



Intisari

Program Kredit Mitra Jawa Tengah (KMJ) 25 adalah skema kredit mikro dengan bunga rendah dan tanpa agunan. KMJ 25 merupakan salah satu bentuk implementasi dari Visi pembangunan Provinsi Jawa Tengah Tahun 2013–2018, menuju Jawa Tengah sejahtera dan berdikari. Secara teknis, bank penyelenggara program KMJ 25 adalah PT. Bank Jateng selaku perusahaan milik Pemerintah Daerah Provinsi Jawa Tengah. Program KMJ 25 diluncurkan pada bulan Maret 2016 dengan tujuan percepatan pengentasan kemiskinan dan pengurangan angka pengangguran di Jawa Tengah melalui pengembangan skema permodalan bagi usaha *start up* dan usaha mikro serta perwujudan rencana penerapan kebijakan *single digit* suku bunga kredit perbankan.

Penelitian bertujuan melihat sejauh mana program KMJ 25 dapat secara efektif mendukung pengembangan UMKM di Provinsi Jawa Tengah. Evaluasi yang akan dilaksanakan mencakup perubahan tingkat pendapatan dan jumlah tenaga kerja yang dimiliki nasabah sebelum dan sesudah menerima kredit, serta tingkat kepuasan nasabah terhadap layanan program KMJ 25. Data yang digunakan adalah data primer, diambil dari survey lapangan terhadap nasabah KMJ 25 di Kota Semarang. Penelitian ini menggunakan metode uji beda rata-rata satu sisi untuk mengestimasi perubahan tingkat pendapatan dan jumlah tenaga kerja yang dimiliki nasabah sebelum dan sesudah menerima kredit serta *Importance Performance Analysis* (IPA), *Customer Satisfaction Index* (CSI) dan *Gap Analysis* untuk mengestimasi tingkat kepuasan nasabah terhadap layanan program KMJ 25.

Hasil penelitian menunjukkan pendapatan yang diterima mengalami kenaikan sebesar Rp683.036 per bulan atau sekitar 11,69%, semula Rp4.043.571 menjadi Rp4.726.607 dan tenaga kerja per unit usaha mengalami penambahan sebanyak 1 orang, semula 3 orang menjadi 4 orang per unit usaha. Selain itu, hasil perhitungan *Customer Satisfaction Index* (CSI) sebesar 82,52% diartikan nasabah sangat puas terhadap layanan Program KMJ 25. Hasil studi menegaskan bahwa Program KMJ 25 sangat layak dilanjutkan agar dapat mendorong perkembangan UMKM di Propinsi Jawa Tengah.

Kata Kunci: Kredit Mikro, Program KMJ 25, Pendapatan, Tenaga Kerja, *Customer Satisfaction Index* (CSI).



Abstract

Kredit Mitra Jawa Tengah (KMJ) 25 Programme is a microcredit scheme which has special feature: low interest and non collateral. KMJ 25 is implementation of the vision of Central Java Province development in 2013-2018, towards prosperous and self-sustaining Central Java. The bank implementing the KMJ 25 programme is PT. Bank Jateng as a company owned by The Regional Government of Central Java Province. The KMJ 25 programme was launched in March 2016 with the aim to reduce poverty and unemployment in Central Java through establishing a capital scheme for start-up businesses and micro-businesses as well as implementing a single-digit bank lending rate policy.

The objective of this study is assessing effectiveness of the KMJ 25 programme in supporting the development of Micro, Small and Medium Enterprise (MSMEs) in Central Java Province. This study uses primary data which was yielded from interview survey of the KMJ 25 program customers in Semarang City. This study uses average differential test method to estimate changes in income levels and the number of workers owned by the customer before and after receiving credit as well as Importance Performance Analysis (IPA), Customer Satisfaction Index (CSI) and Gap Analysis to estimate the level of satisfaction of the customer against KMJ 25 programme service.

The results of the study show that the income level of borrower increased by Rp673,036 per month or 11.69%, from Rp4.043.571 to Rp4.726.607 and the number of workers per business unit raised one person, before was three persons and after receiving the loan become four persons. In addition, the CSI analysis result of the KMJ 25 programme is 82,52%, it indicates that the borrowers feels very satisfied following the Programme. Overall, the result of the study confirm that the KMJ 25 program brings positive impact for the society, therefore, this programme is feasible to be evolved continuously for supporting the MSMEs development in Central Java Province.

Keywords: Microcredit, KMJ 25 Program, Income, Labor, Customer Satisfaction Index (CSI).