

## **FACTORS DETERMINING THE DECISIONS FOR PROVIDING PEOPLE'S BUSINESS CREDIT (KUR) FISHERMAN HOUSEHOLDS IN BENGKULU PROVINCE**

### **Faktor Penentu yang Mempengaruhi Keputusan Pemberian Kredit Usaha Rakyat (KUR) Rumah Tangga Nelayan Provinsi Bengkulu**

Edo Putra Pratama<sup>1\*</sup>, Reswita<sup>1</sup>, Lathifah Khairani<sup>1</sup>, Istriningsih<sup>2</sup>

<sup>1</sup>Agribusiness Study Program University of Bengkulu, <sup>2</sup>Center for Behavioral and Circular  
Economics Research National Research and Innovation Agency

*Jl. W.R Supraman Kandang Limu, Kecamatan Muara Bangkahulu., Bengkulu 38371, Indonesia*

\*Corresponding author: [edoputrapratama58@gmail.com](mailto:edoputrapratama58@gmail.com)

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#### **ABSTRACT**

Credit involves a component of trust that an organization or bank places in its customers. One form of credit provision for the public is the People's Business Credit (KUR). This study focuses on the decision-making process for granting KUR to fishing households in Bengkulu Province. The objective of this research is to provide a descriptive analysis of KUR distribution to fishing households and to identify the factors influencing credit approval decisions. This study was conducted in Bengkulu Province, which was purposively selected due to the broader availability of KUR capital. The research utilizes secondary data, with analytical methods including descriptive statistics and binary logistic regression. The findings indicate that 42 fishermen (21%) received KUR, while 158 fishermen (79%) did not. The factors that significantly influence the probability of receiving KUR are age and bank account ownership. Banks should implement policies that allow alternative requirements to replace collateral, ensuring that fishermen in Bengkulu Province can meet the necessary conditions. This study can serve as a reference for future research, which can be further explored using primary data.

**Keywords:** Binary Logit Regression, Business Credit for People, Fishermen, Households

#### **ABSTRAK**

Kredit melibatkan komponen kepercayaan yang dimiliki suatu organisasi atau bank kepada nasabahnya, salah satu bentuk penyediaan kredit bagi masyarakat adalah Kredit Usaha Rakyat (KUR). Penelitian ini berfokus pada keputusan pemberian Kredit Usaha Rakyat (KUR) rumah tangga nelayan di Provinsi Bengkulu. Tujuan dari penelitian ini adalah menganalisis deskriptif pemberian kredit oleh KUR kepada rumah tangga nelayan serta mengidentifikasi faktor yang memengaruhi keputusan pemberian kredit tersebut. Penelitian ini dilakukan di Provinsi Bengkulu, yang dipilih secara *purposive* karena ketersediaan modal KUR yang lebih luas. Data yang digunakan dalam penelitian ini adalah data sekunder. Metode analisis yang diterapkan

mencakup statistik deskriptif dan regresi logistik biner. Hasil penelitian menunjukkan bahwa jumlah nelayan penerima KUR sebanyak 42 orang (21%), sedangkan nelayan yang tidak menerima KUR berjumlah 158 orang (79%). Faktor yang probabilitas berpengaruh secara signifikan terhadap keputusan penerima kredit KUR adalah usia dan kepemilikan akun bank. Pada bank harus melakukan suatu kebijakan yang dimana jika tidak adanya jaminan maka dapat diganti dengan syarat yang dapat di penuhi oleh nelayan Provinsi Bengkulu. Penelitian ini dapat jadi gambaran pada penelitian selanjutnya yang diperdalam menggunakan data primer.

Kata Kunci: Kredit Usaha Rakyat, Rumah Tangga, Nelayan, Regresi Logit Biner

## INTRODUCTION

Credit comes from the Latin word "credere" which means "to believe" or "to be persuaded". This meaning reflects that credit involves a component of trust that an organization or bank has for its customers to use credit wisely (Andrianto, 2019). One form of institution that provides credit loans to the community is the People's Business Credit (KUR) (Hanifah, 2015).

People's Business Credit (KUR) functions as a source of capital for business actors that can be used to procure business facilities to support the production process (Riawan & Kusnawan, 2018). This loan is the right choice for business actors in an effort to develop and expand their business reach (Wulandari *et al.*, 2024). KUR is intended for individuals, both individually and in business groups, as well as business entities that carry out productive activities (Sunarta *et al.*, 2023). This makes KUR an economic empowerment to develop the economy of the community in an area, especially in coastal communities.

In coastal areas, most people depend on their livelihoods as fishermen. Fishing communities generally still maintain traditional lifestyles whose socio-economic conditions are generally concerning, and Bengkulu is one of them (Ismiwati *et al.*, 2022). Bengkulu is a province on the island of Sumatra, and most of Bengkulu's area is a coastal area. Bengkulu is an area with a fairly long coastline. According to BPS data (2022) it is around 525 kilometers and the coast of Bengkulu stretches from the coast of West Sumatra to the coast of Lampung Province. This can cause fluctuations in daily catches.

The coastal area of Bengkulu Province consists of six regencies and one city, namely Bengkulu City, North Bengkulu Regency, Seluma Regency, South Bengkulu Regency, Kaur Regency, Mukomuko Regency, and Central Bengkulu Regency. According to BPS data (2022), the fisheries catch in Bengkulu Province in 2022 was 82,494 tons/year. Based on the data, the catch in Bengkulu Province is relatively lower compared to the catch in Aceh, North Sumatra, West Sumatra, Riau Islands, South Sumatra, Bangka Belitung, and Lampung.

Fishermen's catches are influenced by factors such as weather uncertainty, labor, boats, fishing distance, and money (Puluhulawa *et al.*, 2016). This can cause fishermen's income to decrease while their expenses remain the same (Suryanty *et al.*, 2021). To meet their living needs, fishermen often apply for credit loans. Fishermen in Bengkulu Province usually take out credit loans from formal institutions, namely the People's Business Credit (KUR) because as a provider of capital services they have wider access and availability of funds compared to informal ones (Diana *et al.*, 2022).

Research conducted by Safa'atillah (2020) the age of the customer has an influence on the provision of credit loans. The older a person is, the less likely they are to get KUR because age greatly affects a person's performance in making credit installment payments. Research by Lasmarohana (2015) The number of family members who are dependents has a significant impact on decisions in granting credit.

Furthermore, research by Meidiyustiani *et al.*, (2019) assets are variables that influence

decisions in financing credit to MSMEs. Van Hon & Khuong Ninh (2020) explained that factors such as land value, income, education level, and gender play a role in determining the level of credit provision. This finding indicates that economic conditions and demographic characteristics of individuals can affect their opportunities to gain access to financing.

From the description above, it is known that previous studies have discussed more about the function of KUR in community empowerment and controlling community potential. This study has several similarities with previous studies, especially in the use of several similar variables. However, this study focuses more on fishermen, and there are variables that are suspected of influencing credit decisions, namely bank accounts. Furthermore, previous studies did not explain in detail the loans given to fishermen. Thus, this study aims to analyze the descriptive provision of credit by KUR to fishermen in Bengkulu Province and identify the factors that influence the decision to provide KUR credit to fishing households in Bengkulu Province.

## METHODS

### Location and Time of Research

This research was conducted in Bengkulu Province which was selected purposively because the People's Business Credit (KUR) has wider capital availability. This research was conducted in 2024.

### Sampling Determination and Sampling Method

In this study, sample determination was carried out through a survey sourced from Susenas data. The sample used is cross-section data, which includes information regarding the provision of People's Business Credit (KUR) to fishing households in Bengkulu Province in 2023. The sample in this study amounted to 200 respondents. fishing households in Bengkulu Province.

### Data Collection Method

This study utilizes secondary data obtained from the 2023 National Socio-Economic Survey (SUSENAS), which was collected by the Central Statistics Agency (BPS) of Bengkulu Province.

### Data Analysis Method

Descriptive analysis is used in the analysis to answer the first objective and the binary logit regression approach is used to achieve the second objective using Stata software version 18. The following is a binary logistic regression model formed based on these variables.

$$Y = \ln \frac{\pi(x)}{1-\pi(x)} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6$$

Where:

- Y = KUR credit provision
- 1 = Credit recipient
- 0 = Not receiving credit
- $\beta_0$  = Coefficient
- $\beta_1$  = Coefficient of the 1st independent variable
- X1 = Age (years)
- X2 = Length of education (years)
- X3 = Number of family members (people)

X4 = Boat ownership (dummy)

X5 = Bank account ownership (dummy)

X6 = Land ownership (dummy)

Hypothesis:

Ho : Variable x is suspected of having no significant effect on variable y.

Ha : Variable x is suspected of having a significant effect on variable y.

Decision making : Ha is accepted and Ho is rejected if the p-value is  $<0.05$  (Nuryadi *et al.*, 2017).

## RESULTS

### Respondent Characteristics

The characteristics of fishermen in this study were classified based on several aspects, such as age, length of education, number of family dependents, boat ownership, bank account ownership, and land ownership. Details of the characteristics of the fishermen can be seen in the table below.

Table 1. Respondent Characteristics

Variable	Amount	Average
Age (Years)		
23-43	92	46
44-64	89	
65-84	19	
Length of Education (Years)		
0-6	82	8
7-12	116	
13-15	2	
Number of Family Dependents (Persons)		
1-3	77	4
4-5	120	
$\geq 7$	3	
Boat Ownership (Dummy)		
Owens Boat	41	Does not own a boat
Does not own a boat	159	
Bank Account Ownership (Dummy)		
Have Bank Account	135	Have Bank Account
Do Not Have Bank Account	65	
Land Ownership (Dummy)		
Own Land	173	Own Land
Do Not Own Land	27	

Source: Processed Secondary Data (2025)

Table 1 describes the characteristics of fishermen in Bengkulu Province with an average age of 46 years. The youngest age recorded was 23 years, while the oldest reached 84 years. The average length of education of fishermen in Bengkulu Province is 8 years. The number of family dependents is an average of 4 people. Fishermen in Bengkulu Province on average do not have a boat. In terms of bank account ownership, on average, fishermen in Bengkulu Province have a bank account. In terms of land ownership, on average, fishermen in Bengkulu Province own land.

### Provision of People's Business Credit

The provision of People's Business Credit (KUR) is a process in which individuals or business actors gain access to People's Business Credit (KUR) provided by the government through designated banks or financial institutions. The focus of providing KUR credit in this study is fishermen in Bengkulu Province. For more details, the number of recipients and those who did not receive it can be seen in the following figure:

**Recipients of People's Business Credit (KUR)**

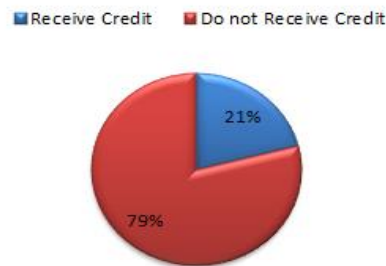


Figure 1. Recipients of People's Business Credit (KUR)

Figure 1 shows that fishermen in Bengkulu Province who received credit were 42 people with a percentage of 21%, and people who did not receive credit were 158 people with a percentage of 79%.

### Determining Factors Influencing the Decision to Grant People's Business Credit (KUR) to Fishermen's Households in Bengkulu Province

This study analyzes the factors that determine the decision to grant credit by the People's Business Credit (KUR) institution to fishermen in Bengkulu Province. Several factors that influence this decision include age, education level, number of family dependents, boat ownership, bank account ownership, and land ownership. The analysis used to determine the factors is using Stata software version 18. The results of the analysis of these factors are presented in Tabel 2.

Table 2. The Influence of Independent Variables on the Granting of People's Business Credit (KUR)

KUR Provision	Coefficient	Std. err.	Z	P> z	[95% conf. interval]
Age	-.0688664	.0205687	-3.35	0.001*	-.1091803 -.0285525
Year of Education	-.0538541	.0448892	-1.20	0.230	-.1418352 .0341271
Number of Family Dependents	-.0024377	.1645827	-0.01	0.988	-.3250139 .3201386
Boat Ownership	.1531139	.4540758	0.34	0.736	-.7368583 1.043086
Bank Account Ownership	1.920645	.6346704	3.03	0.002*	.6767138 3.164576
Land Ownership	1.286976	.8092794	1.59	0.112	-.2991829 2.873134
_cons	-.6258262	1.478072	-0.42	0.672	-3.522794 2.271141
Pseudo R <sup>2</sup>	0.1743				
Prob > chi <sup>2</sup>	0.0000				

Source: Processed Secondary Data (2025)

a= p-value <0.05 there is an influence

The results of the statistical test show that age and bank account ownership have a significant effect on the provision of People's Business Credit (KUR).  $R^2$  was obtained at 0.1743 with the scope of the study being a micro scale.

## DISCUSSION

### Respondent Characteristics

Table 1 explains that the characteristics of fishermen respondents in Bengkulu Province have very diverse characteristics. The average age of fishermen in Bengkulu Province is 46 years. Based on this average value, it shows that fishermen in Bengkulu Province are classified as productive age. Productive age can explain that fishermen can work optimally and have good physical strength. In line with the research of Deviani *et al.*, (2019), farmers who are of productive age tend to have more optimal conditions to increase production results. This shows that age factors play an important role in the productivity of the agricultural sector.

The average length of education of fishermen in Bengkulu Province is 8 years. Based on this average, it shows that the education of fishermen in Bengkulu Province is still relatively low. Low education shows that fishermen's mindset is very limited so that they are less able to make decisions. Neonbota & Kune (2016) A person's level of education plays a role in shaping a person's way of thinking and decision-making process is influenced by their level of education. The higher the level of education, the more developed their mindset and ability to make decisions.

The average number of dependents in a fishing family in Bengkulu Province is 4 people. In a household, the number of family members greatly affects a person's household expenses. In line with research conducted by Hoar & Fallo (2021), in general, dependent family members also play a role in providing labor. However, it can be assumed that not all dependent members play a role in this. On the other hand, the more members in a family, the greater the expenditure needed to meet household needs, including education costs and other basic needs.

Fishermen in Bengkulu Province on average do not have boats. This explains that not all fishermen in Bengkulu Province have private boats. Fishermen in Bengkulu Province sometimes rent boats from middlemen who provide boat rentals to go to sea if needed when going out to sea.

In terms of bank account ownership, most fishermen have bank accounts. This shows that the majority of fishermen have bank accounts, which indicates a better level of access to banking services among fishermen in Bengkulu Province.

In terms of land ownership, fishermen in Bengkulu Province on average own land. This means that land ownership can have a positive impact on the stability of the family's economy and assets, and can affect increased access to loans or credit in the future. Pinem & Pratiwi (2020) Land ownership status used in farming has a significant contribution in determining the level of income obtained.

### Credit Provision

The number of fishermen in Bengkulu Province who received People's Business Credit (KUR) was 42 people with a percentage of 21% and fishermen who did not receive People's Business Credit (KUR) were 158 people with a percentage of 79%. This shows that many banks require collateral for the provision of KUR. In the total population, most do not have access to credit because fishermen do not have boats as collateral, amounting to 79.5%. So that fishermen who do not have boats cannot access People's Business Credit loans. This is in accordance with research by Wulandari *et al.*, (2024) namely that there are several factors that cause them to be unable to apply for KUR, one of which is incomplete administrative requirements and one of the administrations by fishermen in Bengkulu Province does not have collateral such as a boat.



### **Determining Factors Influencing the Decision to Grant People's Business Credit (KUR) to Fishermen Households in Bengkulu Province**

Table 2 shows that  $R^2$  is 0.1743. Indartini & Mutmainah (2024) illustrate the extent to which the dependent variable can be explained by the independent variable in a model. The more independent variables included, the greater the  $R^2$  value, so adjustments are needed to obtain a more accurate estimate. Based on the  $R^2$  value shown in table 2, it can be concluded that the X variable in this study is able to explain the variable by 17.43%, while the remaining 82.57% is influenced by other factors not included in this study. The small  $R^2$  value is because the scope of this study is on a micro scale. So if changes in the level of household welfare by region, if determined from a person's micro, do not have a broad impact and the impact is only on a certain scope. In line with research conducted by Ermawati *et al.*, (2019), there are various factors that influence MSMEs in making investment decisions stating that the size of the  $R^2$  value can be caused by the measurement scale used against the extent of the impact of the influence of the variables studied. The greater the impact produced by the study, the greater the likelihood of affecting the size of the  $R^2$  value.

A probability value of 0.0000 which is less than 0.05 indicates that the variable X probability has a significant effect on the variable Y. In other words, the independent variables in this study significantly affect the provision of KUR. The independent variables in question are age, length of education, number of family dependents, boat ownership, bank account ownership, and land ownership. Setyaningrum & Muljono (2016) explain that if the independent variable has an influence on the dependent variable, then the regression model can be used to estimate the factors to be studied.

The results of the Stata test show that the age variable has a p-value = 0.001 < 0.05. Based on the hypothesis, it can be interpreted that  $H_a$  is accepted and  $H_o$  is rejected so that it can be concluded that the age of negative probability has a significant effect on the provision of KUR credit. This means that the older a person is, the less likely they are to receive KUR. This can happen because younger individuals do not have much experience and do not have enough capital, so they take out People's Business Credit (KUR) loans to get capital to continue their business. In line with research conducted by Safa'atilla (2020), the age of the customer has an influence on the provision of credit loans. The older a person is, the less likely they are to receive KUR because age greatly influences a person's performance in making credit installment payments. Meanwhile, the results of this study are not in line with the findings of Pravitasari *et al.*, (2023), which revealed that the age of the customer has a positive influence on the provision of credit, but this influence is not significant. Age is only one factor to consider, while credit decisions depend more on other factors, such as the strength of the business plan, ability to pay, and fulfillment of the requirements set by financial institutions.

The variable length of education obtained a p-value of 0.230 > 0.05. This shows that  $H_o$  is accepted and  $H_a$  is rejected, so it can be concluded that the length of education probability does not have a significant effect on the provision of KUR credit. This indicates that longer education does not directly affect the possibility of someone getting KUR, because other aspects such as business skills are more influential than formal education. In line with research presented by Rosyada (2023) that the education variable has no influence on the decision to provide KUR.

The variable number of family dependents obtained a p-value of 0.988 > 0.05. This shows that  $H_o$  is accepted and  $H_a$  is rejected, which means that the number of family dependents is likely to have no significant effect on the provision of KUR credit. This value shows that the number of dependents in the family is not the main factor considered by banks in determining credit decisions. Wulandari's (2019) research found that the number of family dependents did not have a significant effect on the smoothness of credit payments. This shows that in the

process of providing KUR loans to fishermen, this factor is not the main aspect considered by banks in assessing creditworthiness.

In the boat ownership variable, a p-value of  $0.736 > 0.05$  was obtained, indicating that  $H_0$  was accepted and  $H_a$  was rejected, which means that boat ownership is likely to have no significant effect on the provision of KUR credit. This happens because boats are not considered the main productive assets in credit applications. According to Mahmudah & Suprihhadi (2022), the main productive assets are resources or ownership that are used directly in economic activities to generate income or added value for their owners. The bank's goal in assessing the condition of the main assets is to anticipate the risk of default in financing.

The bank account ownership variable has a p-value of  $0.002 < 0.05$ . This shows that  $H_a$  is accepted and  $H_0$  is rejected, so it can be concluded that bank account ownership has a positive probability of significantly influencing the provision of KUR credit. This finding is in line with research conducted by Anggraini & Widyastuti (2020) which revealed that access to formal financial services increases the chances of getting credit. This means that if fishermen do not have a bank account, fishermen cannot apply for a loan from a KUR institution because having a bank account is a mandatory requirement that must be met by fishermen. For example, when fishermen take out a loan from a bank, they must have the same bank account as the bank applying for KUR. Thus, fishermen who have a bank account have access to borrow.

In the land ownership variable, a p-value of  $0.112 > 0.05$  was obtained, which means that  $H_0$  is accepted and  $H_a$  is rejected, so it can be concluded that land ownership has no significant effect on the provision of KUR credit. Based on this, it is known that fishermen who own land can be a supporting factor in providing credit, but not the main factor. According to research conducted by Adha (2023), ownership of assets such as houses or land is related to participation in the KUR program, where households that own assets tend to participate more than those that do not.

## CONCLUSION

The results of the study revealed that fishermen who received People's Business Credit (KUR) amounted to 42 people or around 21%. While the number of fishermen who did not receive People's Business Credit was 158 (79%). Factors that have a significant probability of influencing the provision of KUR credit are age and bank account ownership, while the variables of length of education, number of family dependents, boat ownership, and land ownership do not have a significant effect on the probability of granting People's Business Credit (KUR) in Bengkulu Province.

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