THE EFFECT OF PEOPLE'S BUSINESS CREDIT (KUR) PT. PAPUA REGIONAL DEVELOPMENT BANK SENTANI BRANCH TOWARD MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs) IN JAYAPURA DISTRICT

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Abstract

The purpose of this study was to determine the effect of People's Business Credit assistance on UMKM and to determine the increase in income for UMKM. This type of research is a quantitative research. The number of samples is 32 UMKM that take KUR at Bank Papua Sentani Branch. The analytical tools used in this study are data quality tests and simple regression analysis. From the linear regression function above, it can be explained that the Constant Value (a) has a positive value of 15.039 and the regression coefficient value for the People's Business Credit variable has a positive value of 0.606. Obtained t table of 2.04227. And t count 3.054 > 2.04227 t table based on the independent variable People's Business Credit has a positive effect on the dependent variable UMKM income. Judging from the significance of 0.005 it is <0.05 for the People's Business Credit variable. Based on this significant value, it can be said that the independent variable People's Business Credit has a positive effect on the dependent variable UMKM income. Based on the results of the research that has been done, it can be concluded that the People's Business Credit obtained from the Sentani Branch of Bank Papua is very influential on the income of UMKM in Jayapura Regency. And the income of UMKM in Jayapura Regency has increased and can develop their businesses after using People's Business Credit at PT. Papua Regional Development Bank Sentani Branch.
Keywords: *People's Business Credit, UMKM Income, Jayapura Regency*.

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Abstrak

Tujuan penelitian ini adalah untuk mengetahui pengaruh dari bantuan Kredit Usaha Rakyat terhadap UMKM dan mengetahui peningkatan pendapatan pada UMKM. Jenis Penelitian ini merupakan penelitian kuantitatif. Jumlah sampel 32 UMKM yang mengambil KUR di Bank Papua Cabang Sentani. Alat analisis yang digunakan dalam penelitian ini adalah uji kualitas data dan analisis regresi sederhana. Dari fungsi regresi linear diatas, dapat dijelaskan bahwa, Nilai Konstanta (a) memiliki nilai positif 15,039 dan nilai Koefisien regresi untuk variabel Kredit Usaha Rakyat memiliki nilai positif sebesar 0,606. Didapat t tabel sebesar 2.04227. Dan t hitung 3.054 > 2.04227 t tabel berdasarkan variabel independen Kredit Usaha Rakyat bepengaruh positif terhadap variabel dependen Pendapatan UMKM. Dilihat dari signifikannya 0,005 sudah <0,05 untuk variabel Kredit Usaha Rakyat. Berdasarkan nilai signifikan tersebut dapat dikatakan bahwa variabel independen Kredit Usaha Rakyat berpengaruh positif terhadap variabel dependen Pendapatan UMKM. Berdasarkan hasil penelitian yang telah dilakukan, dapat disimpulkan bahwa, Kredit Usaha Rakyat yang diperoleh dari Bank Papua Cabang Sentani sangat berpengaruh terhadap pendapatan UMKM di Kabupaten Jayapura. Dan juga pendapatan UMKM Kabupaten Jayapura mengalami peningkatan dan dapat mengembangkan Usaha-usaha mereka setelah menggunakan Kredit Usaha Rakyat pada PT. Bank Pembangunan Daerah Papua Cabang Sentani.

Kata kunci*: Maksimal 5 keyword dalam bahasa Inggris yang mempunyai makna yang jelas. Kata kunci dipisahkan dengan tanda titik koma (;).*

INTRODUCTION

In the era of modernization, the economic situation is sometimes unpredictable, such as the economic crisis which has a negative impact on companies, suffers large losses and does not even rule out the possibility of closing the business. This can also occur in micro, small and medium enterprises (MSMEs).

Micro, small and medium enterprises (MSMEs) are the answer to the problems of the people's economy. MSMEs play an important role in terms of employment that supports household income. As well as being an alternative job opportunity. MSMEs also play a role in driving the pace of economic growth when large companies experience difficulties in developing their businesses. At present, MSMEs have contributed greatly to regional income and to the income of the Indonesian State.

The function and role of MSMEs are currently felt to be very important, apart from being a source of livelihood, MSMEs also provide direct employment for most of population. As a small business group, MSMEs are always trapped in problems of limited capital, production techniques, marketing. Therefore, Indonesia must be able to make MSMEs strong and advanced so that they can contribute optimally to the Indonesian economy. Therefore, to create strong and advanced MSMEs, the government must seek efforts to solve the problems experienced by MSMEs.

To support MSME activities, the government with its fiscal policies seeks to provide capital stimulus for MSMEs. The form of People's Business Credit (KUR) is one of the government programs that can help overcome the problem of MSME capital. The government provides access to people's business credit or often known as KUR.

With the existence of this KUR program, it is very helpful for the community, especially MSME actors to increase business capital. The benefits obtained with KUR are that business development and financial management are easier to rotate (Bismo W.R). This study aims to determine the effect of People's Business Credit assistance on MSMEs, and to determine the increase in income for MSMEs.

METHODS
Location and Time of Research
In this study the research location was focused on one of the areas in Papua. More precisely at PT Papua Regional Development Bank Sentani Branch and field research was also carried out on MSME actors in the Sentani District Area, Jayapura Regency, carried out from September-November 2022.

Population and Sample
The population in this study is the number of customers who obtain People's Business Credit (KUR). The sample is part of the number and characteristics possessed by the population. Researchers took a sample of 32 samples.

Data Types and Sources
This type of research is quantitative research. The data source for this study uses primary data sources, namely data obtained from PT. Papua Regional Development Bank Sentani Branch as well as direct interviews and giving questionnaires to MSMEs in Jayapura Regency who use KUR.

Data analysis technique
1. Descriptive Analysis
The analytical method used to interpret the data and information obtained by collecting, compiling, and classifying the data obtained can then be used to provide a true picture of the effect of KUR distribution on MSME income levels.

2. Test the Validity and Reliability Test
Validity and reliability were carried out to test whether the questionnaire is suitable for use as a research instrument. Valid means that the data obtained through a questionnaire can answer the research objectives. Reliable means that the data obtained through questionnaires results are consistent when used by other researchers. The author uses the help of the SPSS software program to obtain targeted results.

3. Simple Linear Regression Analysis

To analyze the data, a quantitative analysis method was used which is an overview of the effect of KUR granting at the Sentani Branch of the Papua Regional Development Bank on UMKM in Jayapura Regency.

RESULT AND DISCUSSION
Validation Test Results
Table 1. Results of the test Validity of People's Business Credit Variables (X)

KUR Items	r-value	R-table	Noted	Sig < 0,05	Noted
KUR01	0,499	0,3494	Valid	004	Valid
KUR02	0,664,	0,3494	Valid	000	Valid
KUR03	0,617	0,3494	Valid	000	Valid
KUR04	0,431	0,3494	Valid	014	Valid
KUR05	- 0,001	0,3494	Invalid	997	Invalid
KUR06	0,326	0,3494	Invalid	068	Invalid
KUR07	0,526	0,3494	Valid	002	Valid
KUR08	0,536	0,3494	Valid	002	Valid
KUR09	0,547	0,3494	Valid	001	Valid
KUR10	0,272	0,3494	Invalid	132	Invalid

Source: Primary Data After Processing, 2022

It can be seen from table 1 regarding People's Business Credit (KUR) starting from KUR01, KUR02, KUR03, KUR04, KUR07, KUR08, KUR09 shows that the r-value > r-table so that 7 question items are said to be valid, while KUR05, KUR06, and KUR10 shows that r-value < r-table so that 2 question items are said to be invalid. Likewise, the significance in the table above shows that KUR01, KUR02, KUR03, KUR04, KUR07, KUR08, KUR09 <0.005 are said to be valid, while KUR05, KUR06, and KUR10 > 0.005 are said to be invalid.

Table 2. Validity Test Results for MSME Income Variables (Y)

Item PU	R Hitung	R Tabel	Keterangan	Sig < 0,05	Keterangan
PU01	0,593	0,3494	Valid	000	Valid
PU02	0,643	0,3494	Valid	000	Valid
PU03	0,258	0,3494	Invalid	153	Invalid
PU04	0,418	0,3494	Valid	017	Valid
PU05	0,581	0,3494	Valid	000	Valid
PU06	0,592	0,3494	Valid	000	Valid
PU07	0,318	0,3494	Invalid	076	Invalid
PU08	0,681	0,3494	Valid	000	Valid
PU09	0,393	0,3494	Valid	026	Valid
PU10	0,440	0,3494	Valid	012	Valid

Source: Primary Data After Processing, 2022

It can be seen from table 2 regarding MSME Income (PU) starting from PU01, PU02, PU04, PU05, PU06, PU08, PU09, PU10 shows that the r-value > r-table so that 8 question items are said to be valid, while PU03 and PU07 show that r-value < r-table so that 2 question items are said to be invalid. Likewise, the significance in the table above shows that PU01, PU02, PU04, PU05, PU06, PU08, PU09, PU10 <0.005 are said to be valid, while PU03 and PU07 > 0.005 are said to be invalid.

Reliability Test Results
Table 3. Results of the Reliability Test for People's Business Credit Variables (X)

Reliability Statistics

Cronbach's Alpha	N of Items
.676	7

The reliability results for the People's Business Credit Variable question show Cronbach's alpha of 0.676, which is greater than the reliability requirement, which is 0.6. So, it can be concluded that the reliability test for the KUR variable is stated to be reliable.

Table 4. Results of the Reliability Test of MSME Income Variables (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.699	8

The reliability results for the MSME Income Variable question show Cronbach's alpha of 0.699, which is greater than the reliability requirement, which is 0.6. So, it can be concluded that the reliability test for PU variables is stated to be reliable.

Simple Linear Regression Test

Table 5. Simple Linear Regression Test Results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.039	8.182		1.838	.076
Kredit Usaha Rakyat	.606	.199	.487	3.054	.005

a. Dependent Variable: Pendapatan UMKM

Results of simple linear regression analysis:

Y = a + bX1
Y = 15.039 + 0,606X

From the linear regression function above, it can be explained that the Constant Value (a) has a positive value of 15.039 and the regression coefficient value for the People's Business Credit variable has a positive value of 0.606. When viewed from the results of the t-table test = value of df = n-k-1 = 32 – 1 -1 = 30 with a significance of 0.005, then a t-table of 2.04227 is obtained and a t-value of 3.054 > 2.04227 t-table. So that the independent variable People's Business Credit has a positive effect on the dependent variable MSME income. It can also be said that the independent variable People's Business Credit has a positive effect on the dependent variable MSME income.

Based on the results of simple linear regression analysis, it is known that the use of People's Business Credit (KUR) has a positive and significant effect on the income level of MSMEs. So that when there was an increase in the distribution of KUR,

there was also an increase in MSMEs in Jayapura Regency who received KUR, especially customers from the Sentani Branch of Bank Papua. It can also be seen based on the results of the partial test that KUR distribution has a significant influence on MSME income. Based on the results of data processing from 32 research respondents, there were 32 respondents (100%) who had income before using KUR between Rp. 5,000,000 to Rp. 25,000,000, and no respondents who had income between Rp. 25,000,000 d IDR 45,000,000 and revenue of IDR ≥45,000,000. So, it can be concluded that the dominant respondent has the most income between IDR 5,000,000 to IDR 25,000,000. Meanwhile, based on data from 32 research respondents, 10 respondents (31.25%) had income between Rp. 1,000,000 and Rp. 5,000,000, respectively. 5,000,000 to Rp. 10,000,000 for 12 respondents (37.5%), and those with an income of Rp. ≥10,000,000 for 10 respondents (31.25%).

So, it can be concluded that the results of this study show that the income of UMKM in Jayapura Regency has increased and can develop their businesses after using People's Business Credit at PT. Papua Regional Development Bank Sentani Branch. And it can also be said that the higher the KUR loan, the higher the change in income increase that will be obtained by MSME actors.

CONCLUSION

Based on the results of research data processing, it can be concluded that the provision and use of People's Business Credit (X) PT. The Papua Regional Development Bank Sentani Branch Has a Very Positive Influence on the Income Level of Micro, Small and Medium Enterprises (Y) in Jayapura Regency. And the results of this study also show that the income of UMKM in Jayapura Regency has increased and can develop their businesses after using People's Business Credit at PT. Papua Regional Development Bank Sentani Branch. And it can be said that the higher the KUR loan, the higher the change in income increase that will be obtained by MSME actors.

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