

# Pengaturan prinsip know your customer oleh bank dalam pembiayaan usaha mikro, kecil dan menengah : studi UMKM pakaian jadi di Pasar Tanah Abang = Rules on know your customer principles by banks in financing micro small and medium enterprises : studies of garment MSME in Tanah Abang Market

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## Abstrak

[<b>ABSTRAK</b><br>

Usaha Mikro, Kecil dan Menengah (UMKM), yang diharapkan berperan dalam pertumbuhan ekonomi nasional, masih menghadapi berbagai masalah terutama masalah permodalan. Tesis ini membahas pengaturan prinsip KYC oleh bank terhadap UMKM, dan bagaimana mekanisme pemberian kredit kepada UMKM serta kendala-kendala apa saja yang dihadapi oleh UMKM Pakaian Jadi di Pasar Tanah Abang dalam memperoleh pembiayaan dari bank. Metode penelitian hukum normatif yang digunakan dalam penelitian ini menunjukkan bahwa pengaturan prinsip KYC dilaksanakan dengan ketat oleh bank dan sama untuk semua nasabah termasuk UMKM. Mekanisme pemberian kredit untuk UMKM sama seperti mekanisme pemberian kredit kepada perusahaan tanpa membedakan skala perusahaan tersebut. Hal ini menyebabkan UMKM sulit mendapatkan tambahan modal kerja yang sangat dibutuhkan untuk pengembangan usaha. Dalam rangka meningkatkan peran dan daya saing UMKM, perlu dipertimbangkan kembali pengaturan prinsip KYC oleh bank untuk UMKM agar lebih fleksibel tetapi tetap aman bagi bank;

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<b>ABSTRACT</b><br>

Micro, Small and Medium Enterprises (SMEs), which are expected to play a significant role in the national economy growth, still faces many problems, particularly the problem of capital. This thesis discusses rules on KYC principles applied by banks to SMEs, loan mechanism for SMEs and the constraints faced by the Garment SMEs in Tanah Abang Market to obtain financing from banks. Normative legal research methods used in this study shows that rules on KYC principles have been executed by the banks strictly and alike for all customers, including SMEs. Loan mechanisms applied for SMEs are similar as those applied for general business form without taking into consideration the scale of the business form. As a result, it is difficult for SMEs to obtain additional working capital as needed to improve or develop its business competitiveness. In order to enhance the role and competitiveness of SMEs, it is necessary to reconsider rules on KYC principles applied by banks to SMEs in a more flexible yet secure approach.;Micro, Small and Medium Enterprises (SMEs), which are expected to play a

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