

## **ANALYSIS OF THE IMPLEMENTATION OF THE PEOPLE'S BUSINESS CREDIT (KUR) POLICY IN IMPROVING THE PERFORMANCE OF MSMEs IN BITUNG CITY**

**Ervina Tunas, Wilson Bogar, Steven V. Tarore.**  
Univesitas Negeri Manado, Indonesia  
Corresponding email : [ervinatunas56@gmail.com](mailto:ervinatunas56@gmail.com)

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### **Abstract**

This study aims to determine, analyze, and describe the disbursement process of People's Business Credit (KUR) and identify determinants in the disbursement process that influence the achievement of the goal of improving MSME performance at the local level, particularly in Bitung City. This study uses a qualitative approach with a case study design. Data collection techniques were carried out through in-depth interviews, observation, and documentation with officials of Bank BRI, the Bitung City Cooperatives and MSMEs Office, and MSME actors. The results show that the technical procedures for KUR distribution based on Coordinating Minister for Economic Affairs Regulation Number 7 of 2024 have been implemented, but there are gaps in understanding at the target group level regarding business criteria, credit history, and document requirements. Determinants that influence the disbursement process include the rigidity of the SLIK/SIKP verification algorithm for micro-consumer credit, rigid top-up procedures with administrative delays, the inactivity of the Integrated Business Service Center (PLUT) due to budget efficiency, and the public perception that KUR is still considered social assistance. These findings suggest the need for revitalization of centralized mentoring functions, procedural flexibility, and increased financial literacy so that KUR truly functions as an instrument for improving business performance.

**Keywords:** *People's Business Credit, MSME Performance, Distribution Techniques, Determinant Factors, Bitung City.*

### **INTRODUCTION**

Bitung City, as one of the centers of economic growth in eastern Indonesia, has an economy that relies heavily on the maritime sector, fisheries, cross-regional trade, and logistics services. Within this economic structure, Micro, Small, and Medium Enterprises (MSMEs) serve as the backbone of local economic activity, absorbing labor, and driving capital turnover at the community level. Data from the Bitung City Cooperatives and MSMEs Office shows that the number of business actors was recorded at around 32,000 units in 2024, which was then adjusted to 21,961 units in 2025. This decrease does not reflect economic contraction, but rather the result of a validation and updating process of business entity-based data per head of household. This verification step is crucial to ensure the accuracy of empowerment program targets and create a reliable MSME database for regional policy planning (BPS Bitung City, 2024).

Although MSMEs in Bitung demonstrate high growth potential, particularly in the basic food trade, fishery processing, culinary, and supporting services sectors, they still face structurally classic obstacles. Limited access to formal financing, low managerial capacity, and minimal financial and technological literacy are key obstacles to improving business performance, such as turnover stability, profit margins, expansion capabilities, and local labor absorption. From an institutional economic perspective, this condition reflects market failure *in* the financial sector, where asymmetric information and the lack of adequate collateral make formal financial institutions reluctant to disburse credit to micro and small businesses. As a result, most MSMEs still rely on internal capital, high-interest informal loans,

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or stagnant business patterns. Without targeted policy intervention, the competitiveness gap between local MSMEs and medium- and large-scale businesses will continue to widen (Stiglitz & Weiss, 1981; Tambunan, 2019). Within the framework of public administration, the government has a constitutional responsibility to create a conducive business climate through affirmative policies that are distributive and inclusive. This is emphasized in Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, which places financing, mentoring, and business protection as a state obligation. This law explicitly states that improving MSME performance is not solely the responsibility of business actors, but rather the result of effective public policy synergy (Republic of Indonesia, 2008). In response to this gap in access to financing, the government launched the People's Business Credit (KUR) Program, specifically designed to reach bankable businesses *that* do not yet meet commercial credit requirements (*unbankable*). KUR functions as a *policy instrument* that integrates interest subsidies, risk guarantee mechanisms, and business mentoring (Coordinating Ministry for Economic Affairs, 2024).

The latest operational basis for this program is Regulation of the Coordinating Minister for Economic Affairs Number 7 of 2024 concerning Guidelines for the Implementation of People's Business Credit. This regulation holds a strategic position because it outlines the macro mandate into technical provisions, distribution mechanisms, a tiered interest scheme (6%–9%), eligibility criteria, and coordination obligations between implementing actors. One important point in this regulation is the shift in the KUR objective from merely disbursement volume (*output-oriented*) to increasing business capacity, productivity, workforce absorption, and MSME sustainability (*outcome-based policy*). Thus, evaluation of policy implementation is not sufficient from an administrative perspective, but must also examine the real impact on business performance (Dunn, 2018; Regulation of the Coordinating Minister No. 7 of 2024). At the local level, the dynamics of KUR distribution in Bitung City show an interesting pattern. Based on the realization report from Bank BRI Bitung Branch, total KUR distribution in 2024 reached IDR 171,716 million to 2,883 debtors, then adjusted to IDR 152,625 million to 2,694 debtors in 2025. This decline is not an indication of program failure, but rather a consequence of three factors: first, most existing debtors have reached the maximum KUR ceiling and are no longer *eligible*; second, a *graduation effect* where MSMEs that have successfully scaled their businesses switch to commercial loans; third, the increasingly stringent *filtering mechanism* based on the Program Credit Information System (SIKP) and the OJK's SLIK, so that prospective debtors with a history of problematic credit or fixed incomes (ASN, TNI, Polri) cannot be processed. This dynamic indicates that KUR has reached the right target segment, but its effectiveness in driving sustainable performance improvements requires an in-depth study of the implementation process in the field (Pratama & Wijaya, 2023).

The implementation of the KUR policy in Bitung City involves complex interactions between the distributing institution (BRI), the local government (the Cooperatives and MSMEs Office), and business actors. Based on Edward III's (1980) implementation theoretical framework, four variables influence implementation success: communication, resources, disposition, and bureaucratic structure. Initial findings indicate a gap between regulatory mandates and operational realities. From a communication perspective, dissemination of information regarding changes to interest rates, ceilings, and top-up mechanisms has been uneven, especially for MSMEs outside the banking network. In terms of resources, although BRI is supported by 42 credit officers and three micro-initiator officers, the local government's mentoring capacity is hampered by budgetary inefficiencies. The Integrated Business Service Center (PLUT), which should serve as a development center, has been inactive for the past two years. Coordination between BRI and the MSMEs Office has also been hampered by the expiration of the parent memorandum of understanding (MOU), resulting in synergistic programs such as managerial training not being institutionalized (Sari & Nugroho, 2021; Setiawan & Marlina, 2024).

The disposition or attitude of the implementers demonstrates a strong commitment from banking officers in providing routine coaching and education. However, the public's misperception that KUR is social assistance (*bansos*) that does not require repayment remains a serious problem. This misunderstanding has the potential to reduce payment discipline, increase the risk of bad debt, and ultimately hinder the program's sustainability. The bureaucratic structure for KUR distribution in Bitung has generally been simplified, but rigid provisions such as the obligation to repay in full before applying for a top-up and business sector restrictions on low interest rates create friction between policy design and actual needs on the ground (Lipsky, 2010; Pressman & Wildavsky, 1984). The impact of the People's Business Credit (KUR) on the performance of MSMEs in Bitung has shown positive signs in business segments that have successfully managed financing productively. Empirically, additional capital through KUR has enabled the transition from retail to wholesale sales, stock expansion, business diversification into Brilink agents, and even the expansion of marketing

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networks across provinces. Performance indicators such as employment have also increased, with some businesses initially managed by 2–3 people expanding to employ 10–15 local workers. However, this increase in turnover and *cash flow stability* still faces obstacles such as fluctuating demand, price competition, and limited financial management capacity, which requires separating business and personal accounts. This confirms that access to financing is a crucial catalyst, but sustainable performance improvements are only achieved if balanced with managerial mentoring, financial literacy, and a structured support ecosystem (World Bank, 2022; Tambunan, 2019). Based on this explanation, an analysis of the implementation of the KUR policy in Bitung City is urgently needed to systematically identify factors that support and hinder program implementation, and to measure the extent to which the policy contributes to improving MSME performance as a policy *outcome*. This research is important to bridge the gap between the policy design stipulated in Coordinating Minister for Economic Affairs Regulation Number 7 of 2024 and operational practices at the regional level. This study is also academically relevant because it places the implementation of MSME financing policies within an *outcome-based policy perspective*, which emphasizes that policy success is not measured solely by administrative compliance, but by real changes in the target group. Therefore, this research is formulated to answer how the KUR policy is implemented in the field, what factors influence the consistency of its implementation, and the extent to which the policy is able to encourage increased turnover, profits, workforce absorption, and the sustainability of MSME businesses in Bitung City.

## METHOD

This research uses a qualitative approach with a case study design, chosen because it aims to deeply understand the meaning, process, and social context of the implementation of the People's Business Credit (KUR) policy in Bitung City. As stated by Creswell and Poth (2023), a qualitative approach allows researchers to act as the primary instrument in data collection and interpretation, thereby capturing dynamics that cannot be measured quantitatively. The case study design was chosen because this research focuses on a specific spatial and policy context, namely the implementation of Regulation of the Coordinating Minister for Economic Affairs Number 7 of 2024 concerning People's Business Credit in Bitung City, and its impact on the performance of MSMEs as the target group. This approach aligns with the characteristics of public administration research, which emphasizes understanding empirical realities on the ground (Moleong, 2021; Yin, 2018).

The research location and site were determined in Bitung City, North Sulawesi Province, with coverage including BRI Bitung Unit and Branch Offices, the Bitung City Cooperative and MSME Office, and the business locations of MSMEs receiving KUR spread across Girian, Maesa, and Aertembaga Districts. Research informants were determined by *purposive sampling* and *snowball sampling*, grouped based on role and depth of experience. The first group were KUR disbursement officials/implementers from BRI Bitung (Head of Unit, Head of Micro RM, and KUR Mantri) with a minimum of 2 years of experience handling KUR. The second group were officials from the Bitung City Cooperative & MSME Office (Head of MSME Division and accompanying staff). The third group were MSMEs receiving KUR selected stratified based on ceiling level (Super Micro  $\leq 10$  million, Micro  $\leq 100$  million, Small  $> 100$ –500 million), business sector, and performance trends. The addition of informants was carried out using a *snowball method* until the data saturation point was reached (Sugiyono, 2022).

Data collection techniques were conducted in three ways: semi-structured *in-depth interviews* using interview guides, field observations of the operational process of KUR distribution and MSME business activities, as well as documentation of KUR realization reports, laws and regulations, photos, and other supporting data. The research indicators are described in two main focuses. The first focus is the technical distribution of KUR according to Coordinating Ministerial Regulation No. 7 of 2024, which is described in four descriptive sub-indicators: (1) Business Criteria (business feasibility and debtor *bankable status*); (2) Credit History (verification mechanisms through SLIK OJK and SIKP); (3) Requirements and Documents (administrative completeness such as NIB, NPWP, business certificate); and (4) KUR Types and Ceilings (understanding of Super Micro, Micro, and Small schemes and their limitations). The second focus is on the determinant factors in the KUR distribution process that impact MSME performance, which integrates interview results to identify structural, procedural, and contextual elements such as the rigidity of the SLIK system, top-up administrative gaps, the availability of PLUT assistance, and community financial literacy. Data analysis used an interactive model from Miles, Huberman, and Saldaña (2014), which consists of four stages: *data collection* (data collection through interviews, observation, and documentation); *data condensation* (data selection, focusing, simplification, and transformation); *data display* (data presentation in narrative text and tables); and

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*conclusion drawing/verification*. Analysis was carried out continuously from before entering the field until after the research was completed. Data validity was guaranteed through four criteria: *credibility* (internal validity) through triangulation of sources, techniques, and time, as well as *member checks*; *transferability* (external validity) by providing detailed contextual descriptions; *dependability* (reliability) through audits of the entire research process; and *confirmability* (objectivity) by conducting *audit trials* to ensure findings align with field data (Moleong, 2021). With this method, the research is expected to comprehensively answer the problem formulation and produce policy recommendations based on empirical evidence.

## RESULTS AND DISCUSSION

### 1. Implementation of the KUR Policy Based on Coordinating Minister for Economic Affairs Regulation Number 7 of 2024 and Its Impact on MSME Performance in Bitung City

Based on Edward III's (1980) implementation model, the effectiveness of public policy is determined by four main variables: communication, resources, disposition, and bureaucratic structure. Field findings in Bitung City indicate that these four variables are not functioning optimally, resulting in an implementation pattern that tends to be procedural and less oriented toward substantive impacts on MSME performance.

First, the policy communication dimension is fragmented and lacks standardization. The dissemination of KUR provisions is no longer centralized by the Cooperatives and MSMEs Office due to budget efficiency, so the communication burden has shifted entirely to BRI officers through routine visits and informal cascading mechanisms through village heads/heads. This condition limits MSME actors' understanding to basic aspects (maximum ceiling and repayment obligations), while technical mechanisms such as cumulative ceiling accumulation, tiered interest schemes (6%–9%), and the transition to commercial financing are not yet fully understood. From Edward III's (1980) perspective, the lack of clarity and inconsistency in policy messages has the potential to cause implementation distortions and differing interpretations at both the implementer and target group levels. Furthermore, Hill and Hupe (2014) emphasize that unstructured policy communication in a multi-actor system will weaken the internalization of policy objectives, leaving only administrative compliance without a deep understanding of the policy instruments themselves.

Second, the availability of supporting resources demonstrates an asymmetric pattern that weakens the capacity of centralized mentoring. Although BRI is supported by 42 Mantri (Mantri) and 3 Micro RMs (Regional Loan Institutions) as well as integrated digital infrastructure (SLIK OJK, SIKP, BRISPOT), the mentoring capacity of local governments has significantly contracted. The Integrated Business Service Center (PLUT) has been inactive for the past two years due to budget efficiency policies that stopped paying mentors' honorariums. The shift in the burden of mentoring to banks has created a capacity imbalance, where the business facilitation function, which should be collaborative, is now supported unilaterally by credit officers. Herd and Moynihan (2019), in their Administrative Burden theory, explain that reducing administrative resources at the regional level not only reduces service capacity but also shifts cognitive and operational burdens to channeling institutions, ultimately narrowing the scope for policy interventions aimed at business development (capacity building) to merely verifying creditworthiness.

Third, the disposition of implementers tends to be reactive and driven by systemic compliance, rather than substantive mentoring. The obligation to mentor a minimum of five current debtors per month is input into the BRISPOT system as a prerequisite for subsequent credit applications. However, in practice, the frequency of visits decreases drastically to quarterly or by telephone once a business is categorized as running smoothly, while the intensity of mentoring only increases when a customer is in arrears. Furthermore, the public perception that KUR is still a productive credit "social assistance" (bansos) makes it difficult for officers to instill discipline in financial management and loan repayment. This phenomenon aligns with Lipsky's (1980) Street-Level Bureaucracy theory, which states that when policy implementers face rigid administrative targets with limited resources, they tend to develop coping mechanisms that prioritize meeting system quotas over depth of service. As a result, the mentoring function becomes more of a reporting formality, so that education on capital management, early detection of declining turnover, and business risk mitigation are not optimal.

Fourth, the bureaucratic structure exhibits procedural rigidity that hinders the continuity of working capital. The initial application procedure is relatively straightforward thanks to OSS integration and simple administrative requirements. However, the KUR top-up mechanism requires full repayment of the previous facility, accompanied by an administrative lag of H+1 to H+4 due to the guarantor's provisions and the limited input of the BRISPOT system. For MSMEs with tight cash flow, this lag disrupts the business cycle and forces entrepreneurs to seek riskier informal

financing alternatives. Pressman and Wildavsky (1973) in their Implementation assert that bureaucratic complexity involving multiple decision points and dependence on external institutions (such as guarantor companies) inherently increases the probability of implementation failure, especially when procedures are not designed with flexibility responsive to the characteristics of micro-enterprises. Cross-actor coordination also remains dependent on the extension of the expired MOU between the City Government and BRI, resulting in temporary and reactive policy synergies. Impact on MSME Performance: Although there has been an increase in turnover, an increase in the workforce, and business diversification (integration with Brilink agents, a transition from retail to wholesale, and an expansion of fish delivery coverage), these impacts are uneven. Businesses that successfully utilize KUR tend to have better initial financial literacy or receive intensive mentoring support from the Brilink network. Conversely, new MSMEs hampered by policy misconceptions, delays in top-ups, or a lack of substantive mentoring have not shown significant performance improvements. Within the outcome-based policy framework (Dunn, 2018; OECD, 2017), policy success is not measured by actual disbursement, but rather by changes in business capabilities and sustainability. The gap between the normative KUR target and the reality of implementation in Bitung City indicates that capital access alone is insufficient to improve MSME performance without the support of consistent communication, adequate mentoring resources, a disposition oriented toward business development, and a flexible bureaucratic structure.

## 2. Determining Factors of KUR Policy Implementation that Impact on Improving MSME Performance in Bitung City

The implementation of the KUR program in Bitung City is influenced by a dynamic interaction between supporting structural-instrumental factors and inhibiting contextual-procedural factors. The following analysis maps how these two groups of factors moderate the achievement of policy objectives. Supporting Factors: Structural incentives in the form of interest subsidies (3%–9%) and a no-collateral scheme up to a ceiling of IDR 100 million significantly lower the barrier to entry for previously unbankable MSMEs. Digitization of the verification system (SLIK OJK, SIKP, BRISPOT) accelerates credit analysis and prevents double disbursement. A routine mentoring mechanism integrated with the Brilink agent program also provides space for financial product socialization and distribution network expansion. From the perspective of Policy Instrument Theory (Howlett & Ramesh, 2011), KUR functions as an authoritative and financial instrument designed to correct market failures by providing positive incentives and risk mitigation. Stiglitz and Weiss (1981) in their Credit Rationing theory also emphasized that state intervention through guarantee schemes and interest subsidies effectively expands access to formal credit when market mechanisms fail to allocate capital to viable small businesses but are at risk of asymmetric information.

Inhibiting Factors: Apart from structural incentives, KUR implementation faces four critical problems that mutually reinforce and slow down the achievement of policy outcomes:

1. **Rigidity of the SLIK/SIKP Verification Algorithm:** The system automatically rejects applications from MSMEs with a history of micro-consumptive loans (paylater/COD) incorrectly inputted as investment/working capital loans. However, the loan amount is very small and does not reflect the business's debt capacity. This creates structural barriers that override real business feasibility for the sake of administrative compliance. Moynihan (2018) criticized this phenomenon as digital bureaucratic rigidity, where system automation without discretionary mechanisms actually widens financial exclusion for the very target groups it should protect.
2. **Rigid Top-Up Procedures and Administrative Pauses (H+1 to H+4):** Provisions requiring full repayment before new applications, coupled with system input delays of up to four business days, create a cash flow gap that risks disrupting MSME operations. Bardach and Patashnik (2019) emphasize that policy designs that fail to consider the target group's operational cycle will result in implementation friction, where regulations intended to maintain prudential banking actually conflict with the liquidity needs of micro-enterprises.
3. **Fragmentation of Coordination and Inactivity of PLUT:** Budget efficiency that stopped the operation of PLUT for the past two years, coupled with the expiration of the parent MOU of PemkotBRI, has caused the functions of mentoring, training, and licensing facilitation to become fragmented. Ansell and Gash (2008) in their Collaborative Governance theory state that failure to build a sustainable coordination institution will trigger siloed implementation, where each actor carries out its functions partially without strategic synergy, resulting in an asymmetric workload and slow policy response.
4. **Public Misconceptions and Low Financial Literacy:** The perception that KUR is "social assistance" that does not have to be repaid seriously weakens credit repayment discipline and increases vulnerability to non-

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performing loans when households experience economic shocks. Howlett et al. (2015) explain that the failure of policy framing and strategic communication results in the public not understanding the characteristics of policy instruments, which ultimately reduces beneficiary accountability and increases the collection burden for implementers.

Synthesis of Impacts on MSME Performance: The interaction between supporting and inhibiting factors creates a non-linear implementation pattern. Interest subsidies and digital verification do indeed accelerate initial disbursement, but the rigidity of SLIK, top-up delays, fragmented assistance, and public misconceptions systematically moderate these positive impacts. As a result, increases in turnover, profits, and employment are only felt in MSME segments that already have managerial readiness or are within an active assistance network (such as Brilink agents). For new MSMEs or those constrained by a history of consumer credit, the KUR policy does not fully function as a performance improvement instrument, but rather serves as a one-time capital access that is difficult to continue (non-renewable liquidity). Within the framework of Edward III (1980), when the four implementation variables do not operate synergistically and are supported by adequate institutional capacity, policies normatively designed to improve MSME performance will only produce partial and unsustainable impacts.

## CONCLUSION

Based on the discussion above, it can be concluded that:

1. The KUR disbursement procedure, based on Coordinating Ministerial Regulation No. 7 of 2024, in Bitung City has been implemented through document verification and digital system integration. However, substantively, most MSMEs do not fully understand the business criteria, credit history mechanisms, and document requirements, nor do they understand the transition mechanism to commercial financing after reaching the ceiling.
2. Determinant factors in the KUR disbursement process that affect MSME performance include: the rigidity of the SLIK/SIKP algorithm that rejects potential MSMEs due to incorrect input of micro consumer credit; rigid top-up procedures with administrative gaps from H+1 to H+4 that disrupt the continuity of working capital; the inactivity of PLUT due to budget efficiency that shifts the burden of assistance entirely to BRI; and the public perception that considers KUR as social assistance, which weakens credit repayment discipline. The interaction of these factors causes the impact of policies on MSME performance to be felt only in business segments that already have initial financial literacy, while beginner MSMEs have not shown significant performance improvements.

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