

## ABSTRACT

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(x + 128 pages)

### ***THE ROLE OF BANKS IN PROVIDING CREDIT TO MSMEs IN SEPATAN DISTRICT TANGERANG REGENCY***

*This thesis discusses the role of banks in providing credit to MSMEs. As explained in the Banking Law, the main function of banks is to collect and distribute public funds. This main function is carried out in order to increase equitable development, economic growth and national stability towards improving the standard of living of many people. MSMEs also play a role as a tool for national economic development and growth, as was clearly seen during previous economic crises in Indonesia. However, the obstacle often experienced by MSME players is difficulty in getting access to financing and capital. Therefore, the aim of this thesis is to analyze the role of banks as distributors of funds to MSMEs in the form of credit. And whether the credit financing activities fulfill the principles of economic democracy, which contain the value of justice, the value of togetherness, the value of equality and the value of benefit to MSME actors. Sepatan District, Tangerang Regency is an area where the business climate is developing, especially in terms of empowering MSMEs. In conclusion, data will be taken from parties and agencies related to banking, credit financing, and Sepatan District, Tangerang Regency to explain to readers the level of difficulty and success of banking institutions in providing credit and implementing the principles of economic democracy to MSMEs in Sepatan District, Tangerang Regency.*

References : 70 (1982 – 2023)

Keyword : *Bank, Credit, MSME, Economic Democracy.*