

ABSTRACT

This study aims to determine the effect of the Kredit Usaha Rakyat (KUR) PT. Bank Rakyat Indonesia (BRI) Watukelir unit to increase income of Micro, Small and Medium Enterprises (MSEs) in Watukelir. The evaluation of the effectiveness of the accuracy in this study uses three aspects, namely the accuracy of the process of giving Kredit Usaha Rakyat (KUR), the results of production work, and the provision of Kredit Usaha Rakyat (KUR) based on customer assessment.

This type of research is causal through a quantitative approach. The population of this study is the number of customers who took Kredit Usaha Rakyat (KUR) in 2019 BRI Watukelir unit, amounting to 568. Determination of the number of samples using the Slovin formula of 85 samples. The data collection technique used a questionnaire and the analysis in this study used descriptive analysis and regression.

The results of this study indicate the effectiveness of the Kredit Usaha Rakyat (KUR) from the aspect of the accuracy of the process of giving KUR, the results of production work, and the provision of Kredit Usaha Rakyat (KUR) are in the effective category. (1) the income of MSEs that have KUR in BRI is in the high category. (2) There is significant influence from the aspect of the accuracy of the process of giving Kredit Usaha Rakyat (KUR), the results of production work and the provision of Kredit Usaha Rakyat (KUR). (3) The three variables simultaneously have a significant effect.

Keywords: *Kredit Usaha Rakyat (KUR), Micro, Small and Medium Enterprises (MSEs), Effectiveness.*