



## FEASIBILITY ANALYSIS OF MICRO-SCALE BUSINESS CREDIT (KUR) AT BANK NAGARI STEBA BRANCH

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### ABSTRACT

*Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting economic growth and income distribution in society. However, limited access to financing remains a major obstacle for MSMEs. To address this issue, the government launched the People's Business Credit (Kredit Usaha Rakyat/KUR) program, which is distributed through banking institutions, including Bank Nagari Steba Branch. In its implementation, banks are required to apply the prudential banking principle through proper credit feasibility analysis to minimize the risk of non-performing loans. This study aims to determine the procedures for granting People's Business Credit (KUR), analyze the implementation of credit feasibility analysis based on the 5C principles (Character, Capacity, Capital, Collateral, and Condition of Economy), and evaluate its conformity with prudential banking principles at Bank Nagari Steba Branch. The research method used is a descriptive qualitative approach, with data collection techniques including interviews, observations, and documentation studies. The results indicate that the procedures for granting People's Business Credit (KUR) at Bank Nagari Steba Branch have been implemented in accordance with applicable regulations. Credit feasibility analysis is carried out by applying the 5C principles as the basis for assessing prospective debtors. Therefore, it can be concluded that the implementation of credit feasibility analysis for People's Business Credit (KUR) at Bank Nagari Steba Branch is in line with prudential banking principles.*

**Keywords:** *People's Business Credit, Credit Feasibility Analysis, 5C Principle, Banking.*

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### INTRODUCTION

The Indonesian economy is inextricably linked to the strategic role of Micro, Small, and Medium Enterprises (MSMEs) in supporting national economic growth. MSMEs serve as labor absorbers, drivers of the people's economy, and instruments for equitable income distribution. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, MSMEs employ more than 90% of the national workforce and contribute significantly to Gross Domestic Product (Kemenkop UKM, 2023).

This situation demonstrates that strengthening the MSME sector is a priority in national economic development.

Despite their significant contribution, MSMEs still face various obstacles, particularly in terms of access to bank financing. Many business owners lack adequate financial reports, orderly business administration, and sufficient collateral to meet credit requirements. This makes it difficult for MSMEs to obtain capital from formal financial institutions (Kasmir, 2018).

To support MSME development, the government launched the People's Business Credit (KUR) Program, which aims to increase access to financing for viable but not yet fully bankable businesses. KUR is distributed through implementing banks with government guarantee support to minimize credit risk (Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia concerning People's Business Credit).

In lending activities, banks are faced with credit risks that have the potential to give rise to non-performing loans. Therefore, banks are required to apply prudential banking principles as stipulated in Law of the Republic of Indonesia Number 10 of 1998 concerning Banking. Furthermore, based on Law Number 7 of 1992 in conjunction with Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector, banks function as intermediary institutions that collect and distribute funds to the public (Fernandes & Marlius, 2018).

To minimize this risk, banks conduct creditworthiness analyses using the 5C method: Character, Capacity, Capital, Collateral, and Condition of the Economy (Kasmir, 2016). In this regard, Bank Nagari, as the Regional Development Bank of West Sumatra Province, plays an active role in distributing People's Business Credit (KUR), including through its Steba Branch, as a form of support for the development of MSMEs in the region.

Based on this description, the author is interested in choosing the title "Feasibility Analysis of People's Business Credit (KUR) at Bank Nagari's Steba Branch." This title was chosen based on the importance of applying the principle of prudence in credit distribution to minimize the risk of non-performing loans and ensure that the loans provided are truly targeted and able to improve the development of debtors' businesses. Furthermore, this research is expected to provide an overview of the effectiveness of implementing creditworthiness analysis, specifically the 5C method, in supporting the success of KUR distribution at Bank Nagari's Steba Branch.

### **People's Business Credit (KUR)**

People's Business Credit (KUR) is a financing program launched by the Indonesian government with the aim of increasing access to financing for Micro, Small, and Medium Enterprises (MSMEs). Based on Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia Number 1 of 2023 concerning Guidelines for the Implementation of People's Business Credit, KUR is credit or financing provided to productive and viable MSMEs that do not yet have sufficient additional collateral to obtain



bank credit. The KUR program is distributed through government-appointed banks, including regional development banks such as Bank Nagari, with the support of government guarantee facilities. This guarantee aims to reduce the risk borne by banks, allowing them to be more confident in disbursing credit to MSMEs with business potential but limited collateral. Conceptually, KUR is a form of government intervention in the financial sector to address the financing gap often experienced by MSMEs. Many MSMEs are deemed feasible but do not meet conventional banking requirements. Through the People's Business Credit (KUR), MSMEs are expected to gain access to working capital and investment at relatively low interest rates compared to commercial loans (Kasmir, 2018).

Furthermore, KUR has unique characteristics, including a specific credit ceiling, government-subsidized interest rates, and simpler procedures compared to other business loans. These characteristics make KUR a strategic instrument in supporting MSME growth and strengthening the national economic structure.

### **The Purpose of People's Business Credit (KUR)**

The primary objective of People's Business Credit (KUR) is to increase access to financing for Micro, Small, and Medium Enterprises (MSMEs) that have productive and viable businesses but do not fully meet conventional banking requirements. The KUR program is designed as a form of government support in promoting financial inclusion and equitable access to capital across all levels of society (Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia Number 1 of 2023). Furthermore, KUR aims to strengthen the capital structure of MSMEs to increase business capacity, expand production scale, and enhance competitiveness. With the availability of affordable financing through government-subsidized interest rates, MSMEs are expected to be able to develop their businesses sustainably and not rely on high-cost informal financing sources. The KUR's further objective is to encourage national economic growth by strengthening the MSME sector, the backbone of the Indonesian economy. MSMEs play a strategic role in employment absorption and increasing community income. Therefore, the distribution of People's Business Credit (KUR) is expected to create new jobs and reduce unemployment and poverty rates (Kasmir, 2018). On the banking side, KUR aims to improve the bank's intermediary function in channeling funds to the productive sector while still adhering to the principle of prudence. Through credit guarantee support from the government, banks can reduce the risk of non-performing loans so that credit distribution to MSMEs can be carried out more optimally (Ismail, 2017). Thus, People's Business Credit (KUR) functions not only as a financing instrument, but also as a government policy tool in encouraging inclusive, sustainable, and equitable economic development, particularly through the empowerment of MSMEs in the regions, including in the working area of Bank Nagari STEBA Branch.

## **RESEARCH METHODS**

### **Data Collection Method**

- a. Field Research: This research was conducted directly with the research object by interviewing relevant parties at Bank Nagari Steba Branch to obtain the required data.

- b. Library Research: This research was conducted by studying and reading books, journals, laws and regulations, and other references related to People's Business Credit (KUR) and creditworthiness analysis.

#### Data Analysis Method

1. Research Approach / Type of Research

This research uses a descriptive qualitative approach. The purpose of this approach is to describe and explain systematically the process of KUR (People's Business Credit) distribution at Bank Nagari Siteba Branch. The type of research used is field research, which is conducted directly at the research location through observation, interviews, and documentation in order to obtain accurate data regarding the KUR credit analysis procedure.

2. Growth Formula

The growth formula is used to determine the development of KUR credit distribution from one period to another. The formula used is:

$$\text{Credit Growth} = \frac{\text{Current Year Credit} - \text{Previous Year Credit}}{\text{Previous Year Credit}} \times 100\%$$

Explanation:

- Current Year Credit = the amount of credit in the current period
- Previous Year Credit = the amount of credit in the previous period

This formula is used to measure the percentage increase or decrease in KUR credit at Bank Nagari Siteba Branch.

## DISCUSSION ANALYSIS

### Growth Rate of People's Business Credit (KUR) at PT. Bank Nagari, Steba Branch

To understand the development of People's Business Credit (KUR) distribution at PT. Bank Nagari, Steba Branch, an analysis of the growth rate in the number of customers and total credit disbursement over a specific period is necessary. The data in Table 3.1 below presents information on the number of customers and total KUR disbursement from 2021 to 2025. This data is used to observe trends in growth and decline in KUR disbursement as an indicator of the development of financing for Micro, Small, and Medium Enterprises (MSMEs) in the bank's operational area.



**Table 1 Growth Rate of People's Business Credit (KUR)  
at PT. Bank Nagari Steba Branch  
2021-2025  
(In Rp. 000)**

| <b>Nambers</b> | <b>year</b> | <b>number of customers</b> | <b>amount of distributionKUR</b> |
|----------------|-------------|----------------------------|----------------------------------|
| 1              | 2021        | 824                        | 72.675.875.010                   |
| 2              | 2022        | 824                        | 73.570.196.236                   |
| 3              | 2023        | 816                        | 84.773.969.244                   |
| 4              | 2024        | 854                        | 97.236.439.531                   |
| 5              | 2025        | 784                        | 83.506.082.965                   |

Source: PT. Bank Nagari, Steba Branch (Data processed)

Based on Table 1, it can be seen that the People's Business Credit (KUR) disbursement rate at PT. Bank Nagari, Steba Branch, fluctuated from 2021 to 2025. This fluctuation occurs because the growth percentage is calculated based on a comparison of total credit disbursement for the current year with the previous year. Therefore, if the disbursement amount is greater than the previous year, the percentage increases (positive), and if it is smaller, the percentage decreases (negative). In 2021, the number of KUR borrowers was recorded at 824 borrowers with total credit disbursement of IDR 72,675,875,010, which was used as the base year, resulting in a growth rate of 0%. In 2022, the number of KUR borrowers remained at 824, with the disbursement value increasing to Rp73,570,196,236, resulting in a growth rate of 1.23%. This percentage increase occurred because total credit disbursement in 2022 was higher than in 2021, despite the unchanged number of borrowers, meaning there was an increase in the average loan amount per borrower. Furthermore, in 2023, the number of KUR borrowers decreased to 816, but the loan amount increased significantly to Rp84,773,969,244, representing a growth rate of 15.23%. This sharp increase was due to the significant increase in loan amount compared to the previous year. Despite the decrease in the number of borrowers, the increase in the ceiling or loan amount per borrower caused total disbursement to remain high, resulting in strong growth. In 2024, the number of KUR borrowers increased to 854, with total loan disbursement amounting to Rp97,236,439,531. KUR disbursement growth this year was recorded at 14.70%. This percentage increase was due to increases in both the number of borrowers and the total loan amount disbursed, so the difference compared to the previous year remained positive, although the percentage was slightly lower than in 2023. However, in 2025, the number of KUR borrowers decreased to 784, and total loan disbursement also decreased to Rp83,506,082,965, resulting in a growth rate of -14.12%. This negative percentage occurred because total disbursement in 2025 was lower than in 2024, resulting in a negative difference. This decrease could be due to increased bank caution in creditworthiness analysis, reduced credit demand, or economic conditions affecting the ability of borrowers' businesses to absorb financing.

Overall, increases and decreases in the percentage growth of KUR disbursement are influenced by changes in the total loan amount each year compared to the previous year. If the total disbursement increases, the percentage will increase, and if the total disbursement decreases, the percentage will decrease. Therefore, Appropriate creditworthiness analysis is

crucial to maintaining the quality of KUR disbursement and minimizing the risk of non-performing loans.

### **Types of Businesses Eligible for KUR**

The distribution of People's Business Credit (KUR) is carried out in accordance with the provisions of Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia Number 1 of 2023 concerning Guidelines for the Implementation of People's Business Credit, and refers to the principles of banking prudence as stipulated in the Financial Services Authority (OJK) regulations. KUR is provided to Micro, Small, and Medium Enterprises (MSMEs) operating in productive and viable business sectors, in accordance with the characteristics and economic potential of the region.

The types of businesses eligible for KUR facilities at the STEBA Bank Nagari Branch include the following:

1. Agriculture, Forestry, Fisheries, and Maritime Affairs: KUR distribution in the agriculture, forestry, fisheries, and maritime sectors is intended to support the capital of farmers, fishermen, and aquaculture businesses. KUR financing is used to procure production inputs such as seeds, fertilizer, feed, agricultural equipment, and other operational needs. This sector is a dominant sector given the region's characteristics, which are still supported by natural resource-based economic activities.
2. Processing Industry Businesses: Processing industry businesses that receive KUR include agricultural and fishery product processing, the food and beverage industry, and other household industries. KUR is used as working capital and investment to increase production capacity and product added value. KUR distribution in this sector aligns with government efforts to encourage the development of MSMEs based on local product processing.
3. Trade Businesses: The trade sector is one of the sectors with the most KUR disbursement at Bank Nagari STEBA Branch. KUR is provided to retail and wholesale businesses to assist with business capital, particularly in procuring merchandise inventory and facilitating smooth buying and selling activities. This sector is considered to have a fast business turnover and relatively measurable risks.
4. Production Service Businesses: Production service businesses encompass various business support services, such as workshops, printing services, sewing services, and other technical services. KUR distribution in the production service sector aims to improve service quality and business productivity through the procurement of work equipment and operational capital.
5. Mining and Quarrying Businesses: KUR (People's Business Credit) in the mining and quarrying sector is provided selectively to small-scale businesses that meet licensing requirements and business feasibility. This financing is used to support working capital and business equipment procurement, while still adhering to applicable banking and regulatory provisions.
6. Transportation Businesses: Transportation businesses eligible for KUR facilities include MSMEs (Micro, Small, and Medium Enterprises) transporting people and



goods. KUR is used to support business operations, such as vehicle maintenance, fleet expansion, and other working capital needs. This sector plays a crucial role in supporting the smooth distribution of goods and public mobility.

The distribution of KUR to these various business sectors demonstrates that Bank Nagari STEBA Branch plays an active role in supporting the development of regional MSMEs while adhering to KUR regulations and OJK provisions, and adapting to the characteristics and economic potential of the local area.

### **Application Requirements**

The following documents must be submitted by prospective borrowers as attachments and to complete the application:

#### **1. Individuals**

- a. A signed credit application completed with the Bank's required information, or an Application Letter prepared by the prospective borrower.
- b. A copy of the Electronic Identity Card (e-KTP) in the name of the prospective borrower.
- c. A copy of the KTP/SIM/Passport of the prospective borrower's spouse, guarantor, and collateral owner.
- d. A copy of the Marriage Certificate, for those who are married, with proof of the original document.
- e. A copy of the Family Card (Kartu Keluarga), where the prospective borrower is listed.
- f. Two color 4 x 6-color photographs of the prospective borrower and spouse
- g. At least two business photos.
- h. A business permit or Business Certificate, which includes information on the length of time the prospective borrower's business has been operating. The documents may be one of the following:
  1. Business Identification Number (NIB), or;
  2. Micro and Small Business Certificate issued by an authorized official, or;
  3. Other equivalent certificates in accordance with statutory provisions.
- i. Specifically for prospective debtors who are workers affected by termination of employment, submit a copy of the certificate/chapter/letter as proof that the prospective debtor has attended entrepreneurship training or similar entrepreneurship-related materials.
- j. Specifically for prospective debtors who are members of a business group, the following documents must be included:
  1. A statement of joint and several liability with sufficient stamp duty.
  2. A statement of willingness to be responsible for coordinating the implementation of joint and several liability by the business group.
  3. A letter of recommendation for credit/financing application from the head of the Business Group if the prospective debtor is a new entrepreneur.
- k. A copy of proof of collateral ownership (if the loan is approved, the original must be submitted to the bank).

- l. Family relationship certificate from the authorized agency if the collateral is not in the name of the debtor or the debtor's spouse.
  - m. Proof of a printout of the Financial Services Authority's SLIK (provided by the Bank).
  - n. A Certificate of Settlement/Repayment with an attached printed account statement from the Bank, if the prospective debtor still has outstanding productive credit/financing (program and non-program) recorded in the Financial Services Authority's SLIK (OJK's SLIK) but has already paid off the credit/financing.
  - o. Copy of the debtor's savings book or printout of the debtor's master savings account.
  - p. Other documents required for analysis and credit decision-making.
2. Business Entities
- a. A credit application signed by the authorized business entity administrator and completed with the information required by the Bank, or an Application Letter prepared by the Prospective Debtor.
  - b. Copy of an Electronic Identity Card (e-KTP) in the name of the authorized business entity administrator representing the business entity.
  - c. Copy of Electronic Identity Card (e-KTP) in the name of the Board of Commissioners or the business entity owner.
  - d. Copy of KTP/SIM/Passport of the guarantor and the collateral owner.
  - e. Two color 4x6 photographs of the authorized management representing the business entity.
  - f. Copy of the articles of association and all amendments in accordance with the applicable legal requirements for the business entity, and provide original documentary evidence.
  - g. Copy of applicable permits for the business entity, and provide original documentary evidence.
  - h. Minimum of two business photographs of the business entity.
  - i. Financial statements or financial records of the business activities carried out.
  - j. Copy of proof of collateral ownership (if the loan is approved, the original must be submitted to the bank).
  - k. A statement from the authorized agency regarding the relationship between the business entity or the business entity's management and the collateral owner, if the collateral is not in the name of the business entity or the business entity's management.
  - l. Proof of a printout of the Financial Services Authority's SLIK (issued by the Bank) for the credit/financing currently being enjoyed by the business entity and the business entity's management.
  - m. A Certificate of Settlement/Repayment with an attached printed account statement from the Bank, if the business entity still has outstanding productive credit/financing (program and non-program) recorded in the Financial Services Authority's SLIK (OJK's SLIK) but the business entity has already paid off the credit/financing.



- n. A copy of the business entity's savings book or proof of the business entity's master checking account.
- o. Other documents required for credit analysis and decision-making.

### **Criteria for Prospective Micro Credit Debtors**

#### **1. Individuals**

- a. Indonesian citizens who are legally competent (at least 21 years old or married, of sound mind, and not under guardianship/curatele).
- b. Meets the criteria for micro businesses as defined by applicable laws and regulations.
- c. Meets one of the following criteria for Micro Credit recipients:
  - 1. Family members of employees with a fixed income or working as Indonesian migrant workers.
  - 2. Indonesian migrant workers who have worked abroad.
  - 3. Business owners in border areas with other countries.
  - 4. Retired civil servants, members of the Indonesian National Armed Forces (TNI), and the Indonesian National Police (Polri), and/or employees preparing for retirement.
  - 5. Micro, small, and medium-sized business groups, including:
    - a. Joint Business Groups (KUBE)
    - b. Farmers and Fishermen's Groups (Gapoktan); or
    - c. Other Business Groups.
  - 6. Productive businesses of workers affected by layoffs.
- d. Prospective Micro KUR borrowers as referred to in points 1, letter c, number 1), through 5) above must have a productive and viable business that has been running for at least 6 (six) months.
- e. Prospective Micro KUR borrowers as referred to in points 1, letter c, number 6) above must have participated in entrepreneurship training and have owned a business for at least 3 (three) months.
- f. Micro KUR recipients in the form of business groups as referred to in points 1, letter c, number 5) consist of:

1. Members who own productive and viable businesses; and/or
  2. Members who are novice entrepreneurs who have a letter of recommendation for credit/financing from the head of the Business Group;
- g. The number of novice entrepreneur members as referred to in point f, number 2) shall not exceed the number of members who own productive and viable businesses as referred to in point f, number 1).
  - h. Specifically, prospective Micro KUR debtors who meet the criteria for micro, small, and medium enterprises (points 1, c, and 5) above are members of a business group that meets the following requirements: 1). Conducted independently or in collaboration with business partners; 2). Implemented to improve and develop its members' businesses; 3). Possess a Business Group certificate issued by the relevant agency/institution and/or other certificates; 4). Submit a credit/financing application through the Business Group leader, with the application amount based on the credit/financing ceiling proposed by each Business Group member; 5). The credit/financing agreement is executed by each Business Group member with the KUR Distributor; 6). If the Distributor's assessment of the credit/financing application requires additional collateral, additional collective collateral may be provided from the Business Group's own assets or the assets of some Group members that can be accounted for through a joint and several liability mechanism; and/or 7). In the event of default on credit/financing installments, the Business Group shall coordinate the implementation of the joint liability mechanism among the Business Group members.
  - i. The prospective debtor must have a National Identification Number (NIK) as evidenced by an Electronic KTP (Electronic ID Card) or Electronic KTP Issuance Certificate.
  - j. The prospective debtor and/or debtor's business group data must be recorded in the Program Credit Information System (SIKP).
  - k. The prospective debtor/debtor group must not have any credit/financing classified as Non-Current at a Bank, Other Bank, and/or Other Financial Institution, as evidenced by a check of the Financial Services Authority's Financial Information Services System (SLIK).
  - l. The prospective debtor may simultaneously hold credit/financing, including People's Business Credit (KUR) (at a Bank), home ownership credit, motor vehicle credit/leasing, credit secured by a Pension Decree, credit cards, and warehouse receipts classified as Current.
  - m. If the prospective debtor still has outstanding credit/financing balances for productive loans and credit/financing programs outside of the Micro Small Business Loan (KUR Mikro) recorded in the Financial Services Authority's



Financial Information Services System (SLIK) but has already repaid the loan, the prospective debtor must submit a Certificate of Settlement/Repayment with a printed statement of the previous credit/financing provider attached.

- n. The prospective debtor must have business documentation, which can be one of the following: 1) Business Identification Number (NIB), or; 2) Micro and Small Business Certificate issued by an authorized official, or; 3) other equivalent certificates in accordance with statutory regulations.
- o. The prospective debtor has a savings account at a branch office/office of the credit provider.
- p. The prospective debtor's domicile and financing/project location are easy to supervise. Difficult supervision is defined as conditions such as excessive supervision costs.

## CONCLUSION

In conclusion, this study shows that the procedure for granting commercial credit plays an important role in supporting the smooth operation and development of businesses. The implementation of proper credit analysis, clear requirements, and careful evaluation can minimize the risk of non-performing loans and improve the effectiveness of lending activities. Based on the analysis conducted at PT Bank Nagari Siteba Branch, the commercial credit granting procedure has generally been carried out in accordance with applicable banking standards and principles. Therefore, maintaining prudential principles and improving service quality are necessary to support customer satisfaction and the growth of the banking sector.

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