

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the national economy, especially in employment and increasing gross domestic product. However, limited business capital is an obstacle to Business Development which will ultimately affect business sales and profits. The existence of the People Business Credit program from Bank BRI is expected to provide development for micro enterprises. The purpose of this study was to analyze the differences in business capital, sales turnover, operating profit, and the number of working hours on micro enterprises in Dayeuhluhur District, Cilacap Regency before and after obtaining People Business Credit from Bank BRI.

This study uses primary data with a sample of 80 micro enterprises respondents in Dayeuhluhur District, Cilacap Regency. Data were obtained through interviews and questionnaires. Data analysis techniques used are validity test and reliability test to measure the accuracy of the questionnaire and Wilcoxon Signed Rank Test to determine the development of micro enterprises before and after obtaining People Business Credit from Bank BRI.

Validity and reliability test results showed that the questionnaire that has been distributed to 80 respondents is valid and reliable. The results of the Wilcoxon Signed Rank Test of 80 respondents showed that People Business Credit from Bank BRI can help micro entrepreneurs increase business capital, sales turnover, operating profit, and number of working hours. Business capital increased by 195%, sales turnover increased by 165%, operating profit increased by 116%, and the number of working hours increased by 2% after obtaining People Business Credit from Bank BRI.

Keywords: Micro Enterprises, People Business Credit, Business Capital, Sales Turnover, Operating Profit, Number of Working Hours