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The Effectiveness of KUR Implementation at BPD Bali

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ABSTRACT : *The capital problems by UMKM are one of the reasons for the government to take a policy to create a KUR program. However, the policy issued by the government did not done well in 2015 due to the large number of bad credits, it makes government to reduce KUR that implemented by the banks. The purpose of this study was to examine the effectiveness of the KUR implementation at BPD Bali. The subject of this research is BPD Bali, which is one of the banks currently implementing KUR program. Data collected from literature studies and interviews. The data collected were analyzed using descriptive qualitative method. The results showed that the KUR in 2019 went well, where the 2 KUR programs carried out at BPD Bali, KUR Mikro and KUR Kecil, were realized 99.39%, the remaining 0.61%. So, it can be said that the KUR implementattion at BPD Bali is effective and this have a positive impact on the Bank and society.*

Keywords–BPD Bali, KUR, UMKM

I. INTRODUCTION

Economic growth in a country is marked by the number of economic activities carried out by the people. One of the activities is the existence of micro, small and medium enterprises (UMKM). UMKM are productive economic enterprises carried out by individuals or individual business entities that meet the criteria of Micro, Small, and Medium Enterprises. UMKM is very useful in terms of distributing community income. UMKM can increase creativity in developing businesses and maintaining business. The existence of UMKM greatly affects the country's economy. UMKM will help to reduce unemployment. Based on this description, UMKM plays a very important role in the inequitable distribution of community income and improves community welfare. It is hoped that UMKM will fix economic problems.

However, problems arise during the development of UMKM where UMKM actors experience capital constraints both in number and source, lack of managerial skills and skills. The obstacles and challenges faced by IKM entrepreneurs in improving their business performance are the limited capital they have. This statement was also supported by Wihartanti who stated that there was a lack of capital both in number and source, lack of managerial ability and operational skills and no formal form of company, weak organization and limited marketing. There is also unfair competition and economic pressure so that the scope of business is limited. So, based on this description, the biggest obstacle to UMKM actors is business capital. If the problems that become obstacles to the development of UMKM are not resolved, it will have an impact on the number of existing UMKM, this will directly impact the country's economy.

Overcoming this problem led the government to make Peraturan Menteri Keuangan Nomor 135/PMK.05/2008 concerning the People's Business Credit Guarantee Facility. The Regulation of the Minister of Finance regulates the distribution of KUR to UMKM to increase UMKM financing. KUR is a credit loan launched by the government to assist UMKM in obtaining additional funds to develop their businesses. KUR is a working capital and investment credit provided specifically for productive business units through a credit guarantee program. KUR is a credit given to a business that is feasible but not yet bankable. KUR is distributed by executing banks as stipulated by the MoU on Credit Guarantee / Financing to UMKM.

Bank Pembangunan Daerah Bali is a local bank located in Bali, a commercial bank with national and international activities. This Regional Development Bank has an important role in growing and developing the regional economy of Bali. This bank has provided banking products and services since June 5, 1962. To make it easier for customers to enjoy banking services, the Bali Regional Development Bank has an extensive network and has established partnerships and partnerships with various other financial institutions both national and international. BPD is one of the KUR implementing banks.

However, the Micro KUR policy that has been implemented by the BPD is not going well and faces obstacles in the field, one of the obstacles is that there is a KUR that cannot be repaid. This will have an impact

on the income of the bank conducting KUR. Non-performing loans are loans that are not able to be completed properly by the debtor against the creditor or exceed the predetermined time limit following the credit agreement that has been mutually agreed upon. With the credit problem that did not return in 2015, the government only collaborated with 3 BUMN, which at first BPD was one of the 7 banks that collaborated with the government to organize KUR, in 2015 it was terminated. After Jokowi's KUR leadership was re-developed, the BPD returned to become a KUR distributor.

Several studies that have been carried out related to KUR carried out by BPD include research conducted by Ardiansyah, showed that there are still many people who think that the KUR channeled by implementing banks is a grant from the government, People's Business Credit (KUR) that is distributed. Bank Jatim, there are not been effective or have not been on target, because there are still customers who do not use the realization of their funds for the continuity of their business, but are used for their personal needs or other needs. Research conducted by Kartika, found the results of the study showed that BPD in Indonesia in 2019 had an average CAR of 21.7%, far above the minimum CAR set by Bank Indonesia of 8%, and had an average ROA of 2.16. % which is also greater than the minimum ROA of 1.5%, then the average LDR for Regional Development Banks is 80.43% which is in the standard LDR range, so it can be said that BPD in Indonesia is included in the liquid category. So based on the results of the research conducted, it can be concluded that the financial performance of Regional Development Banks in Indonesia during the period January 2019 to December 2019 is good. Research conducted by Rahayu, found that the process of disbursement of credit at BPD Bank has taken place following existing regulations and the process has been going well. Research conducted by Lestari, based on analysis of data obtained at PT. Bank Jatim, Madiun Branch, it can be seen that the systems and procedures implemented reflect good credit control because employees have carried out their duties and responsibilities properly according to the policies implemented by PT. Bank. So, based on studies conducted by several researchers on the implementation of credit, the financial performance of the Regional Development Bank (BPD) is in good condition.

The purpose of this study was to analyze the implementation of KUR at BPD Bali. This research will analyze how the implementation of KUR in BPD Bali. The results of this study will be used as a consideration in decision making for the user.

II. LITERATURE REVIEW

2.1 Kredit Usaha Rakyat (KUR)

On June 8, 2007, Instruksi Presiden Nomor 6 Tahun 2007 about Policies for Acceleration, Real Sector Development, and Empowerment of Micro, Small and Medium Enterprises was issued. This is the beginning of the People's Business Credit program. The President mentioned to the Coordinating Minister for Economic Affairs and other ministers. Increase the institutional capacity and access of MSMEs to sources of finance. To take the necessary steps following their respective duties, functions, and authorities to implement policies to accelerate the development of the real sector and empower micro, small and medium enterprises to increase Indonesia's economic growth. One of the government programs is KUR which was initiated to encourage the development of financial access for small and micro-enterprises. These loans have the same characteristics as loans from local borrowers.

KUR is a credit or working capital financing and/or investment to business debtors who are productive and feasible, but do not yet have additional collateral or are insufficient additional collateral. KUR is a program launched by the government that is intended for businesses in the MSME sector whose capital comes from banks.

The purpose of KUR is to increase and accelerate the development of primary sectors and empowerment of small-scale businesses, expand job opportunities, increase the accessibility of credit and financial institutions, and reduce poverty levels. Small and medium enterprises and micro-enterprises play a very important role, especially in developing countries. Small and medium-sized enterprises represent 99% of businesses worldwide and account for more than half of private-sector workers in OECD countries. The target of the KUR program is community groups that have been trained and their independent empowerment enhanced in the previous program.

Peraturan Menteri Keuangan Nomor 135/PMK.05/2008 about People's Business Credit Guarantee Facility. The Regulation of the Minister of Finance regulates the distribution of KUR to UMKM to increase UMKM financing. KUR is distributed by the implementing banks which are stipulated by the MoU on credit/financing guarantees to MSME. Before implementing banks distribute KUR as can be seen in Article 3, the relevant technical minister determines the priorities for feasible but not yet bankable business fields that will receive credit loan facilities, with guidance on priority provisions for business sectors by considering the state's financial capacity to provide funds. compensation for guarantor services, the executing bank prepares a KUR Compilation Target Plan (RTP).

2.2 Bank Pembangunan Daerah

Regional Development Banks (BPD) are a group of financial institutions that play a role in driving the regional economy by supporting development financing in the regions. The Bali Regional Development Bank (BPD) is one of the local banks located in Bali, a commercial bank with national and international activities. BPD has an important role in growing and developing the regional economy of Bali. This bank has provided banking products and services since June 5, 1962. To facilitate customers in banking services, BPD Bali has an extensive network and has established partnerships and partnerships with various other financial institutions both nationally and internationally. Each year BPD Bali conducts an assessment of 128 bank soundness levels which aim to assess the bank's performance during one period. BPD has a mission:

- a. Strengthening institutional resilience.
- b. Improve the quality of human resources, technology and information, and work culture.
- c. Improve services and products; solution-oriented; which adds value to the entire customer community.
- d. To support regional economic development programs.
- e. Supporting regional economic empowerment through UMKM services.
- f. Increase social care for the community and the environment.

From the above mission, BPD will support regional economic development programs by supporting regional economic empowerment through MSMEs. Peraturan Menteri Keuangan Nomor 135/PMK.05/2008 about People's Business Credit Guarantee Facility. The Regulation of the Minister of Finance regulates the distribution of KUR to MSMEs to increase MSME financing. KUR is distributed by executing banks as stipulated by the MoU on Credit Guarantee / Financing to MSMEs. distribution of UMKM in districts by BPD can be seen from Table 1 as follows.

Table 1 Distribution of UMKM in Kabupaten

No	Table 1 Distribution of UMKM in Kabupaten	
	Kabupaten	Percentage
1.	Kabupaten Jebrana	4,47 %
2.	Kabupaten Buleleng	17,05 %
3.	Kabupaten Bangli	6,40 %
4.	Kabupaten Karangasem	6,39 %
5.	Kabupaten Klungkung	6,49 %
6.	Kabupaten Gianyar	10,51 %
7.	Kabupaten Tabanan	12,82 %
8.	Kota Denpasar	20,26%
9.	Kabupaten Badung	13,10%
10.	Mataram	2,24 %

III. RESEARCH METHODOLOGY

The research method used is descriptive research with a qualitative approach. Through this research method is expected to be able to analyze the implementation of the People's Business Credit Program. The focus of the research is more on the implementation of KUR at BPD Bali as seen from the target achievement in 2019. The subject of this research is Bank BPD Bali, which is currently one of the most popular banks among the public because of its role in regional economic development. Data collection methods used: 1) literature study of various regulations, program implementation guidelines, various studies from Ministries / Institutions, 2) survey of developments on the distribution and performance of People's Business Credit, and 3) conducting interviews with KUR authorities at BPD Bali. The method of data analysis in this research is descriptive analysis, namely by using descriptions to describe the actual situation in the field, with various available data. In this study, the steps in analyzing the data that have been collected have processes such as data collection, data reduction, data presentation, and conclusion drawing.

IV. RESEARCH FINDINGS AND DISCUSSION

4.1 Finding

BPD Bali is one of the KUR implementing banks. KUR is a credit facility from a bank that can be used as additional productive business capital in the form of Working Capital Credit or as an Investment Credit. The KUR credit facility is given up to a maximum of Rp. 500,000,000, - (five hundred million rupiah) with a repayment period of up to 4 (four) years for Working Capital Loans and 5 (five) years for Investment Loans. The interest rate given by the Bank is quite light, namely 9%. The bank will provide credit for goods that will be

used as collateral. This is to provide certainty and provide confidence in the provision of credit. If the debtor defaults or fails to fulfill his obligation to pay off the principal and interest, the bank will take over the guarantee. Accordingly, before the bank executes the collateral, the bank will restructure, if it cannot provide a way to save the credit.

The development of KUR distribution carried out by BPD Bali every year, what we get directly from BPD Bali is from 2012 to 2014 amounting to Rp. 141.9 billion with total debtors of 1,403 debtors, in 2016 amounting to Rp. 267.8 billion with a total of 1,555 debtors, then in 2017 amounting to Rp. 260.8 Billion with a total of 1,630 debtors, in 2018 experienced a surge from the previous year of Rp. 539.5 billion with the number of debtors as much as 3,281 debtors, in December 2019 it also experienced quite an increase of Rp. 949.2 billion with the number of debtors as much as 5,555 debtors so that the total KUR distribution made by BPD Bali was Rp. 2.1 Trillion with a total of 13,424 debtors. BPD Bali has several types of KUR that can be offered to the public, there are several KUR offered by Bank BPD Bali:

4.1.1. KUR Micro

KUR Micro is working capital and/or investment credit to debtors in the agricultural, fishery, processing industry, trade, and services sectors (Providing accommodation and food supply, transportation, warehousing and communication, real estate, rental business, and corporate services. , educational services, community services, socio-cultural, entertainment, and other individuals) that are productive and appropriate but do not have additional collateral or additional collateral is not sufficient following additional collateral requirements. Micro KUR criteria are: a max of Rp. 25 million and a maximum accumulated ceiling of Rp. 75 million and KUR Micro period: KMK 3 years and KI 5 years. The requirements for prospective KUR Micro debtors are:

- 1) Micro, small and medium enterprises; Family members of employees / female employees who have fixed income or work as Indonesian Workers;
- 2) Indonesian workers who have finished working abroad; Workers affected by Termination of Employment.
- 3) Prospective recipients of KUR Micro must have a productive and feasible business that has been running for at least 6 (six) months.
- 4) Prospective KUR Micro Recipients have attended entrepreneurship training and have owned a business for a minimum of 3 (three) months.
- 5) Prospective Micro KUR Recipients may currently receive other loans, including housing loans, motor vehicle loans, and credit cards, as well as KUR with current collectability.
- 6) Prospective KUR Micro Recipients have Micro and Small Business Permits issued by the local Government and/or other permits such as: Trading Business License (SIUP) / Company Registration Certificate (TDP) / Industrial Registration Certificate (TDI) / certificate the business of the Village or Sub-district Head according to the business sector.
- 7) Prospective KUR Micro Recipients who are currently receiving KUR Mikro can still get additional credit with a total loan of Rp. 25,000,000 (twenty five million rupiah) with the following conditions: For the Investment Credit scheme with Investment Credit with Working Capital Credit and Working Capital Credit is permitted, and the provision of Investment Credit and Working Capital Credit can be done simultaneously in KUR Micro.
- 8) Prospective recipients of KUR Mikro can only receive KUR Mikro with a total accumulated ceiling of KUR Mikro including a supplement or extension of a maximum of Rp. 75,000,000 from the Bank.
- 9) Banks are required to check potential KUR recipients through the Bank Indonesia Debtor Information System.
- 10) If the prospective recipient of KUR Micro still has a debit tray for Productive Credit and Program Credit outside of the KUR which is recorded in the Bank Indonesia Debtor Information System but the person concerned has paid off the loan, a Certificate of Settlement / Roya is required with a printed account attached from the previous lender
- 11) Prospective KUR Recipients for individuals with the status of husband/wife are stipulated as one debtor. If the husband is enjoying Productive Credit (Working Capital Credit / Investment Credit) at another Bank / Bank / Financial Institution as evidenced by the Bank Indonesia (BI) Debtor Information System (BI), then if the wife applies for KUR it cannot be given, and vice versa.(<https://www.bpd Bali.co.id/page/read/81>)

4.1.2. Retail KUR

Retail KUR is credit/financing for working capital and/or investment to debtors in the agricultural, fishery, processing industry, and related trade sectors, which are productive and feasible but have not met the additional collateral requirements. Retail KUR criteria are: above Rp. 25 million to Rp. 500 million and a maximum accumulated ceiling of Rp. 500 million and retail KUR KMK 4 years and KI 5 years. The retail KUR requirements are:

- 1) Prospective recipients of retail KUR are as follows: Micro, small and medium enterprises; Family members of employees / female employees who have a fixed income or work as Indonesian Workers, and Indonesian Workers who only work overseas.
- 2) Prospective Retail KUR Recipients must have a productive and feasible business that has been running for at least 6 (six) months.
- 3) Prospective retail KUR recipients may be receiving other loans, including housing loans, motor vehicle loans, and credit cards, as well as KUR with current collectability.
- 4) Prospective Retail KUR Recipients have Micro and Small Business Permits issued by the local government and/or other permits such as: Trading Business License (SIUP) / Company Registration Certificate (TDP) / Industrial Registration Certificate (TDI) / certificate the business of the Village or Sub-district Head according to the business sector.
- 5) Prospective retail KUR recipients who are currently receiving retail KUR can still get additional credit with a total loan of Rp. 500,000,000 (five hundred million rupiah) with the following conditions:
- 6) For investment credit schemes with investment loans and working capital loans permitted, and
- 7) The provision of investment credit and working capital credit can be done simultaneously in the KUR Retail program.
- 8) Prospective Retail KUR Recipients can only receive Retail KUR with a total accumulated retail KUR ceiling including a supplement or extension of a maximum of Rp. 500,000,000 (five hundred million rupiah) from the Bank.
- 9) Banks are required to check prospective retail KUR recipients through the Bank Indonesia Debtor Information System.
- 10) If prospective retail KUR recipients still have a debit tray for Productive Credit and Program Credit outside KUR that are recorded in the Bank Indonesia Debtor Information System but the person concerned has already paid off the loan, a Certificate of Settlement / Roya is required with a printed account attached from the previous lender.
- 11) Prospective KUR Recipients for individuals with the status of husband/wife are stipulated as one debtor. If the husband is enjoying Productive Credit (Working Capital Credit / Investment Credit) at another Bank / Bank / Financial Institution as evidenced by the Bank Indonesia (BI) Debtor Information System (BI), then if the wife applies for KUR it cannot be given, and vice versa.

BPD Bali has advantages that other banks do not have. The BPD Bali interest rate is very light, namely 6% per year, then it is not subject to provision and administration fees, besides that there are other advantages such as KUR Micro is not required to submit additional collateral and a period of up to 5 years. Regarding the costs in KUR Retail, there is a collateral binding fee. KUR principal collateral is a business or object financed by KUR, additional collateral for Micro KUR is not required and without an agreement, additional collateral for retail KUR is according to the bank's assessment.

The distribution of KUR BPD Bali which consists of KUR Micro and KUR Retail / small, which from the results of interviews with BPD Bali KUR distribution in 2019, namely KUR Micro target for December 2019 of Rp. 46 billion, realization of Rp. 40.3 billion (87.71%) with a total of 1,664 debtors and 0.00% NPL, so the remaining amount is 12.29%. The targeted retail / small KUR in December 2019 was IDR 909 billion with a realization of IDR 908 billion (99.99%) with a total of 3,891 debtors and 0.00% NPL so that the remaining 0.01 was for the Total Realization Target for December 2019 of IDR . 955 billion, realized Rp. 949.2 billion with a total of 5,555 debtors and an NPL of 0.00%. A more complete description is shown in Table 1 as follows.

Table 2. KUR Distribution in 2019

No	KUR Distribution in 2019	Target Des-2019	Realization	Number of Debtors	NPL Debtors
1.	KUR Mikro (Realisasi 87,71% sisa 12,29%)	Rp. 46 M	Rp. 40,3M	1.664	0,00%
2.	KUR Kecil (Realisasi 99,99% sisa 0, 01..)	Rp. 909 M	Rp. 908,8M	3.891	0,00%
3.	Total Realisasi (Realisasi 99,39% sisa 0,61%)	Rp. 955 M	Rp. 949,2M	5.555	0,00%

4.2 Discussion

Based on the research results obtained, it can be said that (BPD) Bali is one of the regional banks that has succeeded in implementing People's Business Credit, this can be seen from the target and realized achievements. This of course cannot be separated from the services provided. With good servants will make the

bank will be trusted. The quality of performance in this research has a positive effect on poor customer loyalty, so that the quality of service that is better able to increase customer loyalty. This statement is supported by the results of research conducted by Cahyani which states that customer satisfaction regarding service quality at Islamic banks is above moderate (quite high). Factors that have a big effect on customer satisfaction in Islamic banking are responsiveness, compliance, and empathy. Customer satisfaction can mediate in full (full mediation) the effect of service quality on customer loyalty in Islamic Banks. So it can be said that the presence of servants to customers will greatly affect customer loyalty.

Another factor that affects the success of KUR at BPD Bali is that BPD Bali has advantages that other banks do not have, namely the BPD Bali interest rate of 6% per year, then it is not subject to provision and administration fees. With these advantages, of course, it will be more attractive for customers to take part in the KUR program offered. The interest rate is the price of the use of money expressed in percent per unit time (per month or per year). The high level of loan interest rates given will reduce the interest of prospective customers in making credit, this will result in a decrease in sales, namely credit so that it will affect profits or decrease profitability. So, it can be said that the existence of lower interest rates will have an impact on customer interest in taking credit.

Other advantages that the Bali Regional Development Bank has besides low-interest rates, BPD Bali is also not subject to the provision and administration fees, besides that there are other advantages such as KUR Micro is not required to submit additional collateral and a period of up to 5 years. With programs that are of high quality and make it easier for customers to disburse credit, prospective customers will make loans. Also, by not adding a building, it will help customers who do not have a building or customers who want to find KUR. Collateral that can be accepted as credit collateral are movable objects, immovable objects, and guarantees. The size of the building will impact the customer's interest in making credit. By not requiring collateral to customers or prospective customers, it will greatly assist customers in obtaining credit. The time given is long enough to allow customers to be more able to use and manage their finances and not feel burdened in the payment process.

So based on the results of this study, it can be said that the implementation of KUR carried out at BPD Bali is effective because of several factors: service quality factors, types of programs offered, total interest rates, then no provision and administration fees others such as KUR Mikro are not required to submit additional collateral and a period of up to 5 years. Regarding the costs in KUR Retail, there is a collateral binding fee. KUR principal collateral is a business or object financed by KUR, additional collateral for Micro KUR is not required and without an agreement, additional collateral for retail KUR is according to the bank's assessment. The results of this research will help prospective customers to select the appropriate program. As well as for the Bank itself will help to create a program to increase KUR.

V. CONCLUSION

Through the results of the discussion above regarding the implementation of KUR BPD Bali, it can be concluded that BPD has a low-interest rate, 6% per year, and there are no provision and administrative fees, regarding the micro KUR credit limit: Maximum of Rp. 25 million and a maximum accumulated ceiling of Rp. 75 million while KUR Retail: above Rp. 25 million to Rp. 500 million and a maximum accumulated ceiling of Rp. 500 million and the last period of up to 5 years.

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