

Analysis of Weaknesses in the Supervision of People's Business Credit (KUR) Distribution in Indonesia

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Abstract:

The People's Business Credit (KUR) program was designed to provide easily accessible capital support for small businesses, but its implementation has revealed discrepancies between the program's objectives and actual practices in various regions. This study aims to critically examine how weaknesses in supervision arise in the KUR distribution process and to explore the factors that prevent standard procedures from being implemented as expected. The study was conducted using a qualitative approach through a review of policy documents, official reports, and scientific literature discussing the dynamics of national microfinance implementation. The analysis process combined a normative reading of the oversight design with empirical findings related to patterns of deviation occurring at the operational level. The results of the study show that although the oversight system has been developed with fairly detailed rules, its implementation is often hampered by weak verification, low internal compliance, and the emergence of practices that exploit administrative loopholes, such as illegal fees, misuse of identity, and the involvement of internal parties in manipulating the disbursement process. These conditions indicate structural and non-structural problems that render control functions ineffective. This study concludes that strengthening KUR supervision requires measures that more closely address integrity, governance improvements, and the use of more robust verification technology so that financing distribution can return to its purpose of empowering MSMEs appropriately and safely.

Keywords: *KUR Supervision, Microcredit, MSMEs, Governance, Distribution Irregularities.*

Abstrak:

Kredit Usaha Rakyat (KUR) dirancang sebagai dukungan permodalan yang mudah dijangkau bagi pelaku usaha kecil, namun perkembangan pelaksanaannya menunjukkan adanya ketidaksesuaian antara tujuan program dan praktik yang berlangsung di berbagai daerah. Penelitian ini bertujuan menelaah secara kritis bagaimana kelemahan pengawasan muncul dalam proses penyaluran KUR, serta menelusuri faktor yang membuat standar prosedur tidak berjalan sebagaimana yang diharapkan. Kajian dilakukan dengan pendekatan kualitatif melalui penelusuran dokumen kebijakan, laporan lembaga resmi, serta literatur ilmiah yang mengulas dinamika implementasi pembiayaan mikro nasional. Proses analisis memadukan pembacaan normatif mengenai desain pengawasan dengan temuan empiris terkait pola penyimpangan yang terjadi di tingkat operasional. Hasil penelitian memperlihatkan bahwa meskipun sistem pengawasan telah disusun dengan aturan yang cukup rinci, pelaksanaannya kerap tersendat oleh lemahnya verifikasi, rendahnya kepatuhan internal, dan munculnya praktik-praktik yang memanfaatkan celah administratif, seperti pemungutan biaya ilegal, penggunaan identitas yang tidak semestinya, serta keterlibatan pihak internal dalam manipulasi proses pencairan. Kondisi ini menunjukkan adanya masalah struktural dan nonstruktural yang membuat fungsi kontrol kehilangan efektivitasnya. Penelitian ini menyimpulkan bahwa penguatan pengawasan KUR menuntut langkah-langkah yang lebih menyentuh aspek integritas, perbaikan tata kelola, serta pemanfaatan teknologi verifikasi yang lebih kokoh agar distribusi pembiayaan dapat kembali pada tujuan pemberdayaan UMKM secara tepat dan aman.

Kata Kunci: *Pengawasan KUR, Kredit Kikro, UMKM, Tata Kelola, Penyimpangan Penyaluran.*

INTRODUCTION

The People's Business Credit (KUR) has become one of the government's most prominent policy instruments in its efforts to expand access to financing for micro, small, and medium enterprises. Since its introduction more than a decade ago, this program has been intended not only to drive the people's economy but also to strengthen the position of MSMEs as the backbone of the national economy. In its ideal concept, KUR is designed as a simple, affordable, and targeted financing scheme. Credit assessments should be conducted objectively based on business feasibility, while interest subsidies should only be given to MSME players who truly meet the criteria. In addition, the KUR distribution mechanism should not burden debtors with additional costs beyond the official provisions, and should be supervised by a multi-layered system involving the Coordinating Ministry for Economic Affairs, the Ministry of Finance, the Financial Services Authority, and the distributing banks directly. Within this framework, supervision is the main determinant of whether the program's objectives are achieved or deviate from the established direction.

However, dynamics in the field show a significant gap between the ideal design and the reality on the ground. In various regions, there are practices of brokering that impose levies of 5-10 percent on prospective debtors, a pattern that not only harms small businesses but also undermines the principle of inclusive access to financing. In addition, a number of reports note the occurrence of fictitious KUR distribution involving other people's identities, even accompanied by collaboration between bank employees and certain parties to disburse credit illegally. It is also not uncommon to find debtors who are economically unqualified to receive these facilities but still get approval through data manipulation. All of this shows that the business verification process is often only carried out as a formality, without testing that truly reflects the conditions of the business in the field.

The situation is exacerbated by the inconsistent application of standard operating procedures across the various branches of the disbursing banks. In some branch offices, document checks and field surveys are carried out strictly, but in other places, they are lax or merely follow administrative procedures without substantive review. Coordination between government agencies, which should maintain the quality of supervision, has not been as effective as expected. Supervision tends to be reactive (only taking action after losses or reports of violations arise), leaving room for irregularities to continue. Limited digitization and the lack of integration of reporting systems also make the audit and tracking of irregularities slow and inefficient.

These conditions show that KUR distribution still faces various loopholes that make the program vulnerable to abuse. Therefore, a comprehensive analysis is needed to understand the extent to which weaknesses in supervision contribute to the emergence of irregularities and how these patterns develop. This study attempts to examine in depth how KUR supervision is designed in regulations, how it is implemented at the operational level, and how various forms of irregularities occur due to weak control systems. By examining the gap between ideal provisions and actual practices, this study aims to identify the root causes of the problem and offer directions for improvement so that the KUR program can run more effectively, be more targeted, and not be easily exploited by

irresponsible parties. By mapping these problems, this study also contributes to the development of MSME financing governance that is more transparent, accountable, and able to respond to needs in the field.

RESEARCH METHOD

This study was conducted using a qualitative-descriptive approach, as its main focus was not to measure numerical values or make statistical calculations, but rather to explore in greater depth how a policy works in practice and what factors cause deviations to arise. This approach was chosen so that researchers could describe the issue of People's Business Credit (KUR) supervision in its entirety, including the dynamics that occur at the regulatory level, the operational mechanisms of lending banks, and the daily practices experienced by debtors and internal bank parties.

The research data was collected by searching various relevant written sources, such as regulations regarding KUR, annual reports from relevant ministries, OJK policies, academic publications, and published audit results. In addition, media reports and documentation of KUR irregularity cases were also used as material to obtain a more realistic empirical picture. The use of these various sources allowed the researchers to capture the variety of conditions in the field and avoid a picture that came from only one perspective.

After all the materials were collected, the analysis process was carried out by grouping the information based on themes. This step was intended to separate the normative picture of how KUR supervision should work from the findings that showed the actual practice of credit distribution. Thus, researchers can identify points where weaknesses occur, including factors that prevent supervision from functioning properly. To examine the relationship between phenomena, a gap analysis approach is used to examine the differences between the supervision design (*dasolen*) and the reality in the field (*dasein*).

In the process, researchers strive to exercise caution in interpreting data so as not to be trapped in speculative conclusions. Each piece of information is reconsidered based on its source context, including looking at the consistency between data from regulations, official reports, and empirical findings. This approach allows the research results to not only describe the issues descriptively, but also provide an understanding of the patterns, trends, and root causes behind the weak KUR monitoring mechanism. With this method, the research is expected to provide a reliable picture of the actual conditions, while also opening up space for realistic recommendations for improvement.

RESULTS AND DISCUSSION

The Ideal Concept of KUR Distribution Supervision (*Dasolen*)

In the initial draft of the People's Business Credit (KUR) policy, supervision should operate within a well-organized and interconnected system between regulators, supervisory agencies, and lending banks. The government positions KUR as an instrument to strengthen MSMEs that are not yet served by banks, so that the credit distribution process is expected to be objective, free from third-party intervention, and free from practices that harm the community. At the most basic level, ideal supervision

includes assessing business feasibility based on accurate data and conducted by analysts who understand the characteristics of micro and small businesses. That way, credit decisions are not only based on administrative documents, but also on a deep understanding of the business's potential and the debtor's profile.

In an ideal scheme, the government, through the Coordinating Ministry for Economic Affairs, acts as the main coordinator to ensure that all KUR provisions are complied with by other ministries and banking institutions. This supervision should be active and continuous, not just in the form of general guidelines or coordination meetings. Each lending bank should report on the progress of credit distribution, the profile of beneficiaries, and field findings regarding potential irregularities. The reporting mechanism is also expected to be real-time or at least minimize the time lag so that corrective measures can be taken more quickly. With this flow, the Coordinating Ministry can carry out its control function effectively and ensure that KUR distribution does not deviate from its original objectives.

In addition to inter-agency coordination, ideally, supervision should also include a strong role for the Ministry of Finance as the manager of the interest subsidy budget. The Ministry of Finance should not only be the party that distributes subsidies, but also cross-check the data of debtors who receive these facilities. In an ideal concept, interest subsidies should not be given to customers who do not meet the requirements, including those who have stronger financial capabilities or use credit for purposes other than productive activities. Thus, supervision of the subsidy flow is one of the main defenses to prevent misuse and ensure that the state budget is on target.

Ideal supervision also requires the Financial Services Authority (OJK) to carry out its supervisory function over the performance of disbursing banks. The OJK's role is not merely to audit figures or check the completeness of procedures, but to ensure that each bank branch exercises prudence and does not neglect KUR regulations in pursuit of disbursement targets. In the draft regulation, the OJK has the authority to take firm action against banks that are proven to have committed negligence or failed to adequately mitigate risks. With this role, the supervisory system will run in harmony between the technical aspects of banking and the objectives of government policy.

Finally, internal supervision of disbursing banks should be the layer closest to the process in the field. Ideally, every bank has a layered evaluation system that is capable of preventing potential fraud from upstream to downstream. Credit analysts, supervisors, and compliance departments must function according to their respective roles to ensure that every KUR disbursement process follows the applicable guidelines. Not only that, banks also need to provide internal reporting channels for employees who find indications of irregularities, so that improvements can be made early on. If all components of supervision function as designed, KUR can become a stable, transparent financing program that truly supports small businesses.

Facts and Weaknesses of Supervision (Dasein)

When compared to the ideal design that places supervision as the main fortress, the reality in the field shows a very different condition. Many KUR distribution processes do not comply with the guidelines, and some mechanisms are merely administrative formalities without actually examining the feasibility of the business in depth. In a

number of findings, field verification, which should be key to ensuring the real conditions of MSMEs, is carried out hastily or based only on written reports. Practices such as this open the door for fictitious credit or ineligible debtors to pass without significant obstacles.

One of the most common problems found is the existence of intermediaries or brokers who collect fees from prospective KUR recipients. These brokers generally work together with internal bank officials so that the process appears legitimate to ordinary debtors. In many cases, the fees reach 5% to 10% of the loan value, and ironically, some debtors consider these fees to be part of the official procedure. This fact shows that internal bank supervision is unable to prevent the emergence of informal networks that take advantage of system loopholes. Although the rules strictly prohibit any fees, weak preventive measures allow this practice to continue routinely and covertly.

In some areas, there have also been reports of KUR disbursements using other people's identities. This pattern of fraud is usually carried out by outside parties who then collaborate with certain bank employees. The modus operandi can be in the form of collecting the identity cards of villagers with the lure of capital assistance, then using the data to disburse credit that never reaches the identity owners. When the credit defaults, only then do the victims realize that their names have been used. Cases like this confirm that the data verification system is not working as it should, and that there is no layered supervision to ensure the authenticity of prospective debtors.

Another weakness arises from the eligibility assessment process, which is often influenced by distribution targets. Many distributing banks are given fairly high KUR achievement targets, so some branches choose to take shortcuts to make their distribution reports appear to meet the requirements. This is where the door to manipulation is wide open: business data is made to appear eligible, proof of business activities is photographed haphazardly, and interviews are conducted merely to fulfill obligations. As a result, debtors who actually have higher economic capabilities can enjoy KUR facilities, while MSME players who really need them are marginalized.

External supervision from government agencies has also been unable to resolve the problem. Although the Coordinating Ministry for Economic Affairs, the Ministry of Finance, and the OJK each have their own authority, coordination between agencies is often slow and hampered by bureaucracy. Supervision is often reactive—only taking action after cases have come to light and gained public attention. Meanwhile, the audit mechanism, which should serve as an early detection tool, has not been fully integrated. Some banks still use manual reporting systems, making it difficult to quickly detect potential errors and fraud.

Another worrying condition is the gap in compliance between bank branches. Some branches follow procedures properly, but in other areas, rules may be ignored without adequate supervision. This disparity in the quality of supervision creates a gray area that is easily exploited by certain parties. The absence of truly binding evaluation standards means that the implementation of KUR depends on the organizational culture of each branch, rather than on official guidelines issued by the government. Given this reality, it is only natural that various irregularities continue to emerge and are difficult to eradicate completely.

Analysis of Factors Contributing to Weaknesses

Several factors contributing to the failure of KUR distribution monitoring to function as intended can be explained as follows:

1. Weak Debtor Data Verification and Validation System

One of the main causes of the vulnerability of KUR monitoring is the verification mechanism, which is still far from adequate. In many bank branches, debtor data checks are often limited to matching administrative documents without any in-depth verification of the accuracy of the information. Field visits, which should form the basis for assessing business quality, are often carried out merely as a formality, with some even relying solely on photos sent via instant messaging apps. When the verification process is carried out in such a rushed manner, the opportunity for data manipulation is wide open. This situation allows unscrupulous bank employees and external parties to exploit these loopholes to create fictitious identities or apply for credit on behalf of others. As a result, the monitoring system is unable to distinguish between borrowers who are genuinely in need and those who are simply exploiting administrative loopholes.

2. Pressure to Meet Distribution Targets Encourages Shortcuts

Government policies that encourage the acceleration of KUR distribution often have an impact on behavioral changes at the operational level. When distributing banks are burdened with high targets, some employees choose to take shortcuts so that the distribution figures still appear to meet the standards. In these conditions, the quality of credit analysis becomes a secondary priority, while meeting quantity targets takes top priority. This pressure can also affect the work ethics of credit analysts and supervisors, who ultimately neglect steps in the assessment process that should not be skipped. The ideal assessment process is replaced by quick practices, opening the door for unqualified debtors to enjoy KUR facilities.

3. Internal-External Collusion and the Absence of Strong Preventive Mechanisms

The emergence of brokerage practices in KUR distribution shows that weaknesses are not only found in technical aspects, but also in the integrity of the actors involved. In some regions, there is cooperation between unscrupulous bank employees and intermediaries who actively seek out potential debtors. This loophole can arise due to the absence of an internal control system that is truly embedded in every stage of credit distribution. Many banks do not have sufficiently strict mechanisms to track suspicious transactions, such as the collection of debtor files by parties outside the bank or mass credit applications. When internal controls fail to detect these indications, collusion becomes increasingly difficult to uncover and takes root in the system. This problem will not be solved simply by punishing the perpetrators, but requires reform of the internal oversight structure to prevent opportunities for fraud, rather than just reacting after cases have already occurred.

4. External Oversight that is Not Yet Integrated and Slow to Respond

Although several institutions have their respective roles in KUR supervision, coordination between agencies is still not well established. The Coordinating Ministry for Economic Affairs, the Ministry of Finance, and the OJK should work in a mutually supportive manner, but in reality, many supervisory processes are still carried out separately. When a report is found, there is not always a quick follow-up from other

agencies that should also be responsible. The slow external oversight process makes it difficult to provide early warnings, while problems in the field have already escalated. The lack of an integrated reporting system also slows down the audit process, so that supervisory agencies often only take action after irregularities have already been exposed to the public. As a result, the oversight function is no longer able to prevent problems, but only takes action after losses have occurred.

5. Disparities in Human Resource Quality and Lack of Training in KUR Distribution

Not all bank branches have human resources who fully understand the characteristics of MSMEs and the objectives of KUR. In some regions, credit analysts or marketing staff are more accustomed to handling general credit, so they are less sensitive to the principles of prudence that are specifically applied to this subsidized program. The lack of training on risk identification, micro business verification, and potential fraud mitigation makes it difficult for some employees to distinguish between credit applications that are worth considering and those that are potentially problematic. When human resource capacity is uneven, the quality of supervision is automatically affected. Branches with experienced employees are usually able to maintain the integrity of the process, but other branches that lack competent personnel are more vulnerable to fraud and negligence.

Impact of Weak Supervision

Weak supervision of KUR has a number of significant impacts that directly affect the effectiveness of the program, including:

1. Distortion of Program Targets and Inaccurate Beneficiaries

When supervision of KUR distribution does not function properly, the first impact that arises is a deviation from the target. Programs that are supposed to be intended for MSME actors who are not yet served by banks are instead enjoyed by individuals who actually already have adequate financial capabilities. This occurs because business feasibility data is not verified correctly, so that loopholes are exploited by certain parties to access credit by manipulating their economic conditions. This distortion of the target causes micro-businesses that really need capital support to lose opportunities for growth. More broadly, the government's strategic goal of boosting the people's economy is hampered because the assistance does not reach the right people.

2. The Emergence of Non-Performing Loans and the Deterioration of the Quality of the Distributing Bank's Portfolio

Weak supervision also has a direct impact on the quality of loans disbursed. When the analysis process is carried out carelessly or even manipulated by certain individuals, the risk of non-performing loans increases dramatically. Loans that should be granted based on the business capacity and integrity of the debtor instead fall into the hands of parties who do not have the commitment or capacity to repay. As a result, the non-performing loan (NPL) rate in the KUR portfolio in several branches has increased. If left unchecked, this condition not only harms the lending bank, but also affects the government's trust in the financial institution. At a certain point, high levels of bad debt can affect the sustainability of the program itself because the subsidy budget is not running effectively.

3. Increased Fiscal Burden due to Inaccurate Interest Subsidies

The KUR program involves state budget in the form of interest subsidies. When supervision of beneficiaries is weak, interest subsidies that should be allocated to productive MSMEs instead flow to parties that are not eligible to receive them. This condition causes the state budget to leak and fails to provide the expected economic impact. In the long term, this kind of fiscal waste can reduce the government's spending space for other empowerment programs that may be more urgent. In addition, when bad loans increase, some of the subsidies do not generate any benefits because the debtors do not actually run businesses that are capable of providing returns. Thus, weak supervision not only harms banks or debtors, but also places an additional burden on state finances.

4. Opportunities for Corruption, Collusion, and Illegal Levies

Weak supervision indirectly encourages unhealthy practices such as illegal levies and collusion between bank employees and outside parties. When there are too many gaps in supervision, fraudsters see an opportunity to gain personal profit by manipulating the KUR administrative process. The existence of brokers who collect fees from debtors is a clear example of how weak supervision can create a chain of illegal practices that harm the small community. Illegal fees can cause debtors to incur additional costs that are actually contrary to KUR provisions. In the long term, practices such as this damage the image of government programs and reduce public trust in the distributing institutions.

5. Loss of Public Trust in Government Programs and Financial Institutions

Public trust is an important element in ensuring the sustainability of financing programs such as KUR. When the public becomes aware of various irregularities, ranging from fictitious loans, illegal fees, to data manipulation, trust in lending banks and the government is slowly eroded. Borrowers who are victims of identity theft or illegal fees feel aggrieved and are ultimately reluctant to access banking services again. This decline in trust has a far greater impact than the financial losses seen on the surface, as it can hamper government efforts to expand financial inclusion. In extreme situations, public distrust can cause the KUR program to lose its legitimacy, threatening the achievement of economic development goals based on MSMEs.

Evaluation of the Effectiveness of Control Mechanisms and Improvement Efforts

The weaknesses in the supervision of KUR distribution can be understood not only through the identification of problems that arise, but also need to be evaluated in terms of the extent to which the control mechanisms that have been designed are actually working. At the policy level, the government has actually prepared various instruments to maintain the quality of distribution, such as general KUR guidelines, banking operational standards, and periodic reporting systems. However, in reality, most of these instruments are not consistently applied across all regions. This can be seen from the many differences in the quality of supervision between bank branches, as well as the existence of gray areas in the interpretation of rules at the operational level. This evaluation shows that the existing control mechanisms are not strong enough to curb irregularities, especially when the internal supervisory structure still allows certain individuals to exploit loopholes.

In the context of implementation in the field, one of the main obstacles to effective control is the lack of integration of information systems between institutions.

Ideally, data held by the Coordinating Ministry for Economic Affairs, OJK, Ministry of Finance, and disbursing banks should be interconnected so that indications of irregularities can be tracked more quickly. However, in reality, reports are often still manual and separate, making the audit process much slower. An evaluation of this technological aspect is important because weak data integration opens the door to fictitious credit or manipulation of debtor information. Future improvement efforts must focus on developing an integrated reporting system that enables early detection, rather than merely retrospective analysis after problems have escalated.

In addition to the system, human factors also influence the effectiveness of control. Many KUR-distributing bank branches lack analysts who truly understand the characteristics of MSMEs and the risks of subsidy-based financing. An evaluation of human resource capacity shows that training often emphasizes administrative aspects without building a deep sensitivity to patterns of fraud or the actual quality of businesses. In improvement efforts, case study-based training and risk mitigation guidance are absolutely necessary. The formation of a special compliance team for KUR distribution in each branch can be a realistic step to strengthen internal controls.

Improvement efforts also need to touch on the aspect of integrity. Without strengthening the code of ethics and a reporting mechanism for violations (whistleblowing) that is truly safe for reporters, the monitoring system will not be of much help. Evaluations show that some employees choose to remain silent when they learn of illegal fees or brokerage practices because they fear internal pressure. In fact, a healthy organizational culture should place compliance at the heart of its work identity, not just as a slogan. The government and lending banks need to encourage the creation of an ecosystem that prioritizes transparency, including by tightening sanctions for violations involving employees.

Finally, the effectiveness of control will increase if supervision is not only carried out by the government and banks, but also involves the beneficiary community. In many public programs, citizen participation has proven to be a powerful tool for social control. KUR recipients can be encouraged to report indications of irregularities anonymously through a special channel that is directly connected to the supervisory agency. By opening up public participation, the government can expand its supervision to the grassroots level, where most irregularities occur.

CONCLUSION

Supervision in the distribution of People's Business Credit (KUR) basically has an ideal framework that emphasizes accuracy in the selection process, precision in feasibility analysis, and continuous monitoring of debtors. However, the reality on the ground shows that its implementation has not been as strong as intended. Various weaknesses still arise, such as uneven supervision, target pressures that reduce the accuracy of officers, and limited understanding and technical capabilities in accurately identifying risks. The discrepancy between the ideal concept and practice means that the control function is not fully capable of closing loopholes for irregularities or anticipating potential problem loans from the outset.

The consequences are not only felt by the disbursing institutions, but also affect the condition of debtors and the effectiveness of the KUR program in general. Disbursement risks become higher, the level of inaccuracy increases, and the goal of empowering small businesses is sometimes not achieved as expected. This situation underscores the need for comprehensive improvements, both in terms of procedures, human resource quality, and a work culture that is more cautious and integrity-oriented. With consistent improvements, KUR supervision can return to its function as an instrument for strengthening the program, rather than merely an administrative step.

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