

dana KUR dari BRI untuk UMKM minuman kekinian di daerah Jakarta Selatan ini memang sangat efektif. Para penjual minuman kekinian tersebut mengaku setelah mendapatkan dana KUR dari BRI ini usaha mereka menjadi semakin berkembang, mulai dari omset yang didapatkan sampai dengan sarana prasarana yang dibutuhkan. Hal tersebut dikarenakan pembiayaan dana KUR dari BRI ini tidak hanya memberikan bantuan berupa dana tetapi juga melakukan monitoring terhadap perkembangan dari masing-masing usaha UMKM tersebut, sehingga para pengusaha UMKM merasa sangat dibantu. Peranan pembiayaan KUR terhadap perkembangan UMKM minuman kekinian di daerah Jakarta Selatan dengan pembiayaan tersebut dapat meningkatkan produktivitas usaha khususnya untuk usaha UMKM di Tebet, Jakarta Selatan. Dampak Yang Dirasakan Pelaku UMKM Dalam Pembiayaan KUR di BRI Cabang Tebet Jakarta Selatan Hal ini menunjukkan bahwa dana KUR yang diberikan oleh BRI dapat berpengaruh secara positif terhadap perkembangan UMKM, hal tersebut dilihat dari keuntungan awal dan keuntungan setelah mendapat dana KUR selalu mengalami kenaikan. Data kemudian diuji validitas dan realibilitas, lalu dianalisis menggunakan Teknik analisis deskriptif. Teknik analisis data menggunakan analisis SWOT.

How to Cite:

Aura Khafifah. (2022). Peranan Kredit Usaha Rakyat (Kur) Pada Perkembangan Usaha Mikro, Kecil Dan Menengah (Ukmk), (Studi Kasus Pada Ukmk Minuman Kekinian Di Daerah Jakarta Selatan)

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ISSN

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are an important part of the economy of a country or a region, Indonesia is no exception. The development of the Small and Medium Enterprises (MSME) sector gives its own meaning to efforts to increase economic growth and to reduce poverty in a country. Based on the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the growth and development of the MSME sector is often interpreted as an indicator of successful development, especially for countries with low per capita incomes. As an illustration in 2011-2012, although its contribution to national output (GDP) was only 57.94 percent, MSMEs contributed 99.9 percent to the number of business entities in Indonesia and had a share of 97.24 percent in employment. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) in March 2021, the number of MSMEs reached 64.2 million with a contribution to Gross Domestic Product of 61.07 percent or Rp. 8,573.89 trillion.

The main factors influencing the development of SMEs are capital, marketing, government policies and the current production system. The influence of these four factors on the development of Indonesian SMEs is interrelated. Capital is closely related to Indonesian banking institutions that provide loans to SMEs. Capital is a very important factor in the development of small and medium enterprises, because without capital, the production of small and medium enterprises cannot function. In general, there are two sources of funds for small, medium and micro enterprises, namely: capital obtained from banks and capital obtained from sources other than banks, and savings or personal loans obtained from informal sources such as relatives or cooperatives. Statistics show that in the last six years, loans to small businesses, medium and micro enterprises across the country have made significant progress, and even show that small, medium and micro enterprises account for more than 50% of total bank loans. One of the efforts to encourage the development of small, medium and micro enterprises is to easily obtain financing without collateral, because the main problem for micro enterprises is funding.

Based on a review of the beverage MSMEs problem, therefore the researcher wants to innovate in helping to develop beverage MSMEs to be consistent in running their business by introducing the type of management of capital assistance from the government.

METHOD

This research is a study using a descriptive method with a qualitative approach which was carried out from February to March 2022. The qualitative method was chosen because this method was able to describe the background and also describe information from the beverage MSME actors. The independent variable of this research is Micro, Small and Medium Enterprises, while the dependent variable is People's Business Credit. This research involves the owner of a contemporary beverage business that operates in Tebet, South Jakarta. The informants in this study were 5 customers using People's Business Credit (KUR) for modern beverage SMEs and 2 Micro Account officers (AOM) of BRI bank.

In data collection techniques in this study used various techniques, namely

interviews, observation and documentation. These three techniques are used to obtain data and information that are mutually supportive and complementary about the role of people's business credit (KUR) in the development of modern micro, small and medium enterprises (MSMEs) in the South Jakarta area. After the data is reduced, the next step of analysis is the presentation of the data.

Presentation of data is as a collection of structured information that provides the possibility of drawing conclusions and taking action. The data analysis technique used in this research is using a SWOT analysis technique with a qualitative approach, which consists of Strengths, Weaknesses, Opportunities and Threats.

RESULTS AND DISCUSSIONS

As for the informants in this study, there were 7 people, namely 5 KUR customers, and 2 Micro BRI Account Officers, Tebet branch, South Jakarta.

No	Name	Gender	Type of business
1	Desranani	Woman	Ice juice seller
2	Akhmal Maulana Ali	Man	Ice Sultan / Es Teler seller
3	Ega	Man	Boba cokin seller
4	Rini	Woman	Grass jelly cappuccino seller
5	Ipoy	Man	Thai tea seller

Table1BRI KUR customers

No	Name	Position
1	Arofi Fitradani	AOM Bank Rakyat Indonesia (BRI) Tebet Branch, South Jakarta
2	Widya Anjana Pratami	AOM Bank Rakyat Indonesia (BRI) Tebet Branch, South Jakarta

Table2Supporting informant data

1. The Impact of MSME Actors in KUR Financing at BRI Tebet Branch, South Jakarta

This shows that KUR funds provided by BRI can have a positive effect on the development of MSMEs, this can be seen from the initial profits and profits after receiving KUR funds always increase. For example, Mrs. Desranani selling iced juice, her profit increased from Rp. 3,000,000 per month to Rp. 6,000,000 per month after receiving KUR at BRI. He said that:

“Before using KUR BRI my profit was 3,000,000/month and after that it could reach 2x or 6,000,000/month”

Likewise with Mr. Akhmal Maulana Ali, his sales turnover also increased after getting additional capital from KUR at BRI Tebet Branch, South Jakarta, he said:

“Profits Increase 2% per day, from the usual IDR 100,000 per day to IDR 120,000 per day”

Second, the researcher interviewed Mr. Ega he said that:

“50% profit than usual”

According to Mrs. Rini, who has a cappuccino grass jelly business, she stated that:

"The profit before which was 2% after being assisted could become 10%"

Likewise, according to Mr. Ipoy, who felt that the impact of borrowing KUR funds increased his business profits, Mr. Ipoy said:

"The profit can reach 50% from the usual 30%"

The development of MSMEs can be seen from changes in turnover growth that occur between before and after business actors obtain KUR funds from BRI bank, it can be seen how business developments after receiving KUR funds. whether or not a business increases can be seen from its turnover.

Based on the results of interviews with several KUR customers, the majority of their sales turnover increased after getting KUR funds. The MSMEs experienced an increase in turnover because the loans they applied for were quite a lot and were used for productive businesses. The bank as a financier also monitors the business and provides input or advice on models or others that are of interest to the public, and every month or every two months the BRI bank, Tebet South Jakarta Branch, will directly visit the customer's business to see the development of MSME businesses. customer.

2. The Effectiveness of Using KUR Assistance on Modern Beverage MSMEs in South Jakarta

The results of an interview with Ms. Desranani regarding the effectiveness of using KUR assistance from BRI, she said that:

"Sufficiently helpful to develop business capital, Increase inventory"

Similar to Mr. Akhmal Maulana, KUR assistance from BRI is very effective in developing MSME businesses, he said:

"Happy time to receive liquid funds at ACC"

Mas Ega, the seller of cokin boba, also said the same thing about KUR assistance from BRI for business development:

"It has a pretty good impact because it can renovate shops and stock goods, besides that, it is also always monitored whether its business development is running smoothly or not"

As a cincau cappuccino seller, Rini said:

"Turnover has increased slightly than usual so it can be used to pay KUR installments, besides that it is very helpful for us MSMEs because this pandemic period lacks capital so it is launched and I am very grateful to BRI KUR, it makes it easier for me and has helped in capital during this pandemic"

Of all the BRI KUR customers who have interviewed the author, it turns out that all feel the same about the effectiveness of the BRI KUR, as well as Mas Ipoy:

"Alhamdulillah, I can help a lot so I can buy a new cart"

Based on the results of the interview above, it can be concluded that the financing of KUR funds from BRI for modern beverage MSMEs in the South Jakarta area is indeed very effective. The current drink sellers admitted that after getting KUR funds from BRI, their business grew, starting

from the turnover they got to the required infrastructure. This is because the financing of KUR funds from BRI does not only provide assistance in the form of funds but also monitors the development of each of these MSME businesses, so that MSME entrepreneurs feel very helped.

3. SWOT Analysis on the Effect of People's Business Credit (KUR) on the Development of Micro, Small and Medium Enterprises (MSMEs), Case Study on Contemporary Beverages in Tebet, South Jakarta.

The following is presented a SWOT analysis:

<p>STRENGTHS</p>	<ol style="list-style-type: none"> 1. This KUR product from BRI is very useful for MSMEs because the provision of capital for MSMEs, especially MSMEs in contemporary drinks in the South Jakarta area can make their business grow and can help during the Covid-19 pandemic yesterday. Moreover, this KUR is a legal capital loan and has been guaranteed by the OJK and of course its own KUR has a low interest rate so many people take the loan. 2. The process of disbursing KUR funds from BRI is very easy so that people, especially MSMEs are interested in taking KUR loans from BRI. 3. There are no guarantees for financing KUR funds of 100 million and below. 4. This KUR product is a product of BRI so it has been guaranteed by the OJK compared to other credit loans such as Pinjol, cooperative loans or moneylenders who are still not guaranteed.
<p>WEAKNESSES</p>	<ol style="list-style-type: none"> 1. Most of the KUR financing is channeled to the trade sector, not to the productive sector, this is due to the equality of treatment between KUR recipients. <p>The offer of KUR funds from BRI for Micro KUR loans is a maximum of only Rp. 50,000,000</p>
<p>OPPORTUNITIES</p>	<ol style="list-style-type: none"> 1. The provision of KUR funds from BRI can be submitted at any time, for example during the COVID-19 pandemic yesterday, many modern beverage MSME entrepreneurs had difficulties in terms of capital, so BRI offered KUR products from BRI to help maintain their business in the midst of the pandemic. 2. The provision of KUR funds from BRI also provides opportunities for

	<p>entrepreneurs who are starting their businesses, in addition to providing capital to develop their businesses, they also monitor the development of these businesses.</p> <p>3. The interest from the BRI KUR product is also small so it does not burden MSMEs who borrow funds for their MSME capital.</p>
THREATS	<p>The threat of this KUR product from BRI is the existence of loans from other parties whose legality is not guaranteed, such as online loans, cooperatives or loan sharks. Where these parties provide loans without having to take care of certain requirements so that many MSME entrepreneurs are affected and choose to borrow capital through these parties.</p>

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the conclusions and discussion, it can be concluded that:

1. The role of KUR financing in the development of contemporary beverage MSMEs in the South Jakarta area with this financing can increase business productivity, especially for MSME businesses in Tebet, South Jakarta.

The People's Business Credit Program (KUR) is a program that is very helpful to the community and as working capital which is intended to increase inventory, increase capital, for small and medium business actors. With the help of capital can improve the welfare of the community as business actors in increasing the amount of production to meet the needs of consumers.

2. This shows that KUR funds provided by BRI can have a positive effect on the development of MSMEs, this can be seen from the initial profit and profits after receiving KUR funds always increase. The development of MSMEs can be seen from changes in turnover growth that occur between before and after business actors obtain KUR funds from BRI bank, it can be seen how business developments after receiving KUR funds. The bank as the financier of capital also monitors the business and provides input or advice on models or others that are of interest to the public.

Suggestion

1. For the BRI Tebet Branch, South Jakarta, this research should be used as input and weighing as well as a reference to maximize the role of People's Business Credit (KUR).
2. For KUR borrowing customers, it is hoped that in the future they can earn even more income, after participating in the KUR program at Bank BRI Tebet branch, South Jakarta.
3. For further researchers, the results of this study can develop and strengthen research conducted by researchers so that they can be used as well as possible, and can explain again related to the problems of the Role of People's Business Credit (KUR) on the

development of MSMEs.

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