

Increasing MSME Revenues in Lalepo Village, Kahu District, Bone: The Impact of Public Business Loans (KUR) from BRI Unit Palattae

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ABSTRACT

This study investigates the impact of People's Business Credit (KUR) provided by BRI Palattae Unit on the income growth among MSMEs in Lalepo Village, Kahu District, Bone Regency. The research was conducted over two months, from April to May 2022, within the confines of Lalepo Village. The research approach is quantitative, aligned with the positivist philosophy, which seeks to examine a specific population or sample to test predetermined hypotheses. This quantitative research employed a multiple linear regression model, and data analysis was conducted using the SPSS v25.0 application for Windows. The t-test results (partial) revealed a t-count value of 3.801, surpassing the t-table value of 2.014 at a significance level of 0.000. As the t-count value exceeds the t-table value with significance less than 0.05, the findings of this study confirm a positive and statistically significant influence of People's Business Credit (KUR) from Bank Rakyat Indonesia Palattae Unit, contributing to a 21.5 percent increase in the income of SMEs in Lalepo Village, Kahu District, Bone Regency. The remaining 78.5 percent of income variation is attributed to other unexamined variables.

ABSTRAK

Penelitian ini menyelidiki dampak Kredit Usaha Rakyat (KUR) yang diberikan oleh BRI Unit Palattae terhadap pertumbuhan pendapatan UMKM di Desa Lalepo, Kecamatan Kahu, Kabupaten Bone. Penelitian ini dilakukan selama dua bulan, dari bulan April hingga Mei 2022, di Desa Lalepo. Pendekatan penelitian yang digunakan adalah kuantitatif, sejalan dengan filosofi positivisme, yang berusaha meneliti populasi atau sampel tertentu untuk menguji hipotesis yang telah ditetapkan. Penelitian kuantitatif ini menggunakan model regresi linier berganda, dan analisis data dilakukan dengan menggunakan aplikasi SPSS v25.0 for Windows. Hasil uji t (parsial) menunjukkan nilai t-hitung sebesar 3,801, melebihi nilai t-tabel sebesar 2,014 pada tingkat signifikansi 0,000. Karena nilai t-hitung melebihi nilai t-tabel dengan signifikansi kurang dari 0,05, maka temuan penelitian ini mengkonfirmasi adanya pengaruh positif dan signifikan secara statistik Kredit Usaha Rakyat (KUR) dari Bank Rakyat Indonesia Unit Palattae, memberikan kontribusi sebesar 21,5 persen terhadap peningkatan pendapatan UMKM di Desa Lalepo, Kecamatan Kahu, Kabupaten Bone. Sisanya sebesar 78,5 persen variasi pendapatan disebabkan oleh variabel lain yang tidak diteliti.



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INTRODUCTION

Indonesia stands among the world's most populous countries, necessitating a substantial creation of employment opportunities to accommodate its vast workforce.

Among the enterprises capable of absorbing this labor force are Micro, Small, and Medium Enterprises (MSMEs), which play a pivotal role in Indonesia's economic development. MSMEs significantly contribute to employment, drive substantial exports, and have made notable contributions to the Gross Domestic Product (GDP) income. In 2019, the MSME sector was crucial in elevating GDP income by 60.51% while sustaining high employment rates at 96.2%. These enterprises, for the most part, are locally owned and encompass a wide array of industries, including agriculture, breeding, fisheries, retail, and various service sectors. MSMEs surged from 5,799 million in 2013 to an impressive 65.46 million business units in 2019.

Similarly, employment within this sector increased from 114.1 million people in 2013 to 119.56 million in 2019. Notably, a substantial portion of Indonesia's population engages in micro or small-scale trading, contributing to the majority of credit loans in the country. These enterprises, commonly called MSMEs, encompass diverse businesses, including fruit vendors, traders, motorcycle repair shops, credit and quota sellers, tailors, agricultural equipment suppliers, and home-based industries.

According to Tambunan (2013), MSMEs are autonomous and productive business entities that span all economic sectors, often operated by individuals or business entities. MSMEs represent a vital solution to mitigate income inequality, given their resilience and ability to weather economic challenges. This has spurred government initiatives aimed at fostering community-based economic empowerment. Among these initiatives is the People's Business Credit (KUR) program, a government-driven endeavor to enhance financial accessibility for micro, small, and medium enterprises (MSMEs). Implementing the People's Business Credit (KUR) program is expected to boost economic growth in Indonesia.

One of the significant obstacles facing MSMEs is the need for more capital, which impedes their capacity to increase production and generate higher turnovers. The government has introduced the People's Business Credit (KUR) program to address this challenge and augment MSME income. This government initiative channels financing through financial institutions, employing a structured lending approach. The program's primary objective is to fortify the capital base of businesses, aligning with policies aimed at expediting genuine economic development and empowering MSMEs. In pursuit of this goal, the government issued Presidential Instruction No. 6 of 2006, outlining policies for advancing the real economic sector and empowering MSMEs. The KUR program was officially launched on November 5, 2007.

The People's Business Credit (KUR) is a government initiative established to facilitate access to financing for micro, small, and medium enterprises (MSMEs). This program directs financial resources through identified distributors under a guarantee system. The presence of such a government program, coupled with strategic policies, aims to enhance access to financing sources, nurture entrepreneurship, and expand the market for MSME products. Following Banking Law No. 10 of 1998, *credit* is defined as the provision of funds, which may be money or financial instruments, based on a loan agreement between parties. The borrower must repay the borrowed amount with

interest within a specified time frame. Under the provisions of Minister of Finance Regulation No. 14 of 2015, People's Business Credit is characterized as a credit or financing service extended by banks to MSMEs that demonstrate feasibility but have yet to attain bankable status. Gustika (2016) elaborates that People's Business Credit (KUR) is a credit instrument supporting the working capital, investment, and financial needs of micro, small, and medium enterprises and cooperatives engaged in productive and viable yet bankable business activities. A guarantor company partially guarantees this credit facility.

In a study conducted by Ardilawati Fadlia (2019), it was revealed that the provision of People's Business Credit (KUR) to Bank Rakyat Indonesia (BRI) Kanrung Unit within the Sinjai Branch had a substantial and positive impact on elevating the income of residents in the Central Sinjai District of Sinjai Regency. This program is strategically designed to bolster capital capacity, thereby expediting the growth and empowerment of Micro, Small, and Medium Enterprises (MSMEs), with the overarching goal of fostering economic expansion in Indonesia. The KUR program draws its funding from the banking sector, earmarked explicitly for fulfilling working capital and investment requirements, which are then funneled to individual MSME actors and business groups.

Bank Rakyat Indonesia (BRI) KUR is the nation's preeminent financial institution, serving as the primary distributor of KUR funds in Indonesia. KUR distribution in Lalepo Village, Kahu District, Bone Regency, is exclusively sourced from Bank BRI. Given that KUR distribution aligns closely with the objectives of empowering MSMEs, the efforts of the BRI Palattae Unit also focus on supporting MSMEs in the region. Consequently, this research explores the Impact of Providing People's Business Credit (KUR) through BRI Palattae Units on Augmenting MSME Income in Lalepo Village, Kahu District, Bone Regency.

RESEARCH METHOD

This research employs a quantitative approach characterized by the philosophy of positivism. Quantitative research methods involve the examination of specific populations or samples, typically selected through random sampling techniques. Data collection in this approach utilizes research instruments, and the subsequent analysis is primarily quantitative, involving statistical methods to test predefined hypotheses (Sugiyono, 2019). The population as the entire set of objects or subjects with particular qualities and characteristics that researchers select for study and from which conclusions are drawn, defines Sugiyono (2019). This study's population consists of customers of BRI Unit Palattae Bank in Lalepo Village, Kahu District, Bone Regency, who were recipients of KUR facilities in 2021, totaling 50 individuals.

The sampling process, as outlined by Sugiyono (2019), entails the selection of a subset of individuals or elements from the population, preserving specific characteristics. This research chose a sample size of 50 customers who received BRI People's Business Credit (KUR) through the Palattae Unit in Lalepo Village, Kahu

District, Bone Regency, in 2021. The study adopts a purposive sampling technique, wherein the researcher exercises judgment in hand-picking population members to participate in the research. To achieve its objectives, this study utilizes a simple linear regression model. This choice predates the research's aim to discern the equation delineating the relationship between an independent variable/predictor (X) and a single dependent variable/response (Y). Data analysis is performed using the SPSS Version 25 software.

RESULTS AND DISCUSSION

Analysis of Research Variable Description

Description of Data: Provision of People's Business Credit (X)

Table 1 Description Of Research Data

N	Provision of People's Business Credit		MSME income
	Valid	50	50
	missing	0	0
Means		1.5940E7	5.5432E6
Median		1.5000E7	5.6500E6
Mode		20000000.00	6000000.00
std. Deviation		4.15226E6	1.54888E6
Variances		1.724E13	2.399E12
Minimum		7000000.00	2400000.00
Maximum		20000000.00	8700000.00

Source Table 1 Data Processed by Researchers (2023)

Table 1 presents the results of the data analysis for the Provision of People's Business Credit (X). The data reveals the following statistical measures: the lowest value at 7,000,000.00, the highest score at 20,000,000.00, an average of 15,940,000.00, a median of 15,000,000.00, a mode of 20,000,000.00, a standard deviation of 4,152,260.00, and a variance of 1,724,000,000,000.00.

Description of Data: MSME Income (Y)

Table 1 displays the results of the data analysis for MSME Income (Y). The data reveals the following statistical measures: the lowest value at 2,400,000.00, the highest score at 8,700,000.00, an average of 5,543,200.00, a median of 5,650,000.00, a mode of 6,000,000.00, a standard deviation of 1,548,880.00, and a variance of 2,399,000,000,000.00.

Classic Assumption Test

The classical assumption test is crucial to identify any deviations from the classical assumptions underlying the multiple regression equation employed. The aim of conducting a classical assumption analysis is to validate the research findings. The classical assumption test in research encompasses:

a. Normality test results

The initial step in data assessment involves a normality test, which determines whether the collected data conforms to a normal distribution, thereby rendering it suitable for parametric statistics (inferential statistics). In this study, the normality was assessed using the normal probability plot, with the criterion being that if each variable yielded a p-value > 0.05, it would indicate that the data for the respective variable in the probability plot followed a normal distribution. The outcomes of the normality test are depicted in Figure1 below:

Normal P-P Plot of Regression Standardized Residual

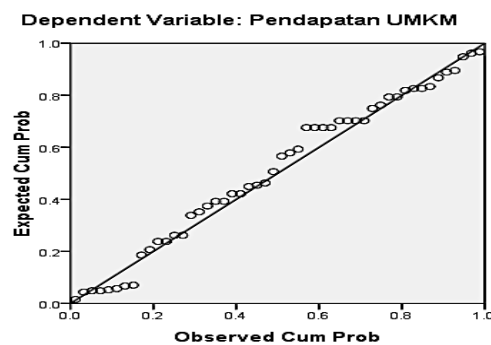


Figure 1 Normality Test

Upon close examination of the normal probability plot depicted above, it becomes evident that the data points cluster around the diagonal line or closely follow it. This observation leads to the conclusion that the regression model satisfies the assumption of normality. Additionally, an alternative method for assessing normality involves conducting a Kolmogorov-Smirnov test on the residual values. This test evaluates whether the distribution of residuals adheres to a normal distribution. The results of the normality test are presented in Table 2 below:

Table 2 Kolmogorov Smirnov, Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residuals
N			50
Normal Parameters		Means	.0000000
		std. Deviation	1.35796446E6
Most Differences	Extreme	absolute	.117
		Positive	.092
		Negative	-.117
Kolmogorov-Smirnov Z			.830
asymp. Sig. (2-tailed)			.495

Upon examining the data in Table 2, it is noteworthy that the Kolmogorov-Smirnov (KS) values for all variables surpass the 0.05 threshold, with a notably high KS value of 0.830 (sig 0.495). This robust performance on the KS test indicates a significant finding: both the Provision of People's Business Credit (X) and MSME Income (Y) variables exhibit a statistically normal distribution. This outcome holds significant implications for the research at hand. The statistical normality of these variables enhances their suitability as foundational data for this study. It underscores the reliability of the data, which is fundamental for subsequent inferential statistical analyses. Such analyses, dependent on the assumption of normality, include but are not limited to regression analysis, analysis of variance (ANOVA), and t-tests.

Moreover, the confirmation of normality bolsters the validity of the research results. When data conforms to a normal distribution, it simplifies the interpretation of statistical tests and supports the accuracy of any conclusions drawn from the analysis. In essence, the normality test outcomes presented in Table 2 bolster the confidence in the research dataset, assuring that it meets the crucial assumption of normality essential for rigorous statistical examination and meaningful research findings.

b. Heteroscedasticity Test Results

To identify the presence of heteroscedasticity, a scatterplot analysis is employed, focusing on the graphical representation of data points on the X and Y axes in relation to the Y-axis value of 0. The examination seeks to discern any discernible patterns in the distribution of data points, whether they tend to fan out above and below the Y-axis value of 0. This visual assessment is illustrated in Figure 2 below:

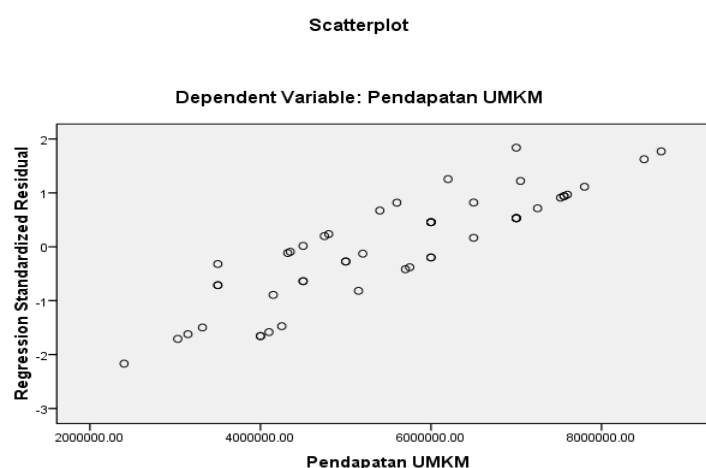


Figure 2 Heteroscedasticity Test Result

Upon closely examining Figure 2, it becomes evident that there is no discernible pattern in the distribution of data points. They are scattered

irregularly both above and below the Y-axis value of 0. This observation leads to a conclusive finding: there are no discernible symptoms of heteroscedasticity within the data. This is an encouraging result as it suggests that the regression model under consideration is indeed suitable for predicting the dependent variable based on the input of the independent variables. The absence of heteroscedasticity indicates that the variability of the errors in the model remains relatively consistent across different levels of the independent variable. As a result, the reliability of the regression model is enhanced, bolstering its efficacy as a predictive tool.

Hypothesis Test

In this study, a simple regression analysis was conducted using the 'enter' method, wherein all variables were included to examine the relationship between the independent variables and the dependent variable. Prior to testing the research hypothesis, a preliminary simple regression analysis was conducted. The results of this analysis yielded the following simple regression equation:

$$Y = 2.683E6 + 0.179X$$

The interpretation of this simple regression equation is as follows:

Constant (a): This signifies that when the Provision of People's Business Credit (X) remains unchanged, the value of MSME Revenue (Y) stands at 2.683E6.

Provision of People's Business Credit (X): The coefficient of leverage for the variable X is 0.179. This implies that for every unit increase in the independent variable, the dependent variable increases by 0.179.

Partial Regression Test Results (t test)

This test examines the influence of each independent variable on the dependent variable. If the significance value (α) < 0.05, it indicates a significant individual influence of the independent variables on the dependent variable. Conversely, if the significance of (α) > 0.05, there is no significant effect. The regression test results (t-test) are presented in Table 4.7, which has been discussed in the multiple regression analysis test:

- a. The Provision of People's Business Credit (X) exhibits a positive coefficient beta of 0.179 at a significance level of 0.000, as the significance level of 0.000 < 0.05. This signifies that the variable Providing People's Business Credit (X) has a positive impact on MSME income (Y), thus confirming the hypothesis H_0 .
- b. Referring to the t-table, it is evident that the t-count is 3.801, exceeding the critical t-value of 2.014. This leads to the conclusion that the variable Provision of People's Business Credit significantly affects the variable MSME income. Therefore, it can be deduced that H_a is accepted.

Coefficient of Determination

The coefficient of determination (R^2) measures how far the model's ability to explain the variation in the dependent variable.

Table 3 Results of Coefficient of Determination

Summary model b					
Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.481a	.231	.215	1.37204E6	1,666
a. Predictors: (Constant), Provision of People's Business Credit					
b. Dependent Variable: MSME Income					

Source Table 3 Processed by Researcher, 2023

Examining Table 3 presented above, it becomes evident that the coefficient of determination (R^2) stands at 0.215. This coefficient signifies that the combined impact of the Provision of People's Business Credit (X) variable on MSME income (Y) accounts for 21.5% of the variance observed. The remaining 78.5% of the variance is attributable to other variables not included in this study..

DISCUSSION

This study aimed to investigate the impact of providing People's Business Credit (KUR) by Bank Rakyat Indonesia Unit Palattae on the increase in MSME income in Lalepo Village, Kahu District, Bone Regency. To achieve this objective, a survey was conducted involving a sample of 50 respondents.

The study's findings reveal a positive and statistically significant effect of providing People's Business Credit (KUR) by Bank Rakyat Indonesia Palattae Unit on enhancing MSME income in Lalepo Village, Kahu District, Bone Regency. This conclusion is supported by the t-test (partial) results, where the computed t-value was 3.801, exceeding the critical t-table value of 2.014, with a significance level of 0.000. As the computed t-value surpasses the critical value at a significance level of less than 0.05 (5%), this study successfully validates the hypothesis which posits that "Providing People's Business Credit (KUR) by Bank Rakyat Indonesia Palattae Unit positively and significantly impacts the increase in MSME income in Lalepo Village, Kahu District, Bone Regency." The provision of People's Business Credit (KUR) from Bank Rakyat Indonesia Palattae Unit has indirectly facilitated the community in obtaining capital loans, assisting customers in the development of Micro, Small, and Medium Enterprises (MSMEs), and ultimately enhancing the welfare of the community.

The results of the regression analysis are in line with the theory proposed by Palisuri, P., & Suriani, S. (2021), suggesting that the development of MSMEs can be assessed through sales income, and there is a significant difference in sales income after receiving BRI People's Business Credit funds. The provision of People's Business Credit by BRI significantly impacts the growth of these micro, small, and medium enterprises, resulting in a noticeable difference in sales income before and after receiving BRI People's Business Credit funds.

Furthermore, the findings of this study align with research conducted by Kurnia Sari, M. Ridwan Tikollah, Sitti Hajerah Hasyim (2017), which demonstrates that the

provision of People's Business Credit has a positive and significant effect on the income of shallot farmers in Baraka District, Enrekang Regency. Similar conclusions can be drawn from the research conducted by Dewi Angraini and Syahrir Hakim Nasution (2013), which indicates a positive relationship between the provision of People's Business Credit (KUR) and the income of MSME entrepreneurs. More self-capitalization leads to increased income levels for MSME entrepreneurs and vice versa.

CONCLUSIONS

In conclusion, this study underscores the profound implications of providing People's Business Credit (KUR) by Bank Rakyat Indonesia Unit Palattae for the growth and development of micro, small, and medium enterprises (MSMEs) in Lalepo Village, Kahu District, Bone Regency. The empirical evidence presented here aligns seamlessly with established theories and prior research, collectively reinforcing the assertion that access to BRI People's Business Credit has a profound and positive impact on the income and sustainability of these vital economic entities.

These findings corroborate the theoretical framework postulated by Palisuri, P., & Suriani, S. (2021), emphasizing the pivotal role of sales income as a critical indicator of MSME development. Notably, this research reveals a discernible and statistically significant difference in sales income before and after MSMEs receive BRI People's Business Credit funds. Such financial support, channeled through the BRI Palattae Unit, emerges as a catalyst for fostering growth, innovation, and resilience in the local entrepreneurial landscape.

Moreover, this study resonates with the insights gleaned from previous research endeavors, such as the work conducted by Kurnia Sari, M. Ridwan Tikollah, and Sitti Hajerah Hasyim (2017). Their investigation into the shallot farming sector in Baraka District, Enrekang Regency, similarly highlighted the transformative power of People's Business Credit in elevating income levels among MSMEs. Dewi Angraini and Syahrir Hakim Nasution's research (2013) also reaffirmed the positive correlation between the provision of People's Business Credit (KUR) and MSME entrepreneurs' income. These collective research efforts underscore a consistent pattern: increased access to credit capital translates into higher income levels for MSMEs.

This study accentuates the significance of financial inclusion and support mechanisms in empowering local entrepreneurs. It is a testament to the symbiotic relationship between access to credit, the vitality of MSMEs, and the overarching economic prosperity of the community. By facilitating the growth of MSMEs, People's Business Credit not only augments income but also propels the economic development trajectory of the region. Consequently, this research reinforces the notion that fostering financial inclusivity is not just a matter of economic policy; it is an instrument of empowerment that can transform communities, elevate living standards, and contribute to sustainable economic growth.

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