

PROFESSIONAL ETHICS IN PROVIDING CREDITS FOR MSMES

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Abstract

Professional ethics is a branch of ethics that critically and systematically reflects the moral problems inherent in a profession. Sometimes, Business Ethics also called management ethics is the application of moral standards in business activities. Business is an individual business activity that is organized to produce and sell goods and services in order to get benefit in meeting the needs of the community. Business means also the total number of businesses which include agriculture, production, construction, distribution, transportation, communication, service businesses and government engaged in making and commercializing goods and services to consumers. Business ethics must be seen as an element in the business venture itself. Business without ethics in the long term will not succeed. Nowadays, there have been many cases, especially in the Micro, Small and Medium Enterprises (MSMEs) sector, which in essence do not apply business ethics so causing problems which result in losses both in terms of banking and debtors. MSMEs is one of the business sectors in Indonesia which has an important role. Especially in small cities, this sector is very helpful in developing the potential area. It also can open employment that aim to reduce unemployment. But most of these businesses still face obstacles, namely capital problems. In order to overcome this, the government has endeavored to make a policy that is the existence of Micro, Small and Medium Enterprises (MSMEs) Credit with the aim of helping the community, especially business owners to increase their business capital. In observations used descriptive qualitative observational methods and supported by data obtained from direct observation or surveillance, archive documentation, interviews with bank employees and customers. Despite the obstacles, bank officer tries to carry out the procedure of lending in accordance with the provisions and provide the best service for customers.

Keywords: Ethics, MSMEs, Professional Ethics