

**ROLE OF PEOPLE BUSINESS CREDIT PROGRAM TO
SUPPORT THE ADVANCEMENT OF MICRO, SMALL, AND
MEDIUM ENTERPRISES IN MALANG
(Case Study of Debtor PT. Bank Rakyat Indonesia Subsidiary
Branch Office XXX, Malang)**

SCIENTIFIC JOURNAL

Written by :

**Gabriella Shinta Sabila
125020107111013**



**ECONOMICS MAJOR
ECONOMICS AND BUSINESS FACULTY
BRAWIJAYA UNIVERSITY
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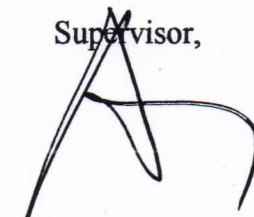
Written by:

Name : Gabriella Shinta Sabila
Student's number : 125020107111013
Faculty : Economics and Business
Program of study : Economics
Major : Economics Development

Has been approved to be proposed to a graduation

Malang, 18 Februari 2016

Supervisor,



Prof. Agus Suman, SE., DEA., Ph.D.

NIP. 19600615 198701 1 001

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Gabriella Shinta Sabila, Prof. Agus Suman, SE., DEA., Ph.D.
Economics and Business Faculty, Brawijaya University
gabriellashinta@gmail.com

ABSTRACT

This research aims to know the role of People Business Credit Program to support the advancement Micro, Small, and Medium Enterprises in Malang. People Business Credit Program is financing given from Banking to entrepreneurs that have business prospects and the ability to restore debt on time. The approach used in this research is qualitative with the method of case study. Researchers used non probability sampling by using the purposive sampling method and snowball sampling. The parties that will be used as informants in this research is perpetrators of Micro, Small, and Medium Enterprises asking the People Business Credit Program and Bankers BRI Subsidiary Branch Office XXX, Malang. The results of this study show that the presence of this credit can support the advancement of Micro, Small, Medium Enterprises, because after getting additional funds from banking the informants (debtor) can expand business and increase revenue. The recommendations can be given author related to this research is in term of marketing it would be better if the program is more socialized through print and electronic media so that people in urban or rural can obtain information clearly, it would be better if BRI provide waivers by way of freeing up collateral but with tight supervision so more appropriate targets

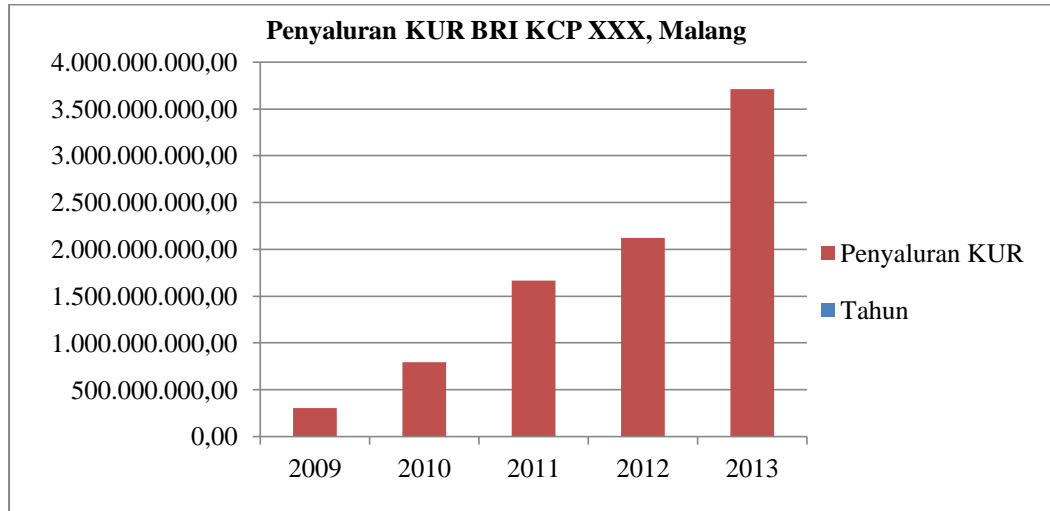
Keywords :Role, Micro, Small, Medium Enterprises, People Business Credit Program, Income

A. INTRODUCTION

Micro, Small, Medium Enterprises included in the category of small business that can provide a contribution to the economy in Indonesia. When viewed from the back in 1997 when the economic crisis up to now, this business sector continues to be the sector's potential for being able to restore the state of the economy of the nation because of the ability provide significant revenue in the GDP as well as the absorption of labour. In addition, Micro, Small, and Medium Enterprises also become an integral part of the economy of the region

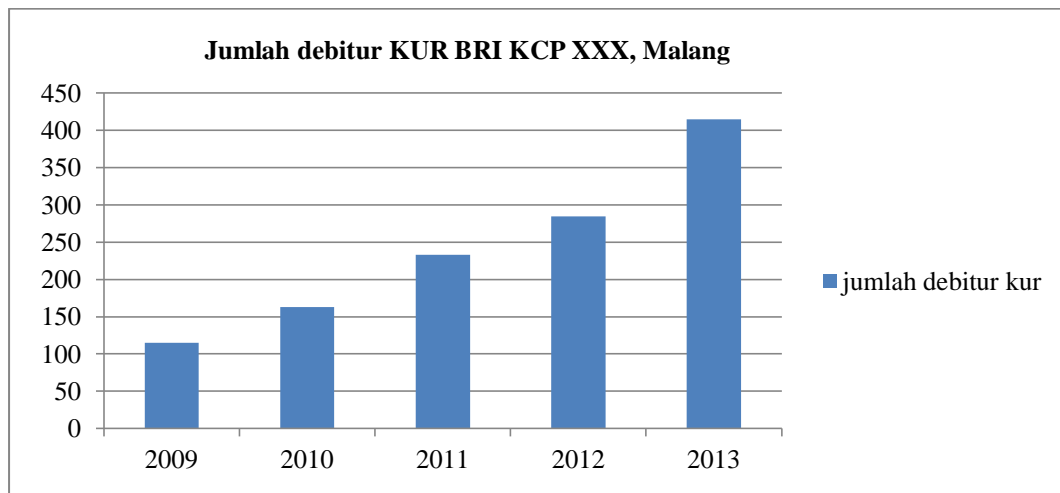
Malang is known as one of tourist destinations in Java because of the natural beauty and climate. The increase of the population in Malang as well as the increasing number of the person in the job cuts at a time of economic crisis push the number of perpetrators of Micro, Small, and Medium Enterprises more and more. Bank BRI is one of the Banks that provide ease of acces entrepreneurs to People Business Credit Program.

Picture 1: **Channeling People Business Credit Program BRI Subsidiary Branch Office XXX, Malang**



Sumber: BRI KCP XXX Malang, data processed

Picture 2: **Number Of Debtors People Business Credit Program BRI Subsidiary Branch Office XXX, Malang**



Sumber: BRI KCP XXX Malang, data processed

From picture 1 and 2 can be seen that the distribution of number of people and business loan debtors from one of the Bank BRI in Malang from year to year has increased this is proves that people business credit program is a program needed to help resolved the problems in terms of capital. Based on the previous description that the perpetrator Micro, Small, and Medium Enterprises in Indonesia day by day has increased, especially in the city of Malang and capital is the principal issue on the sector so it is important to do research on the role of People Business Credit Program to support the advancement of Micro, Small, and Medium Enterprises in Malang to see if in a state of real, this

program has been completely equitable and effective in their giving to the perpetrators as well as business sectors were able to improve the progress of the effort.

B. LITERATURE REVIEW

People Business Credit Program

People Business Credit Program is financing working capital or investment earmark specifically for Micro, Small, and Medium Enterprises and cooperatives in the field of productive and viable businesses, but has limitations in fulfilling the requirements set by the banking or commonly referred to as bankable yet (TNP2K). Mechanism channeling People Business Credit Program can be done directly or indirectly, as it can be explained:

- a. Directly to implementing bank to Micro, Small, and Medium Enterprises and cooperatives.
- b. Indirectly through linkage with executing pattern.
- c. Indirectly through linkage with channeling pattern.

The Use Of The Credit Theory To Analyze The Role Of The People Business Credit Program For Micro, Small, Medium Enterprises

According to RI ACT No.7 (1992) about the banking Chapter 1, Article 1, paragraph 12, credit is the provision of money or bills that can be equated with it based on the approval of a loan agreement between the bank borrowing by other parties which required the borrower to pay off a loan after a certain period of time by the amount of interest the reward or the division of the profit results. While the credit financing according to the banking ACT No. 10 (1998) is the provision of money or bills that can be equated with the approval or agreement between bank with the another party that the party financed to return money or the bills after a certain period of time with rewards or for results. According to the Agung (2001) credit offer determined by the capacity of credit, interest rates, the ratio of capital against assets and Non Performing Loans (NPL), while credit demand is determined by the real GDP and credit interest rates .

In terms of channeling of credit, the bank applies a specific principle of course. According to Hasibuan (2006) the principle of channeling credit comprises the principle of confidence and prudence, that becomes an indicator of this believe is a believe in the moral, commercial, financial, and guarantees.

The Use Of The Social Capital Theory As Foundation Of The Analysis From Channeling People Business Credit Program

According to Bourdieu (1993) in the book of Yustika (2013) social capital is the aggregate of the actual or potential resources which are bound to bring about a durable network thus providing konstitusionalisasi mutually beneficial relationships .

Social capital have the goal in terms of financial and non financial, in terms of financial, social capital help Micro, Small, Medium Enterprises to get channeling People Business Credit Program more easily. Individual or group with high social capital gain opportunities get bigger credit because of the tendency of the rate of return is considered to have a good one. While the goal in terms of non financial, SMEs can build networks and trust among the members. With a relationship that is aligned and harmonized the SMEs can gather assets faster.

The Used Of The Economic Growth Theory As A Foundation Channeling Analysis Of Channeling People Business Credit Program Towards The Advancement Of MSME

In the neoclassical economic growth theory (Robert Solow) said that economic growth depends on the provision of factors of production. Factors of production include :

1. Population
2. Labour

3. Accumulation of capital
4. The level of technological advancement

The main problems facing the MSME is in terms of capital. When the entrepreneur get financing People Business Credit Program then the expected business can thrive. When the capital more large by entrepreneur then the resulting production is also increasing. In the sector of Micro, Small, and Medium Enterprises thrive then it can indicate a part of contribution to overall economic growth.

C. RESEARCH METHODS

The approach used in this research is qualitative. In this approach, a researchers used a type of case study methods. The unit of analysis in this research related to how banking roles in helping ease access to capital on trade focus in “Role Of People Business Credit Program To Support The Advancement Of Micro, Small, and Medium Enterprises In Malang (Case Study Of Debtor People Business Credit Program PT.Bank Rakyat Indonesia Subsidiary Branch Office XXX, Malang)”.

In this study, researchers used a non probability sampling, by using purposive sampling method and snowball sampling. Data collection techniques used in this research include primary and secondary data .

Primary data obtained in the form of interviews, documentation and observation. The parties that will be used as informants in this research is:

1. The main informant : Perpetrators of MSME who proposed the People Business Credit Program in BRI Subsidiary Branch Office XXX, Malang.
2. Supporting informant : Bankers BRI Subsidiary Branch Office XXX, Malang.

Secondary data used is obtained from :

1. The Ministry Of Cooperatives & MSME Indonesia.
2. The Ministry Of Cooperatives & SME Indonesia.
3. PT. BRI
4. Indonesian Central Bank.
5. Committee Of People Business Credit Program.
6. *Indonesia Business Daily*.

D. DISCUSSION

This research use qualitative research type, then the data obtained rely on the information obtained from interviews, observations or documentation through the main of informant and supporting informant. The main of the informant in this research is perpetrators of MSME who asking the people business credit program in BRI and supporters informant is bankers BRI.

Table 1: The Main Of Informant

No.	Name	Job
1.	Rosviari Prihandini	Seller of herbal medicine
2.	Luki Handoyo	Owner refreshment stand “chinesse food”
3.	Adrian	Owner car paint repair shop and buy sell second car
4.	Adi Wiyono	Owner store buy sell tires and wheel rims second car
5.	Wening	Greengrocer

Table 2: Supporting Informant

No.	Name	Job
1.	X	Head Subsidiary Branch Office Bank BRI XXX, Malang
2.	Y	Account Officer Bank BRI XXX, Malang

Supporting informant not spelled out as a the main of informant because the bank concerned doesn't acceptable in the name of the institutions as well as the banker is in it are listed, then for smooth this research will only be noted the position of the bankers only.

Source Of Information People Business Credit Program

A related way of socializing People Business Credit Program on the community, researchers tried to ask Y the profession as an Account Officer at BRI, he says that:

“Usually a way our socialization by way of spreading the brochure only, if through the newspaper or television like it rare.”

In terms of the information obtained by the debtor, it turns out that some people know the products of People Business Credit Program from BRI and surrounding environment, Mrs. Rosviari Prihandini is one of the informants who get information from the surrounding environment, She said that:

“I know this program from patient teraphyst my husband, after the patient got therapy he is talking to me about People Business Credit Program. Because that time i need of funds, then next day i went to BRI to ask credit.”

There are informants who know information about People Business Credit from BRI, as claimed by Mr. Luki Handoyo, He said that:

“Before asking People Business Credit Program, me and my wife did have saving at BRI, When we did transaction in BRI, i was offered a customer service bank if there is have product of credit especially for MSME, then i thought to buy equipment. ”

In addition to Mrs. Rosviari Prihandini and Mr. Luki Handoyo, there are three other informants who also know the information on People Business Credit Program from the surrounding environment, rather than from the bank. The following is a statement from Mr. Adrian, Mr. Adi Wiyono, and Mrs. Wening.

Mr. Adrian

“When i borrowed, i was given the offer of a friend who happened to work at the bank, he said there is the product can help entrepreneur, then i want it. In the afternoon i went to BRI to proposed the People Business Credit Program, ask the first one it doesn't direct funding. At first i give collateral in the form of letter of a motorcycle, two weeks i called party BRI, and the secondly when i stay in sawojajar, i provides collateral letter of my car, not till a week i've been called by BRI.”

Mr. Adi Wiyono

“Formerly i know People Business Credit Program from my wife, fluke she is work in banking but didn't at BRI, She is work in private bank, my nephew and my friend also working in the BRI. Because i have acquaintances, the process of getting the funds become quite fast. 3 days after i field, i can already fund from BRI, although the term exist people in so. I still follow, not could suddenly too, all the terms i have used to prepare complete, my business is also cleared, the same parties continue his eunuchs BRI.”

Mrs. Wening

“Originally i don't know if there is a program in the bank which name People Business Credit Program. Iam a woman of the village while selling vegetables on a whim i asked to my buyer is there a program bank who give borrowing to Micro, Small, and Medium

Enterprises. I notified from my buyer, the program banks , but those are mostly there are variety of banks but those are mostly notified asked , but people are mostly asking in BRI and BPR , but proposed in the BRI but First I proposed to the BRI was not approved, keep I try to BPR so approved. But I feel dissapointed. So the next year i try to the BRI again, at the time position selling better than previously, my first child was also selling. I use collateral letter of motorcycle, a week of after surveyed-the survey so the Fund can hold.”

From the result of the interviews on five informants obtained a researchers at the location, debtors who knows the information about People Business Credit Program from BRI only Mr. Luki Handoyo, four other information know about this program from surrounding environment did not from BRI. This is show that in terms of the marketing system in BRI votes are still lacking, because there are several perpetrators of Micro, Small, and Medium Enterprises which were initially not knowing this program.

Source Of Funding People Business Credit Program

The source of the funds obtained by the bank as a whole comes from public fund in the form of checking, savings, or deposits. But a lay society often assume that funds People Business Credit Program come from the Government. To find out the real condition in location related with the fund that is gotten by bank for the People Business Credit Program, then the researchers doing deep interview with Y as an Account Officer from Bank BRI, in addition researchers also asked the related collateral because it's often the information circulating in society, People Business Credit Program without collateral, requirement quickly, and easily transmitted. This is the statement that said by Y:

“The people Business Credit Program fund source is not from the government but using their funds to each bank, if that is truly without collateral was now rarely we provide, because the risk are high, but everything return to the policy of each bank.”

From the Y statement researchers get answer from asymmetric information that circulated during this time related with the People Business Credit Program that this is a government program to Micro, Small, and Medium Enterprises but source of funding comes from each bank and to reduce the risk. Starting in 2010 the bank still provide collateral requirement but lighter when compared with consumer kredit.

Constraints Business Capital

Perpetrators of Micro, Small, Medium Enterprises often erratic experience condition like declining business turnover due competition of business, constrained weather, and unforeseen events such as : thef, fire, etc. To overcome this things, Micro, Small, and Medium Enterprises sector principal needs for additional capital. The following is a statement from the five main of informant can receive researchers in the location of associated capital constraints as the time of the initial launch attempt.

The first interview was conducted at the informant who name Mrs. Rosviari Prihandini, she says that:

“First I'd like to start selling herbal medicine that i originally borrowed to the brother at first, but i think it is bad because my brother have a new family now, and then accidentally when i save anymore in BRI was given an offer there products, yes began when i was proposed because i see the requirement easy, turns out it's true.”

The second interview was conducted at the informant who name Luki Handoyo, he says that:

“Actually if arguably lack of capital was not, but I used to ask for additional capital that People Business Credit Program to buy cookware and tables, chairs, lamps for business. Originally i was interested to proposed because many say interest rates are low.”

The third interview was conducted at the informant who name Mr. Adrian, He says that:

“At first, i want to proposed because i needs to capital requirements for the operational needs of the workshop but not too much because my workshop have small scale, i don’t use the nameplate so that not taxable.”

The fourth interview was conducted at the informat who name Mr. Adi Wiyono, He says that:

“I proposed the People Business Credit Program because my business decline so need funds for a variety of range of needs, one of them made additional capital of operational selling and wheel rims were.”

The fifth interview was conducted at the informant who name Mrs. Wening, She says that:

“Proposed People Business Credit Program for create adds sales associate, formerly i thought want adds sales other than vegetable, i think usually people like traditional cake, i want to sell too, but making cake needs capital, in addition to buy motorcycle for my son selling vegetables too .”

Generally it can be seen that the perpetrators of the MSME will initiate efforts constrained capital problems, with the help of People Business Credit from the Bank, MSME can do and expanding the business, then the income and welfare increases.

The Real Condition Of The Use Of Funds By Debtors

Some problems in connection with the People Business Credit Program related with the debtors who don’t use their funds for the business, but rather for other purposes, as claimed by X as the head of BRI Subsidiary Branch Office XXX, Malang as follows :

“People business credit program are divided into two types in here, Micro and retail but most people who ask here take a micro, People Business Credit Program is supposed to be use made for business, but there are some who misuse’s the business fund for personal use.”

From the statement X is then the researcher asked again related how the mechanism awarding KUR which are then taken by Y as follows :

“If the micro of People Business Credit Program, if letter of motorcycle is collateral still allowed because right guaranteed Askrindo, keep also the risk of failing to pay it. But the retail that’s more his stipulation of bank, don’t see the collateral only, bank see the longtime business, business capacity, capital owned, character. Character is the most important thing for me.”

Then Y also explained a bit related to the collateral is as a follow :

“Reply that is in the news, People Business Credit Program is without collateral, but actually it only lasted till the end of 2009 year, In over 2010 People Business Credit

Program was already disposable collateral. So materials evaluation from each bank because formerly don't use of collateral, many debtor it loads the abused .”

A statement from Y proved to be in line with the results of the interview researcher, the second informant who names Mr. Luki Handoyo, he says that:

“At first proposed I didn't give collateral at the end of 2009 year. Fitting that i still haven't had a big house for refreshment stand business, that funding is pure for capital business. But i proposed the second in 2014 year i use collateral letter car, In this time i use the fund for buy table and chair. But once my income it down snugly time fasting month that because of my refreshment stand only open half a day but if bring salary to my employee i always at first month i use half of fund to bring salary because income decrease”

In addition, the statement of Y is also supported by the results of the interview who doing by researchers for informant who names Mrs. Wening:

“Honestly the first time i proposed People Business Credit Program, iam a bit dissapointed because unlike the sort of people said don't give a collateral, but when i proposed again, i think Bank is certainly looking for benefits, otherwise it will be difficult to disburse the funds”

In addition there is also a statement from the fourth informan names, Mr. Adi Wiyono related the use of the funds of the People Business Credit Program, he says that:

“I proposed People Business Credit Program in 2013 year, I give collateral letter of motorcycle, i feel confused in this time my income decreased, so I proposed People Business Credit Program for operational business, but for the cost of school my children too.”

Then Y also describes related borrowers who filed for a People Business Credit Program, small at first, then his business thrive in large capacity, such as the following:

“Formerly there are people who borrow at first the business still small scale, at the second proposed his business increased big scale, clients like that we navigate went to unit to propose kupedes credit, for reducing the risk too.”

A statement from Y proved to be in accordance with the results of the interview of one of the informants who come by researchers in the location, Mr. Adrian says that:

“The second time i proposed it was not until the past week i receive the funds from BRI, the magnitude of funds i receive twenty millions. After in the second proposed, Banker in BRI proffer me Kupedes credit. But still haven't think after proposed this second credit.”

From the statements of Y and informant can then be drawn the conclusion that in the People Business Credit Program on the realization without collateral in publications such as in the internet, it would last only until the year 2009. From 2010 up to now already use collateral.

Positive Impact Obtained Perpetrators Of The Micro, Small, and Medium Enterprises

There is the view which state that existance of financing which is People Business Credit Program for perpetrators of Micro, Small, and Medium Enterprises sector, then the venture will surely developed, however from the results of research in the location, not all perpetrators of this sector then widenes wings. There are some people who proposed with reason to be guarded. As the utterance of

one of the informant who come by researchers in the location, Mr. Luki Handoyo as owner of the refreshment stand:

“i borrow to buy the tools and spare money, because self employed it could not expect a fixed regular income unlike employees, self employed as do speculation. If to open the branch had not been thought of yet different taste, manage it later confused so focus first on one refreshment stand. Since i add the facilities, many buyer love to eat here. One month can be approximately 15 to 20 million.”

Then there is also another opinion from Mr. Adrian as car paint repair shop owner and selling used cars, he says that:

“Until now my car paint repair shop only one still here, serve special paint but there is a small damaged section as it’s machine, yes i also accept correct. Now i have started a work sideline also buy sell car. After borrowing People Business Credit Program if income increases so it arguably does as well, self employed sometimes crowded sometimes deserted, but now iam starting to try to sideline business selling used second car.”

Other case with the result of interview conducted researchers on Mrs. Rosviari Prihandini as a herbal medicine owner, She says that:

“After using People Business Credit Program income has increasing, aproximately before receive fund income one month is 6 to 8 million, because since the capital adds, specification of medicine i adds, people around here more interesting to buy herbal medicine, usually woman purchasing rheumatism medicine with consultation.”

There are also statement from Mr. Adi Wiyono as owner selling tires car and wheel rims car, he says that:

“Gain is not too much, before using People Business Credit Program net income 2,5 million. After using this program income 3 to 3,5 million. But this kiosk isn’t permanent, while this is still a side rail suburban it. In the future i hopefully can have a permanent.”

Different with the statement from Mrs. Wening as a greengrocer, She says that:

“Happy after have a loan from BRI, i can adds my sell automatically i have provit increasing. Before i proposed get income 300 thousand, now i got income 500 thousand. Then i feel happy can help my son to create business too, as a parent hopefully son better than me.”

From the statement that researchers receive related informan with different background job , responses from informant almost the same that People Business Credit Program business can expansion.

E. CLOSING

Conclusion

Based on research results obtained from review directly to the site and the discussion is already done then the following conclusion can be drawn :

1. Existance of aid from banking in the form of People Business Credit Program provide a positive impact on perpetrators of Micro, Small, and Medium Enterprises sector, almost all entrepreneurs that have been already proposed people business credit program, got expansion in the form of diversification business, increase business capacity, and

followed by increased income on their business. This indicates that people business credit program has a role in supporting that advancement of Micro, Small, and Medium Enterprises.

2. Increasing capital owned by the perpetrators of the Micro, Small, and Medium Enterprises after getting funds of People Business Credit Program impact on increased production. Example : business refreshment stand from Mr. Luki Handoyo, since the capital increase, facilities at the depot also increases, buyers more love to eat at the depot.
3. In urgent situation, there are cases where debtors are using funds the business purposes excluding People Business Credit Program and tend to be used for the purposes of consumption, this indicates that People Business Credit Program has also helped a lack of consumption of the debtor.

Suggestion

Based on the conclusions already presented by researchers, there are some suggestions related to this research, including :

1. Marketing conducted by BRI related People Business Credit only through brochures, it is rated still less, because there are several perpetrators of Micro, Small, and Medium Enterprises that don't know the associated program. It would be better if this program socialized through print and electronic media to enhance public knowledge of the society related people business credit program itself, in this way then the community in urban and rural areas can obtain information related to the People Business Credit Program is more obvious.
2. If the perpetrators of the MSME really need capital very urgent for the purposes of business and after the effort has surveyed were the prospect of a good future, we encourage parties to provide relief from the BRI by way of freeing up collateral but still with a watchful eye. Moreover, it can also through a decrease in interest rate. At first the problem to propose a measure to make a perpetrator of such statements from MSME restless Mrs. Wening, who said that at the beginning of the filling is not approved by the BRI for not being able to provide collateral, filling a second approved after efforts increased and able to provide collateral.

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