ASSISTANCE TO THE PREFERENCES OF THE MSME ACTORS ON THE ACCESSIBILITY OF BANK CREDIT IN THE BOGOR CITY

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Abstract

SMEs in the city of Bogor also cannot be separated from the problem of limited capital. This is due to the lack of interest and access of MSME actors to sources of financing due to the complexity of financing procedures. The purpose of the study was to analyze the preferences of MSMEs towards bank credit, to analyze the accessibility of bank credit, and to analyze efforts to develop MSMEs towards the accessibility of bank credit. Based on the graph, it can be concluded that the preference of MSMEs towards bank credit is dominant in the dimension of interest in the West Bogor sub-district with a mean score (6.60) which has the highest response compared to other sub-districts. Furthermore, the accessibility of banking credit in the consumer knowledge dimension of Tanah Sareal with a mean score (7.40) has the highest response compared to other sub-districts. In the credit guarantee indicator, South Bogor sub-district with a mean score (7.11) has the highest response compared to other sub-districts. Furthermore, in the indicators of the credit distribution process, South Bogor with a mean score (7.00) has the highest response compared to other districts.

Keywords: MSME; bank credit.

I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the drivers of the nation's economy. MSMEs also play an important role in economic growth and employment in Indonesia. MSMEs have been tested and proven to be able to survive in the midst of the monetary crisis and be able to become an economic driver after the crisis ends. The development of MSMEs has proven to be the main driver of the real sector which has a direct effect on national economic growth. This business is relatively able to survive because it is not too dependent on large capital or foreign loans. However, in reality, financial support (working capital, investment, and other required funding coverage) for the development of MSMEs is still considered inadequate (Sunaningsih, et al., 2019).

During the Corona Covid-19 pandemic, the MSME sector was the most affected. Many of these entrepreneurs had to go out of business because of falling demand. The main problem faced by MSMEs is limited capital. The problem that is often complained of is capital in the form of funding, there are times when business actors do not carry out their business plans because of funding problems. Many MSMEs have difficulty getting financing from banks or other formal financial institutions for various reasons, including limited collateral for loans, not having a business license, complicated loan processes, and lack of information on financing procedures (Kompas, 2020).

MSME constraints on bank credit can be viewed from the supply and demand side, from the demand side MSMEs have quite unique characteristics where in general MSMEs do not have transparent financial reports which causes lenders to have difficulty in obtaining information about the financial and business conditions of MSMEs (Sujarwo, 2015). There are several problems that can be identified that cause limited access to financial financing by MSMEs, namely limited banking credit facilitation for MSME product development, relatively complicated and bureaucratic banking credit procedures and requirements, inability to provide additional guarantees, high interest rates on bank loans, especially for investment capital, and limited range of banking credit services in the regions (Anggraini, et al., 2015).

MSMEs have limited accessibility to capital, especially credit from bank financial institutions. MSMEs, which are the majority of business units in Indonesia, only get about one-sixth of the share of national credit. However, the existence of KUR increased the share of this national credit by one-fifth in recent years. The small percentage is because access to banks is considered quite difficult. For banks, strict prudential policies are very important to maintain

financial stability. In addition, MSME actors also lack information related to business financing loans. These factors are the cause of the small access of MSMEs to credit from banks (Darwin, 2018).

The current development of the digital world provides a stimulus for non-bank financial institutions to provide online loan services with a faster process than banking and without collateral. However, the obstacle faced by MSME actors in accessing credit is the very high interest rate. On the other hand, the current financing system is starting to move towards a financial technology (fintech) system. In the distribution of financing, fintech is no longer through intermediaries, but directly to the borrower (Diana, 2019).

Bogor City is one of the cities in Indonesia that makes MSMEs one of the leading priority areas. Bogor City MSME data shows that the number of MSMEs in the city of Bogor will reach 30,823 in 2020. This large population indicates the important role of the MSME sector for the regional economy. However, MSMEs in the city of Bogor cannot be separated from the problem of limited capital. This is due to the lack of interest and access of MSME actors to external financing sources due to the perceived complexity of the financing procedure.

TABLE I
BOGOR CITY MSME DATA 2020

No	Subdistrict	Total
1	North Bogor	18,205
2	South Bogor	2,900
3	East Bogor	1.341
4	West Bogor	4,599
5	Central Bogor	2,393
6	Sareal Land	1.385
	Total	30,823

Source: Secondary Data for Cooperatives and MSMEs, 2020

FIGURE I
BOGOR CITY MSME CREDIT CHART 2020
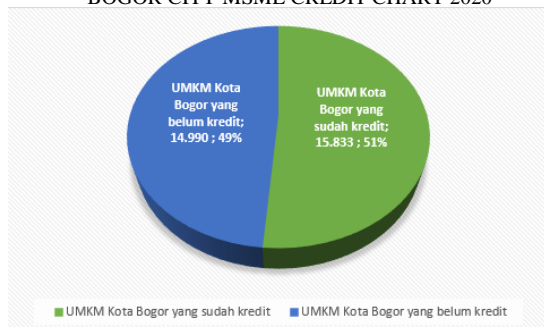
Source: Secondary Data from the State Ministry of Cooperatives and MSMEs, 2020

The Bogor Office of Cooperatives and Micro, Small and Medium Enterprises (UMKM) noted that there were 15,388 business actors who had received credit, the registered MSME actors came from various types of businesses. Meanwhile, there are still as many as 14,990 MSMEs that have not received or registered for credit.

TABLE II
MSME LOAN INTEREST 2020

Loan Amount	Interest Per Month %	
	first 3 months	second 3 months
IDR 10,000,000.00	25%	25%
IDR 500,000,000.00	6%	3%
IDR 10,000,000,000.00	3%	2%

Source: Ministry of Finance Secondary Data, 2020

Based on the table above, the loan interest for MSMEs in 2020 shows that the interest rate is different for each loan amount, for loans up to 10 million with 25% interest in either the first 3 months or the second 3 months and so on, while for loans above 10 million up to 500 million earn up to 6% interest for the first 3 months and 3% for the second 3 months, while for loans above 500 million up to 10 billion get 3% interest for the first 3 months and 2% for the second 3 months. Based on this, it can be seen that the credit interest rates that must be paid by MSMEs are still high to borrow credit for their business capital

TABLE III
RESULTS OF PRE-SURVEY ON MSME RESPONSES IN BANKING LOANS

No	Question	Respondent's Answer				Number of Respondents
		SS	S	TS	STS	
1	Do you agree to capital through bank credit?	5	10	13	2	30
2	a bank beneficial for your business development ?	4	20	5	1	30
3	Do you agree as (the debtor) if the bank asks for data on the company's financial condition?	6	16	7	1	30
4	Do you agree to credit in banking?	3	8	18	1	30
5	Is the process of granting credit difficult?	2	17	5	6	30

Source: Primary Data Pre-Survey of SMEs, 2020

Based on the results of a survey of MSMEs on bank credit, the authors took 30 respondents in the city of

Bogor. According to 30 respondents, it can be seen that MSME actors answered that bank credit is indeed able to help in increasing their business, but that does not mean they want to do credit for their business, respondents answered that they did not agree that for business capital they had to use bank credit because the credit process was difficult, and also they are not interested in doing credit in the bank.

Based on the above background, the authors are interested in conducting research on these problems. Therefore, the author raises the title **"Preferences of MSME Actors on Banking Credit Accessibility in the City of Bogor"** .

Research purposes
1. To analyze the preferences of MSME actors towards bank credit.
2. To analyze the accessibility of bank credit.
3. To analyze efforts to develop MSMEs on the accessibility of bank credit.

II. LITERATURE REVIEW

The role of banking is important for economic activities in a country because it is increasingly needed by the government and its people. Banks are used as a place to carry out various transactions related to finance, for example making money transfers, depositing money, investing, making payments and other transactions (Muna, 2019).

Banks function as financial intermediary institutions which are activities of transferring funds from savers, or creditors to borrowers, or debtors. The bank in providing this credit contains an agreement to pay off debt and interest will be settled within a certain period of time that has been mutually agreed upon. The practice of credit loan approval is stated in the form of a written agreement, either privately or notarially, and as a safeguard that the borrower will fulfill its obligations will submit a guarantee, both material and non-material.

Credit or financing can be in the form of money or bills whose value is measured in money. The credit agreement includes the rights and obligations of each party, including the time period and interest that are mutually determined. Likewise with sanctions if the customer breaks his promise to the agreement made with the bank.

A person's preference for an item or service is very diverse which is strongly influenced by the level of belief and understanding of its users, that preference can be interpreted as a tendency to pay attention to people and act towards people. The activity or situation that is the object of the interest is accompanied by feelings of pleasure or satisfaction (Setiadi, 2015).

Interest is a psychological aspect that a person has that creates a feeling of pleasure or interest in something so that it is able to influence the person's actions.

The problem with MSMEs is getting capital to start a business and access to financial institutions (both banks and non-banks). Without having adequate capital, it is difficult for them to start this business, both for daily costs such as raw materials, daily equipment that helps in work (business), labor costs, transportation costs and other costs. Ease of access to capital will encourage the innovation ability of business players so that they can create new business opportunities.

MSME constraints on bank credit can be viewed from the demand and supply side. Based on the demand side, MSMEs have quite unique characteristics where in general MSMEs do not have transparent financial reports, which causes lenders to have difficulty in obtaining information about the financial and business conditions of MSMEs (Sujarwo, 2015).

III. METHODOLOGY

Research methods
This type of research is descriptive exploratory research with quantitative data .

Types of research
The data analysis technique used for this research is exploratory descriptive analysis.

Types and Sources of Research Data
The data used in the research includes primary data and secondary data. The definition of primary data is data collected from sources. Sources of research data are:
1. Primary data
The data obtained by the researcher directly from the unit of analysis under study are individuals/people in companies/agencies/organizations, groups of individuals or from companies/agencies/organizations under study.
2. Secondary data
Data obtained by researchers indirectly, but obtained from data providers such as: mass media, data provider companies, stock exchanges, data used by researchers in previous studies, data provided on statistical software , and so on.

Sampling Method
Bogor City is one of the cities in Indonesia that makes MSMEs one of the leading priority areas. Bogor City MSME data shows that the total MSME population in the city of Bogor reaches 30,823 in 2020.

TABLE IV
BOGOR CITY MSME DATA 2020

No	Subdistrict	Total
1	North Bogor	18,205
2	South Bogor	2,900
3	East Bogor	1.341
4	West Bogor	4,599
5	Central Bogor	2,393
6	Sareal Land	1.385
	Total	30,823

Source: Secondary Data from the Bogor City Cooperatives and MSMEs Service, 2020

This sample uses a sample of Bogor City MSME data obtained from the Bogor City Government,

Cooperatives and MSMEs Service, 2020. This study uses a stratified random sampling method.

$$n = \frac{N}{1 + Ne^2} = \frac{30.823}{1 + (30.823)(0.1)^2} = 99.67$$

So based on the above formula the number of samples is 99.67 and it can be concluded that there are 100 SMEs in the city of Bogor. This number is divided into 6 sub-districts in the city of Bogor, by determining the number of samples in each sub-district using the Slovin formula.

Based on the data of SMEs in the city of Bogor in table 3.2 above. So the number of samples for each district is as follows:

TABLE V
NUMBER OF SAMPLES FOR EACH SUB-DISTRICT

No	Subdistrict	Total
1	North Bogor	18,205 : 30,823 X 100 = 59
2	South Bogor	2.900 : 30823 X 100 = 9
3	East Bogor	: 30823 X 100 = 4
4	West Bogor	4,599 : 30,823 X 100 = 15
5	Central Bogor	: 30823 X 100 = 8
6	Sareal Land	: 30823 X 100 = 5
	Total	100

Method of collecting data

1. Interview :
   Asking some direct questions to micro, small and medium entrepreneurs in the city of Bogor about preferences for choosing a credit provider.
2. Questionnaire:
   Create and provide a list of questions about the preferences for choosing credit loans to micro, small, and medium entrepreneurs in the city of Bogor and assigning this value.
3. Secondary :
   Observing the data obtained by the researcher indirectly, but obtained from data providers such as the Department of Cooperatives and MSMEs in Bogor City, the State Ministry for Cooperatives and MSMEs, and the Ministry of Finance.

Validity Test and Reliability Test

Validity Test and Reliability Test are tests conducted on research instruments. This test was conducted to determine whether each research instrument was suitable for use in research.

Data Processing/Analysis Method

The data processing/analysis method used for this research is descriptive analysis and to determine and analyze preferences for credit access options with the spider web analysis method where all the analytical tools cannot be separated in this study because both are interconnected with each other. .

After the questionnaire is made, then the validity and reliability will be tested first and after that it will be dis

tributed to 100 MSMEs in the city of Bogor. After the data has been collected, it will be continued with calculations to find out the conclusions.

1. Descriptive Analysis
   Exploratory descriptive research aims to describe the state of a phenomenon. aims to deepen knowledge and seek new ideas about a particular phenomenon, describe social phenomena, and explain how a social phenomenon occurs to formulate problems in more detail.

TABLE VI
LIKERT SKALA SCALE

Range	Category
19 - 33.25	Bad
33.26 – 47.51	Pretty good
47.52 – 61.77	Well
61.78 – 76.03	Very good

Source: Sugiyono, 2017

2. Spider Web Analysis
   Cobweb analysis is a simple quantitative analysis method used to map the comparison of various variables or table parameters in the form of a spider web. Mapping is done by using measurement variables/parameters with an ordinal scale.
   The data is processed statistically and the results must be displayed in a form that is easy to understand, which is reported in the form of a spider web graph with a zero value at the center for each attribute. The object point of this research is based on 6 sub-districts in the city of Bogor, then it will be seen based on the 4 dimensions that have been described in the operational variables, namely interest, consumer knowledge, credit guarantees, and the process of providing credit in the study which is the highest or lowest in the research. the 6 districts.

IV. RESULT AND DISCUSION

Preferences of MSME Actors to Banking Loans

The preference of MSME actors is dominant in the dimension of interest in the West Bogor sub-district with a mean score (6.60) which has the highest response compared to other sub-districts. Furthermore, in the dimension of consumer knowledge, Tanah Sareal with a mean score (7.40) has the highest response compared to other districts.

FIGURE II
GRAPH OF PREFERENCE VARIABLES OF MSME ACTORS
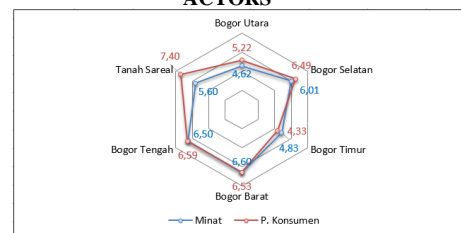
Source: Primary data processed by researchers, 2021

Based on the graph above, the interest of SMEs in banking credit in West Bogor has a mean score (6.60) which means the sub-district with the highest interest in banking credit, then there is Central Bogor with a mean

score (6.50), then South Bogor with a mean score . (6.01), followed by Tanah Sareal with a mean score of 5.60, followed by East Bogor with a mean score of 4.83, and finally North Bogor with a mean score of 4.62.

Furthermore, based on the graph above, consumer knowledge of MSME actors towards bank credit in Tanah Sareal has a mean score (7.40) which means the sub-district with the highest score , then there is Central Bogor with a mean score that both get (6.59), then there is West Bogor with a mean score (6.53), then South Bogor with a mean score (6.49), then North Bogor with a mean score (5.22), and finally East Bogor with a mean score (4,33).

Based on the graph, it can be concluded that the dominant interest indicator in the West Bogor sub-district with a mean score (6.60) has the highest response compared to other sub-districts. Furthermore, in the dimension of consumer knowledge, Tanah Sareal with a mean score (7.40) has the highest response compared to other districts.

TABLE VII
RESULTS OF RESPONDENTS' RESPONSES

| Variable	Dimension	Respondents Response %	Average %
Preferences of MSME Actors	Interest		
	Interest in bank credit for business	27.75	29.83
	Increase consumer interest in banking credit	29.75	
	Someone interested in looking for in-depth information about bank credit	32	
	Consumer Knowledge		
	Customer knowledge about the product is sufficient to support credit decisions	33	33.08
	Have gained knowledge to do banking credit	32.75	
	Already know how to do bank credit	33.5	

Source: Primary data processed by researchers, 2021

Based on data from 100 respondents, it can be explained that the interest dimension has a bad category, while the consumer knowledge dimension is categorized as bad.

It can be concluded that from the preference variable of MSME actors, from the dimensions of consumer interest and knowledge it is still in a bad category because the average value is in a bad category, it is necessary to make a better improvement in order to help increase consumer interest and knowledge towards the preferences of MSME actors. to the bank credit.

Banking Credit Accessibility

FIGURE III
GRAPH OF BANKING CREDIT ACCESSIBILITY VARIABLES
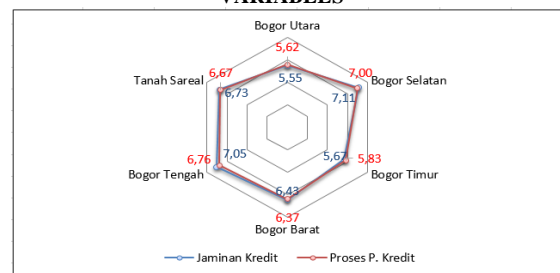
Source: Primary data processed by researchers, 2021

Based on the graph above, there are credit guarantees in 6 sub-districts of the city of Bogor. South Bogor has a mean score (7.11) which means the sub-district with the highest score , then there is Central Bogor with a mean score (7.05), then there is Tanah Sareal with a mean score (6.73), then West Bogor with a mean score

(6,43), then East Bogor with a mean score (5,67), and finally North Bogor with a mean score (5,55).

Based on the graph above, the credit distribution process in South Bogor has a mean score (7.00) which means the highest sub-district, then there is Central Bogor with a mean score (6.76), then there is Tanah Sareal with a mean score (6.67), then West Bogor with a mean score of (6.37), then East Bogor with a mean score of 5.83, and finally North Bogor with a mean score of 5.62.

Based on the graph, it can be concluded that the dominant dimension of credit guarantee in South Bogor sub-district with a mean score (7.11) has the highest response compared to other sub-districts. Furthermore, in the dimension of the credit distribution process, South Bogor with a mean score (7.00) has the highest response compared to other sub-districts.

TABLE VII
RESULTS OF RESPONDENTS' RESPONSES

Variable	Dimension	Respondents Response %	Average %
Banking Credit	Credit Guarantee		
	Get convenienc	35	35.00

Accessibility	e in credit guarantees		
	The nature of the guarantee will determine the approval of the granting of credit	35.25	
	Criteria for collateral must be given in detail	34.75	
Credit Granting Process			
	The customer's business prospects must describe good prospects	34.25	
	In the process, credit loans are easy to do	36.75	35.58
	Information is available for customers when making credit	35.75	
Average		33.38	

Source: Primary data processed by researchers, 2021

Based on data from 100 respondents, it can be explained that the dimensions of credit guarantees are categorized as quite good, as well as the dimensions of the credit granting process can be said to be quite good.

It can be concluded that from the banking credit accessibility variable, from the dimensions of credit guarantees and the process of providing credit, they are in a fairly good category, which means that in terms of accessibility of bank credit, it has made it easier for MSMEs to make credit, so it needs to be maintained and also increased so that MSMEs become more profitable. interested in doing bank credit.

Efforts to Develop MSMEs on Banking Credit

Efforts in developing MSMEs for bank credit for business are:

1. Interest is increasing consumer interest in banking credit, increasing someone's interest in seeking in-depth information about bank credit so that MSME actors can be more interested in banking credit.
2. Consumer knowledge is to increase customer knowledge about products enough to support credit decisions, make it easier for MSMEs to get knowledge about banking credit, make it easier for MSMEs to know how to do banking credit.
3. Credit guarantees are to provide convenience in bank credit guarantees, the nature of the guarantees greatly determines the approval of bank loans to be facilitated and clarified, the criteria for collateral items must be given in detail.

The process of granting credit is that the customer's business pro spects must describe good prospects, in the process credit loans are easy to do, information is available for customers when making credit.

Closing

1. The preference of MSME actors is dominant in the dimension of interest in the West Bogor sub-district with a mean score (6.60) which has the highest response compared to other sub-districts. Furthermore, in the dimension of consumer knowledge, Tanah Sareal with a mean score (7.40) has the highest response compared to other districts. Based on descriptive exploratory data on the preference variables of MSME actors, from the dimensions of consumer interest and knowledge it is still in a bad category because the average value is in a bad category. to the bank credit.
2. Accessibility of bank credit in the dimension of credit guarantee in South Bogor sub-district with a mean score (7.11) has the highest response compared to other sub-districts. Furthermore, in the dimension of the credit distribution process, South Bogor with a mean score (7.00) has the highest response compared to other sub-districts. The results of exploratory descriptive data from the dimensions of credit guarantees and the credit granting process are in a fairly good category, which means that from the accessibility side of bank credit, it has made it easier for MSMEs to make credit, so it needs to be maintained and also increased so that MSMEs are more interested in doing banking credit. .
3. Efforts in developing MSMEs for banking credit for business are increasing consumer interest in banking credit, increasing one's interest in seeking in-depth information about bank credit so that MSME actors can be more interested in bank credit. Based on consumer knowledge, increasing customer knowledge about products is sufficient to support credit decisions, making it easier for MSMEs to get knowledge about banking credit, making it easier for MSMEs to find out how to do banking credit. Based on credit guarantees, it is to provide convenience in bank credit guarantees, the nature of guarantees is very decisive for the approval of bank loans to be simplified and clarified, the criteria for collateral items must be given in detail. Based on the process of providing credit, the customer's business prospects must describe good prospects, in the process credit loans are easy to do, information is available for customers when making credit.

Suggestion

1. Suggestions For Banking it is necessary to increase in providing knowledge about banking credit, increase MSME interest in banking credit.
2. The next suggestion is that the research results are expected to be input for banking, especially in access to banking credit for MSMEs, and add insight as scientific reading.
3. Suggestions for future researchers are that this research is expected to be further developed in order to provide greater benefits.

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