

Based on table 2, it can be explained that all statements on the *Pearson Correlation Performance questionnaire value* is greater than 0.300, then it can be concluded that the MSME income questionnaire is declared valid.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Conclusion
People's Business Credit Assistance (KUR)	0,797	Reliable
MSME Income	0,810	Reliable

Source : Questionnaire Data processed

Based on table 3, it can be explained that the *Cronbach's Alpha* value of the People's Business Credit Assistance (KUR) variable is 0.797, the *Cronbach's Alpha* value of the MSME income variable is 0.810, so it can be concluded that the People's Business Credit (KUR) and MSME Income assistance questionnaire is declared *reliable*.

Simple linear regression analysis test

The statistical calculation in the simple linear regression analysis used in this study was using the help of the IBM SPSS for Windows computer program

version 23. The results of data processing using the SPSS program in full are in the attachment and further explained in the following table

Table 4. Simple linear regression analysis test results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.714	3.786		2.301	.028
	X.KUR	.377	.104	.534	3.625	.001

a. Dependent Variable: Y.PENDAPATAN.UMKM

Source : Processed in 2024

Based on the table above the SPSS output mentioned above, a simple linear regression equation can be obtained as follows:

$$Y = 8.714 + 0.377X$$

- a. The constant value of the unstandardized coefficient is 8.741. This number is a constant number which means that if there is no People's Business Credit (X), the consistent value of MSME Income (Y) is 8,714
- b. The coefficient number of regression of the People's Business Credit variable (X) is 0.377. This figure means that for every 1% increase in People's Business Credit (X), MSME Income (Y) will increase by 0.377.

Test t

The T test is expected to provide information related to the influence of the independent variable of People's

Business Credit (X) on the dependent variable of MSME Income (Y).

Based on the results of the SPSS output in the table above, it can be interpreted that the calculated value for the variable People's Business Credit (X) is 3,625 > t table 1,985, with a significance level of 0.001 less than the probability value of 0.05, so it can be concluded that the People's Business Credit (X) has an effect on the MSME Registration (Y) of customers at PT. Bank Sulsebar Bantaeng Branch.

Coefficient of Determination

This determination coefficient is used to find out how much influence the independent variable has on the bound variable. The value of the determination coefficient is determined by the value of *R square*

Table 5. Determination Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.534 ^a	.285	.263	1.732	2.194

a. Predictors: (Constant), X.KUR

b. Dependent Variable: Y.PENDAPATAN.UMKM

Source : Data Processed in 2024

Based on the table above, it shows the value of the Regression coefficient (R-Square) of 0.285. which means that the contribution of the influence of the People's Business Credit (X) variable on the income of MSMEs (Y) is 28.5%. The rest, 71.5%, was influenced by other variables that were not studied in this study.

Discussion

This study aims to determine the effect of People's Business Credit Fund Assistance (KUR) on MSME Income on customers of PT. Bank Sulselbar Bantaeng Branch. In this study, the results of hypothesis testing were obtained which showed that the People's Business Credit Fund Assistance (KUR) had an effect on MSME Income in customers of PT. Bank Sulselbar Bantaeng Branch.

Micro, small, and medium enterprises (MSMEs) are the ability to expand employment opportunities and function as the backbone of the people's economic system in the process of income equality and improving community welfare. MSMEs also make a significant contribution to local and national economic growth. (Hutauruk, 2020)

Revenue is the flow of money that goes into a company, whether it rises or increases, or the repayment of debt over a period of time that is based on the delivery or manufacture of goods, delivery of services, or other activities that are the main business. (Kerih, 2021). Since revenue is a

major component of financial statements, it is essential to know whether a business is experiencing an increase or decline in its business. (Nita Y Adju et al., 2023)

The results of this study show that the People's Business Credit Fund (KUR) has a positive and significant effect on MSME Income in customers of PT. Bank Sulselbar Bantaeng Branch. The results of the study are in line with the research conducted by (Ela Elliyana Ambo Paerah and Musdayanti, 2020) the results of the research show that MSME income is influenced by the provision of People's Business Credit, The results in the study show that around 24.5% of business income is determined by People's Business Credit while 75.5%.

The results of this study show that the People's Business Credit Fund (KUR) has a positive and significant effect on MSME Income in customers of PT. Bank Sulselbar Bantaeng Branch. These results are in line with research conducted by (Fitri and Dewi Anggraeni, 2018) showing that the increase in the income of SMEs using KUR funds increased by Rp. 381,012,000, per year or by 50.60%, and the People's Business Credit provided by PT BNI KCP Mattoanging Pangkep as a whole is worthy of continuing.

The effectiveness of the program can be carried out with operational capabilities and goals that have been set previously. The success of the KUR program can be reviewed from the process and mechanism of an activity carried out in the field. The same

thing was expressed by Suginam (2021) stating that the program is one of the components of a policy. Where the existence of the program is an effort to achieve goals. The same is true for the KUR program which is a program from the government to meet the needs of the community.

The presentation of the theory is in line with research conducted by Aulia (2017), where the Micro People's Business Credit (KUR) program runs effectively and shows that the KUR program has a positive effect on the performance of MSMEs. It can be seen from five aspects, namely the aspect of the accuracy of program objectives, the aspect of punctuality, the aspect of the accuracy of the amount of credit, the aspect of the accuracy of the burden and the aspect of the accuracy of procedures

The accuracy of the procedure can affect the increase in micro business profits, meaning that this shows that the procedures set by the bank to customers have been running effectively, where customers do not find it difficult in the process of applying for and disbursing funds, the requirements that must be met are simple, the time for submission to disbursement of funds is not too long, and the administrative costs are quite light so that customers are facilitated in going through the overall procedure. so that the proposed funds can be immediately received and used as additional capital and business development, and are able to increase the profits or profits obtained by

D. Conclusion

Based on the results of the research and discussion, it can be concluded that the People's Business Credit (KUR) variable has a positive and significant effect on the MSME Income of customers of PT Bank Sulselbar Banteng Branch

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KUR customers, the KUR program has a positive effect on the performance of MSMEs. (Tika Dwi Nur Atin, 2018)

Every business will not be separated from capital needs. Capital (Muhammad, 2020) is something that is used to establish or run a business. Capital is important, because with capital business actors can develop or expand their business. The net income received by small and medium business actors is quite good. This indicates that working capital loans provided by financial institutions have a very important role in increasing income.

The income of a business (Marniati, 2021) depends on the capital owned. If the capital is large, the production yield is high, so the income obtained is also high. Likewise, if the capital is small, the production yield is low, so the income obtained is low. Sufficient capital will be able to have a positive impact on increasing the income and welfare of Micro and Small Business actors.

If the distribution of People's Business Loans from PT Bank Sulselbar Bantaeng Branch exists, then the income level of Micro and Small Enterprises will increase. This is evidenced by research conducted by Hariatih (2024) who said that the provision of KUR is beneficial and effective for MSME actors in developing their businesses and increasing their income.

Terhadap Efektivitas Usaha Kecil Dan Menengah Masyarakat Kota Manado.

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