
**ANALYSIS OF THE IMPACT OF LATE PAYMENT OF SHOPEE
PAYLATER ON PEOPLE'S BUSINESS CREDIT
APPLICATIONS (CASE STUDY AT BANK
MANDIRI KCP SUNGAI PENUH)**

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Abstract

Purpose: This research aims to find out how to get out of the problem of whitening bad credit records due to Shopee PayLater so that you can continue applying for People's Business Credit at Bank Mandiri, Sungai Banyak Sub-Branch Office. **Design/methodology/approach:** The method used in this research uses qualitative research methods, namely research methods or methods that emphasize analysis or descriptiveness. In the qualitative research process, things that are seen from the subject's point of view are emphasized more and the theoretical basis is used as a guide by the researcher, so that the research process is in accordance with the reality found in the field. **Findings:** The results of this research show that the process of whitening bad credit records is by paying off the remaining debt first, followed by clarifying the repayment with Shopee to immediately clear our debt history in BI checking. **Research implications:** Delays in Shopee PayLater payments can have a negative impact on a person's credit record and financial reputation at the Financial Services Authority. Even though we often find customers who are fluent in their credit payments, banks will also always remind them of the risk of late payments and give appreciation to customers who are fluent in their payments.

Keywords: Bad Credit, Financial Services Authority, People's Business Credit, Shopee Paylater.



INTRODUCTION

Economic growth reflects the changes and development of a country's economy over a certain period. It shows changes in economic phenomena that change, over time. (Nursidi & Wulandari, 2021).

In 2022, the Ministry of Finance of the Republic of Indonesia (Kemenkeu RI) said that economic development in Indonesia is in a relatively stable position, where the sectors that greatly affect economic stability in Indonesia are in the fields of Export and Import Trade and Increasing Micro, Small and Medium Enterprises (MSMEs). (Indrawati, 2022).

The efforts undertaken by the government to advance the economy in the MSME sector include improving skills and knowledge through training programs, adjusting several tax policies and regulations to support the growth of MSMEs, and the government also focuses on improving access to finance for MSMEs. Initiatives such as microcredit, capital assistance, and banking support can help MSME players in developing their businesses.

The Small Business Credit (KUR) program launched by the Coordinating Ministry for Economic Affairs aims to assist Micro, Small and Medium Enterprises (MSMEs) in obtaining additional capital to develop their businesses. This program offers credit with subsidized interest rates channeled through various banking institutions. (Fatinah, 2023). People's Business Credit (KUR) is channeled by the bank not directly from the head office or main office, but is channeled by branch offices that operate directly in various branches in each region, branch offices in banking institutions are usually called Sub-Branch Offices (KCP).

Bank Mandiri KCP Sungai Penuh is one of the branches of Bank Mandiri that operates in Sungai Penuh City, Kerinci Regency. As a financial institution, Bank Mandiri KCP Sungai Penuh collects funds from the public through various savings and deposit products, and distributes these funds to the public in the form of credit or financing, and is also a channeling institution for People's Business Credit (KUR) for the development of Micro, Small and Medium Enterprises (MSMEs) in Sungai Penuh City and Kerinci Regency. In the distribution of People's Business Credit (KUR) distributed by Bank Mandiri KCP Sungai Penuh to the community as business actors in Sungai Penuh City and Kerinci Regency, there are also frequent obstacles at the stage of applying for people's business credit, where obstacles are often found in the form of damage to the integrity of the name of the credit application customer who is included in the Financial Services Authority's Debtor Information Blacklist (iDEB).

In the People's Business Credit application procedure, there are various stages that must be passed, starting from the submission of materials, business surveys and the guarantee checking stage. At the material submission stage, the bank credit analyst first confirms the name of the party applying for credit to ensure that the applicant is not a bad credit customer by submitting a Debtor Information (iDeb) check at OJK, at this checking stage it is often found that customers who apply for People's Business Credit (KUR) loans are bad credit customers, so that the application for People's Business Credit (KUR) is stopped at the initial stage of submission. (Akbar & Farid, 2018)

To ensure that prospective debtors have good character, are honest and committed to credit repayment, banks need to conduct a thorough evaluation. One important step in this process is checking Debtor Information (iDeb) through BI Checking, now known as the Financial Information Service System (SLIK) under the Financial Services Authority (OJK). (Setiyawan, 2022)

At the stage of checking bad credit in iDeb OJK, many KUR application customers are found to be bad credit customers where the Debtor Information (iDeb) clearly shows information about the bad credit history, such as the existence of credit debts that have not been repaid elsewhere which are also under the observation of the Financial Services Authority (OJK).

At Bank Mandiri KCP Sungai Penuh, it is often found that customers applying for People's Business Credit (KUR) have red records in iDeb due to credit purchases at Shopee PayLater, most customers who have bad credit records do not realize that their negligence in using this online shopping application can have a negative impact on their business development.

Without realizing it, because Shopee PayLater is a platform that is directly supervised by OJK, consumers must be more careful in using the paylater feature and avoiding late payments, because it will have a bad impact in the form of the consumer's name being recorded as the name of a bad credit customer, and there will be many negative effects if it has been recorded badly in banking records.

Bank Mandiri Sungai Penuh during the end of 2023, calculated from September to November, there were many customers who applied for People's Business Credit who had problems at the submission stage, because the customer's name in the Debtor Information (iDeb) was recorded as bad due to the negative impact of late Shopee PayLater payments.

Most customers applying for Bank Mandiri People's Business Credit (KUR) who have problems in iDeb are caused by consumptive or impulsive behavior in shopping on the Shopee PayLater application. Customers who often make impulsive shopping decisions, without careful consideration of their needs and financial capabilities, which results in damage to the integrity of the name in iDeb as a bad credit customer or problematic payment. After conducting an interview with one of the customers who was hampered in applying for KUR, namely, the customer did not pay the Shopee PayLater bill for 3 months as much as Rp.7,000 and felt sorry after knowing that his negligence in payment could damage his name in the BI Checking system (Nasabah, 2023), This resulted in the KUR application being canceled, even though KUR is a subsidized business credit issued by the Government of the Coordinating Ministry for Economic Affairs for additional business capital with low credit interest.

Based on the above description that has been stated through the background, the author is interested in conducting further research which will be stated in the form of a proposal entitled "ANALYSIS OF THE IMPACT OF LATE PAYMENT OF SHOPEE PAYLATER ON PEOPLE'S BUSINESS CREDIT APPLICATIONS (CASE STUDY AT BANK MANDIRI KCP SUNGAI PENUH)". This research aims to find out how to get out of the problem of whitening bad credit records due to Shopee PayLater so that you can continue applying for People's Business Credit at Bank Mandiri Sungai Penuh Sub-Branch Office.

Research on Bad Debt on the use of Shopee Paylater has been widely conducted. Some previous studies have shown varied and inconsistent results between one study and another. By conducting a literature study, the researcher concluded that there had been no previous research similar to this researcher. Research that has been done includes:

1. Research conducted by (Syarofah, 2023) examines the legal protection of consumers who use Shopee Paylater who experience bad credit due to the Covid-19 pandemic.

2. Research conducted by (Azmi, 2024) about Analysis of the Role of the Financial Information Service System (SLIK) in Providing General Credit (Case Study at PT. Bank Syariah Indonesia KCP Meulaboh Imam Bonjol)
3. Research conducted by (Berlian, 2020) on Risk Analysis of Default by Islamic Fintech Loans.

LITERATURE REVIEW

Paylater Payment

PayLater is a payment system available at PT Commerce Finance in the online sales platform application. This method makes it easy for consumers to make payments in installments.

PayLater is a lending and borrowing service based on financial technology (fintech) innovation provided by Shopee to facilitate payments when shopping on the Shopee e-commerce platform. This service is regulated under Financial Services Authority (OJK) regulation No. 77/2016 concerning Information Technology-Based Money Lending and Borrowing Services. (Nuriani et al., 2022).

(Aristanti, 2020), PayLater has various advantages that make it a preferred payment solution for millennials.

(Ramadhani, 2020), While PayLater offers many benefits, there are a few things to consider before deciding to use it. Such as the additional fees and interest rates involved.

People's Business Credit

People's Business Credit (KUR) is a credit program designed to help small and micro businesses in Indonesia. The program aims to improve people's welfare by providing easier access to business capital for small businesses. Economic scholars may describe KUR as a government policy initiative that aims to alleviate poverty and improve people's welfare by providing easier access to loans for micro and small businesses. (Akbar & Farid, 2018).

Based on Coordinating Minister for Economic Affairs Regulation (Permenko) No. 11/2017 on Guidelines for the Implementation of People's Business Credit (KUR), there are several types of KUR that are differentiated based on the type of financing. The following are the forms of KUR:

- 1) KUR Mikro: Aimed at micro businesses with a maximum credit ceiling of up to Rp 25 million per individual. This program usually has simpler requirements and a faster process.
- 2) Small KUR: Aimed at small businesses with a credit limit of between Rp 25 million and Rp 500 million. KUR Kecil requires collateral and has a more in-depth verification process.
- 3) KUR Placement of Indonesian Workers (TKI): Aimed at prospective Indonesian workers who will work abroad.
- 4) Special KUR: Aimed at specific sectors such as the agriculture and plantation sectors.

The KUR program aims to allocate a wider range of business capital for MSME players to develop the community's economy through MSMEs.

The process of applying for and distributing People's Business Credit (KUR) involves several stages that are generally regulated by the government and financial institutions. The general stages in the process of applying for and distributing KUR in Indonesia start from registration and document preparation, eligibility evaluation, followed by credit application, credit approval, signing of the agreement, and the last stage is the credit disbursement stage as well as monitoring and assistance.

Bad Debt

Bad credit is a situation where the borrower is unable to repay the debt on time. This condition is usually caused by many things, such as the loss of the debtor's main income, default plans, and others. If bad credit is not addressed immediately, it will worsen the debtor's credit history or score. With a bad credit history, this will have an impact when debtors apply for loans elsewhere. Debtors with poor credit history will find it difficult to get approval for their financing applications. For financial institutions such as finance companies and banks, bad credit will also have a negative impact on business performance. In the financial industry, bad credit is also known as Non-Performing Loan (NPL). If the ratio of bad debts is not maintained and is outside the recommended limit, this will affect the company's reputation in financing external parties and increase the cost of allowance for bad debts. (Admin FBI, 2022).

Risiko kredit macet dapat dikurangi melalui analisis yang mendalam terhadap calon debitur sebelum memberikan layanan kredit. Prinsip 5C kita kenal ketika mengevaluasi permohonan kredit, yaitu: Character (Kepribadian), Capacity (Kemampuan), Capital (Modal), Condition of economy (Kondisi ekonomi), dan Collateral (Jaminan) (Hafiwidjaja et al., 2007).

Customer Name Integrity

Reputation on the integrity of the customer's name refers to the perceptions and assessments made by financial institutions that are directly monitored by the Financial Services Authority, to maintain the integrity of the name in banking records, a high level of caution is required in using financial products or services that are directly supervised by the OJK.

As stated in POJK Number 42/POJK.03/2017 concerning the Obligation to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks, banks are required to prepare and implement financing policies that aim to prevent the occurrence of non-performing loans or financing. This principle is taken to safeguard the reputation of customers and prevent damage to their financial records. (Peraturan Otoritas Jasa Keuangan, 2017).

Trust in the integrity of the customer's name greatly influences the financial institution's decisions related to offering products and services, as well as granting credit. Vice versa, if the integrity of the customer's name is classified as good without any bad credit records, then it is easy for a financial institution to offer its products and services. (Parwati & Erlina Wati, 2022).

The integrity of the customer's name is favored by financial institutions, namely customers who have a good record in credit payments or current credit. (Wandani et al., 2023).

Financial Services Authority Regulation (POJK) Number 40/POJK.03/2019 regulates the assessment of commercial bank asset quality, including in terms of credit collectibility.

Debtor Information

Debtor Information (iDeb) or OJK's Financial Information Service System (SLIK OJK), formerly known as BI Checking, is a system that displays the history of credit payment transactions made by an individual. It allows banks and other financial institutions under OJK to access and check a customer's credit history before granting a loan. Here are some important points related to iDeb or SLIK OJK:

- 1) Information Provided: iDeb or SLIK OJK provides information on the debtor's identity, amount of financing received, credit payment history, collateral and guarantors, and bad credit report.
- 2) Data Access: OJK's iDeb or SLIK data is collected and integrated into the system by OJK, and any bank or financial institution can access it before granting a loan.
- 3) Credit Score: Each debtor or customer is given a score based on their loan history. This score becomes a benchmark for banks in determining loan approval or rejection.
- 4) Effect of Credit Score: Having a good credit score will ease the process of applying for a credit or loan. Conversely, a poor credit score will increase the likelihood of rejection of a loan application.

With OJK's iDeb or SLIK, banks and financial institutions can make better decisions in granting loans, while debtors are expected to maintain their credit history in order to have a good credit score. (BCA Grup, 2023).

BI Checking is currently an important criterion used by banks and other financial institutions when considering a credit application from an individual. It is the process of checking a person's creditworthiness with Bank Indonesia's Debtor Information System (SID). For reference, Bank Indonesia has a Debtor Information System (SID) that contains data on creditworthy customers. Starting January 1, 2018, BI Checking, formerly called SID, is now called the Financial Information Service System (SLIK) and is managed by the Financial Services Authority (OJK). (Syahira, 2023).

RESEARCH METHODS

Participant Informants

Research informants who will be researched or interviewed are Bank Mandiri KCP Sungai Penuh microcredit employees and individuals who have used Shopee PayLater services and at the same time, have failed when applying for People's Business Credit (KUR) at Bank Mandiri KCP Sungai Penuh but have made whitening efforts at BI Checking. The informant data in this study are as follows;

Table 1: Research Informants

No	Informants	Position	Amount of people
1	Key Informan	Micro Banking Manager (MBM) Bank of Mandiri KCP Sungai Penuh	1
		Microcredit Analysis (MKA) Bank of Mandiri KCP Sungai Penuh	1
		Employee of Mandiri's Bank KCP Sunga Penuh	2
Amount of Informants Key			4
2	Main Informan	Customers who are hampered in applying	2

		for KUR due to Shopee Paylater	
Total Research Informants			6

Source: Data processed 2024

Data Collection Technique

Data collection techniques need to be carried out with the aim of obtaining valid data in research. Researchers used the following methods;

1. Observation

Observation is data to answer problems, observing the symptoms studied in this case the five human senses (vision and hearing) are treated to capture the observed symptoms. What was captured was recorded and then the notes were analyzed.

2. Interview

The interview technique used by researchers is an unstructured interview technique, meaning that the interview guidelines are only made with an outline that will be questioned. Interviews are used to obtain data or information regarding the impact of Shoppe PayLater on People's Business Credit applications at Bank Mandiri KCP Sungai Penuh.

3. Documentation

Documentation is a way of finding data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, minutes, meetings, agendas, and so on.

Data Validity Determination Technique

Stating that the data validity checking technique is the degree of trust in the research data obtained and can be accounted for the truth. explains that to check the validity of data in qualitative research includes credibility test (credibility), transferability test (transferability), dependability test (dependability) and finally objectivity test (confirmability). (Sugiyono, 2015) .

Research Ethics

In qualitative research, research ethics relates to the way researchers formulate research topics, plan research, access data, collect data, store data, analyze data and report responsibly and morally. (Sarosa, 2021) .

a) Respect for human dignit

Subjects have human rights and freedom to make choices to participate in or refuse research (autonomy). The researcher also did several things related to informed consent, namely the agreement to participate as a research subject after receiving a complete and open explanation from the researcher about the entire research implementation.

b) Respect for privacy and confidentiality of the subject (respect for privacy confidentiality)

Humans as research subjects have privacy and the right to obtain confidential information. The researcher eliminates the subject's identity and then replaces it with a certain code.

c) Respect for justice and inclusiveness.

The principle of fairness means that the research provides benefits and burdens equally according to the needs and abilities of the subject.

Data Analysis Technique

The data analysis model used by researchers is an interactive model Miles, Huberman, dan Saldana (2014). Komponen dalam analisis data (Miles et al., 2014) as follows:

1) Data condensation

Data condensation refers to the process of selecting, focusing, simplifying, abstracting, and transforming data that approaches the entire section of written field notes, interview transcripts, documents and empirical materials. The conclusion is that this data condensation process is obtained after the researcher conducts interviews and obtains written data in the field, which later the interview transcripts are sorted out to get the focus of the research needed by the researcher.

2) Data Presentation (data display)

Presentation of data is an organization, unification, and information that is concluded. Presentation of data here also helps in understanding the research context because it conducts a more in-depth analysis.

3) Conclusions drawing

Conclusions drawing here is carried out by researchers from the beginning of researchers collecting data such as looking for understanding that does not have a pattern, noting the regularity of explanations, and causal flow, which in the final stage concludes the overall data obtained by researchers.

FINDINGS AND DISCUSSION

Bank Mandiri KCP Sungai Penuh is a financial institution that serves the people of Sungai Penuh City and Kerinci Regency whose offices are located in Sungai Penuh City, precisely on Jl. Yos Sudarso, Sungai Penuh, Sungai Penuh City, Jambi. Bank Mandiri KCP Sungai Penuh serves the community with various banking products such as Credit, Savings, and Investment. Bank Mandiri KCP Sungai Penuh provides various kinds of credit for customers, in the form of Mandiri Multipurpose Credit (KSM), Motor Vehicle Credit, Micro Credit, and People's Business Credit (KUR).

The process of applying for and distributing People's Business Credit at Bank Mandiri KCP Sungai Penuh

Based on the results of interviews that have been carried out at Bank Mandiri KCP Sungai Penuh, where Mr. Desus Ardianto as an employee of SGP Bank Mandiri Sungai Penuh and connected with the results of observations that researchers have made, it can be concluded that the KUR application process at Bank Mandiri KCP Sungai Penuh has several stages, namely:

1. Fulfilling Applicable Terms and Conditions

- 1) Minimum age 21 years.
- 2) Have a productive business that has been operating for at least 2 years.
- 3) Not currently in another credit or loan program.
- 4) Have a SHM that will be used as collateral (in own name or parent's name)
- 5) Have a business certificate issued by the village.
- 6) Have an NPWP (for loans >Rp 50 million).
- 7) Have additional collateral for loans >Rp 100 million.

2. Preparing Documents

The documents that need to be prepared are photocopy of KTP, photocopy of KK, photocopy of SKU, photocopy of marriage certificate, photocopy of SHM, and photocopy of NPWP (for loans >Rp 50 million). At the item inspection stage, the Micro Credit Analyst (MKA) will check each of our documents and check the customer's name and credit record in Ideb to ensure that the customer is allowed to continue the KUR application process.

3. Business Survey

After the bank states that the customer applying for KUR is eligible for KUR, the bank will continue the process or the next stage in the form of a business survey to ensure that the business is truly productive and has good business financial management, so that it can be ensured to proceed to the disbursement stage.

4. Disbursement Stage

At this stage, the customer, his/her spouse and the collateral owner only need to sign a Credit Agreement Letter, followed by notarization and a credit passbook as an account for loan disbursement and repayment.

The Impact of Late Shopee PayLater Payments on KUR Applications

The impact of late Shopee PayLater payments on credit records at OJK affects the customer's ability to obtain credit from other financial institutions, as explained by the customer directly, namely the adverse impact of negligence in payments in the use of online credit, despite having awareness of the consequences of this, in the end the customer found that after repayment, the bad record at OJK was not automatically cleared, and a whitening stage was needed to continue borrowing at other credit institutions such as KUR.

Based on the observations made by the author, the impact of late Shopee PayLater payments is not directly an obstacle in the KUR application process, but this delay has an impact on the Debtor Information issued directly by OJK as a sign to be allowed to continue the KUR distribution process as stipulated directly by the government as a requirement in KUR distribution.

Efforts to Bleach Bad Credit Records in BI Checking

Based on the results of an interview with a customer who is an informant of this research, the author concludes that for information regarding whitening, customers get information about whitening credit records through the bank and the internet provides a holistic understanding. This step helps us realize the importance of transparency and openness during the financial recovery process. pemutihan applications cannot be processed immediately before the previous debt is paid off, and for the pemutihan itself only requires confirmation from the place of debt from shopee to be submitted to OJK.

It can be said that the bleaching time depends on the institution where we have problematic credit, for example at shopee, the time for bleaching varies, but the average time needed for bleaching is 1-2 weeks, while to continue KUR lending you have to wait 2-5 years, according to the provisions of the Bank.

Education from the Bank

In addition to serving and offering various banking products, Bank Mandiri KCP Sungai Penuh also always ensures that its customers are always good at managing finances, especially KUR credit customers where the bank always wants its customers to always be smooth in KUR payments. Bank Mandiri will not object if its customers ask for solutions if there are problems in managing customer finances and the bank always teaches customers how to manage good finances to avoid bad credit.

Bank Mandiri Sungai Penuh also often finds customers who are smooth in their credit payments, but the bank will also always remind them about the risk of late

payments and give appreciation to customers who are smooth in their payments in the form of guarantees that will be facilitated for further credit loans and the limit of their loans will also be doubled if during their payments there have never been bad credit problems.

The bank will provide tips and advice on how to maintain security when conducting online credit transactions, including the use of secure internet networks, avoiding accessing financial accounts from unsecured computers or devices. Through this education, the bank strives to ensure that customers have sufficient knowledge to make wise financial decisions and can manage online credit responsibly.

CONCLUSIONS

Based on the results of the research analysis, it can be concluded as follows:

1. Based on the analysis of the KUR distribution process at Bank Mandiri KCP Sungai Penuh, it has implemented a process that is quite effective in providing access to small and medium enterprises to obtain financing.
2. Late payment of Shopee PayLater can have a negative impact on a person's credit record and financial reputation at the Financial Services Authority (OJK), late payments can lead to a decrease in a person's credit score at credit monitoring agencies, such as the Credit Bureau.
3. The bad credit record whitening measures undertaken by OJK can have a positive impact on KUR applications. Customers who have undergone the whitening process and show a commitment to improving their financial condition have a better chance of getting their KUR application approved, as they show an effort to rebuild their credit reputation.
4. Bank Mandiri KCP Sungai Penuh emphasizes the importance of financial awareness for customers, understanding personal finance, budget planning, and the impact of late payments are key.

Suggestions

1. Before applying for KUR, make sure to understand the requirements and documents required by Bank Mandiri KCP Sungai Penuh. This includes identity documents, business supporting documents, and financial documents. Make sure all the necessary documents are prepared carefully and in accordance with the requirements set by the bank. This will ease the application process and speed up the assessment of your application.
2. Customers should prioritize prudent financial management and pay financial obligations on time. This includes timely payments for services such as Shopee PayLater, to prevent late payments that could negatively impact your credit record and future KUR applications.
3. Evaluate your financial condition honestly, understand the reason for the late payment and make sure you have a clear picture of your financial situation, immediately contact Shopee PayLater to inform them of your situation. If there is a bad credit issue, do a whitewash immediately, learn from this experience and try to avoid late payments in the future.
4. Banks should provide personal financial counseling services specifically for customers who need further assistance, by providing this resource, customers can better understand their financial situation and receive appropriate advice. Create infographics that clearly explain how online credit works, the costs involved, and the consequences of late payments.

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