

CURRENT CONTENT 2024

1. **Waste Management System: A Case Study of Waste Bank Management Toward a Circular Economy in Maros Regency;** Asropi, Mala Sondang Fatmawati, Ilham, Syafiuddin Saleh, and Andi Rosdianti Razak; Volume 20, No. 1, 2024.

Waste management has been in the spotlight recently due to the annual escalating volume of waste generated. The concept of a circular economy has emerged as a viable economic framework that aligns with sustainable development objectives, particularly those concerning responsible consumption and production practices to support local economies. This article seeks to assess the efficacy of waste bank management in fostering the development of an efficient municipal waste management system conducive to a circular economy with a robust waste recycling infrastructure. This study employed a descriptive qualitative interpretative approach underpinned by a phenomenological framework. Data were gathered from diverse reputable sources such as journals, books, and other relevant references, which the author subsequently analyzed. The findings indicate that waste management in Maros Regency has been operating optimally, driven by stakeholder involvement in promoting waste disposal practices within the community. Establishing the Turikale Main waste bank is a testament to the success of transitioning waste management towards a circular economy model. This initiative facilitates waste recycling and empowers the local economy, generating substantial monthly revenue independently. The significance of this research lies in its capacity to offer valuable insights and recommendations for researchers seeking to evaluate and formulate waste management strategies anchored in the concept of waste banks, which can be replicated in other regions.

Keywords: Waste Management System; Circular Economy Development; Waste Bank Management.

2. **The Maximization of State Non-Tax Receivables Management at The Directorate General of Law Enforcement on Environment and Forestry;** Anastasia Perangin-angin and Mala Sondang Silitonga; Volume 20, No. 1, 2024.

This research investigates the problems encountered in the receivables management process by outlining the main strategies at the Directorate General of Environmental and Forestry Law Enforcement (Dirjen PHLHK). This research uses a qualitative approach and case study method. The results of this study indicate that the process of managing receivables at Dirjen PHLHK has not been optimal due to the absence of a formal SOP for receivables management, limited human resources, inefficient coordination and

cooperation between internal divisions and external institutions, ineffective internal control, and inadequate facilities. Therefore, the efforts to optimize accounts receivable management at Dirjen PHLHK include making formal SOPs, making operational guidelines and technical guidelines for the implementation of receivables management, compiling a more comprehensive workload according to position class, recruiting officers who meet the qualifications of tasks and functions related to accounts receivable management, increasing awareness among related parties, implementing a more active internal control system and developing facilities and infrastructure in the implementation of receivables management by implementing a more sophisticated and sustainable technology system. The implications of the study are thoroughly discussed.

Keywords: State Finance; Receivable Management; Non-Tax State Revenue.

3. **Talent Management Phenomenon in Indonesia - Systematic Literature Review;** Diana Linawati, Muhammad Aswad, and Yudi Azis; Volume 20, No. 1, 2024.

Talent management has attracted substantial attention from industry and academia worldwide. In Indonesia, implementing talent management in the business sector has expanded with business and economic growth. Various organisations, both multinational companies and local companies, have adopted the concept of talent management as part of their human resources management strategy. However, despite this trend, many organisations in Indonesia have yet to embrace talent management fully. This article explores the phenomenon of talent management in Indonesia through a systematic literature review (SLR) approach. A total of 29 articles discussing talent management in Indonesia were examined. It is evident that while talent management is gaining traction in Indonesia, especially compared to neighbouring countries, significant gaps in the discourse surrounding this phenomenon exist in both the public and private sectors.

Keywords: Talent; Talent Management; Implementation; Indonesia.

4. **The Role of Women in East Kalimantan's Economic Growth;** Samuel Fery Purba; Volume 20, No. 1, 2024.

Gender equality is essential because it indicates justice and equality for men and women with the same rights, obligations, and opportunities, resulting in economic growth in the region and country. This study aims to analyze the effects of women's roles: the gender development index (GDI), the gender empowerment index (GEI), the percentage of women as professionals (PWP), the mean years of schooling for women (MYSW), and the women's life expectancy (WLE), on economic growth in East Kalimantan. This study used secondary data from Statistics of East Kalimantan Province (BPS). This data

was analyzed using panel data regression covering from 2017 to 2021 from 10 cities/regencies in East Kalimantan. The findings indicate that GEI significantly influences economic growth in East Kalimantan, whereas GDI, PWP, MYSW, and WLE do not significantly affect economic growth. This lack of impact can be attributed to women's limited involvement and participation in various sectors, including economics, education, and health. Consequently, programs aimed at enhancing GDI, PWP, MYSW, and WLE have not translated into tangible economic growth in East Kalimantan. To address this, local governments and stakeholders in East Kalimantan must increase women's participation in political spheres such as parliament and higher education, ensure access to healthcare, and fortify regulations and institutions promoting women's rights, fostering regional economic growth.

Keywords: Economic growth; Gender Development Index; Gender Empowerment Index; Gender equality; Women's Role.

5. **Analysis of the Principles of Good University Governance at the University of Indonesia as a State University with Legal Entity (PTN-BH) in 2014-2019;** Althof Endawansa and Vishnu Juwono; Volume 20, No. 1, 2024.

To achieve its vision and mission, the University of Indonesia (UI) has undertaken a series of improvements across various domains, encompassing governance. However, despite these endeavours, the enhancements in UI's governance do not seem to correlate with its performance achievements as documented in the annual reports. This study aims to analyse the application of the principles of good university governance at UI, a state university, from 2014 to 2019. The findings reveal that the execution of good university governance at UI, operating as a State University with a Legal Entity from 2014 to 2019, has not been optimised. The study delineated obstacles to good university governance at UI, encompassing the lack of involvement in decision-making processes beyond the rectorate, particularly in academic management; absence of transparent selection criteria for critical leadership roles such as UI Rectors and Deans; disparities in workload distribution across UI units; and outdated information on the ui.ac.id website. Recommendations stemming from the study advocate for enhancements in regulatory frameworks, refinement of staff performance assessment mechanisms, dissemination of financial regulations, and exploration of avenues to augment non-tuition revenue streams. These proposed measures aim to mitigate the identified challenges and to implement sound university governance principles more effectively at UI.

Keywords: Autonomy; Good University Governance; Performance; Policy.

6. **Moderating Gender in Work From Home Policy Implementation on State Civil Apparatus Performance using Multigroup Analysis;** Trisna Setyarini, Alfi Haris Wanto, and I Gede Eko Putra Sri Sentanu; Volume 20, No. 1, 2024.

The WFH (Work From Home) policy has significantly changed the work landscape, particularly within governmental institutions. As organizations grapple with implementing this policy, they must navigate newfound disruptions and adapt to a new way of working. Understanding how this policy is executed sheds light on its impact on employee performance and whether the implemented work system is suitable. This study analyzed the relationship between WFH policy implementation and various factors such as work productivity, work-life balance, and overall apparatus performance, with a subsequent examination of gender moderation. Data were collected through a Google forms survey from January to February 2023, targeting all East Java Region's BPS (Central Bureau of Statistics) Regency/City personnel. Results indicate that the WFH policy enhances employee performance and productivity, both directly and indirectly. However, it also appears to diminish work-life balance. Overall, no significant differences are observed between genders regarding the implementation of WFH, whether in terms of performance, work productivity, or work-life balance, either directly or indirectly. The WFH policy emerges as a viable solution, particularly during the pandemic, offering workplace flexibility and ensuring employee health security.

Keywords: Work From Home; Policy Implementation; Apparatus Performance; Gender Moderation; Multigroup Analysis.

7. **Assessing the Role of Surabaya City Government's Responsiveness Toward Public Acceptance of COVID-19 Mitigation Policies;** Dyah Ayu Wiranti and Putu Aditya Ferdian Ariawantara; Volume 20, No. 1, 2024.

Public acceptance, involving community awareness and support, is crucial for successful policy implementation. Despite challenges faced during the performance of the COVID-19 mitigation policy in Surabaya, the city government has shown responsiveness in addressing the issue. This study investigates the influence of the Surabaya City Government's responsiveness on public acceptance of the COVID-19 mitigation policy. Employing the Policy Acceptance Model and government responsiveness theory, a quantitative survey was conducted with 400 purposively sampled respondents. Results indicate a significant positive effect, indicating that higher government responsiveness leads to greater public acceptance of the COVID-19 mitigation policy. These findings support existing theories and validate the importance of community support in policy implementation.

Keywords: Public Acceptance; Government Responsiveness; COVID-19 Policy.

8. **Collaboration Model in Blended Learning-Based Training: A Case Study at the Center for State Civil Apparatus Training, Development and Competency Mapping of the National Institute of Public Administration;** Susy Ella, Rosita Novi Andari, Shafiera Amalia, and Candra Setya Nugroho; Volume 20, No. 2, 2024.

This study proposes the collaboration model for implementing blended learning-based civil apparatus training programs. This study adopted a mixed-method approach, integrating quantitative and qualitative data into the Delphi process to develop a collaboration model for stakeholders in blended learning-based civil apparatus training. The results reveal a model describing the identification of the actors and their roles and the process and prerequisites in collaborating with the blended learning-based civil apparatus training programs. The study offers valuable insights for training institutions and stakeholders involved in similar initiatives, providing practical guidance derived from recommendations to enhance collaborative training practices, ultimately aiming to improve the effectiveness and efficiency of training programs.

Keywords: Collaboration; Training; Blended Learning.

9. **Indonesian Civil Service Management in the Health and Disaster Management Sector: Post-COVID-19 Pandemic Prospective;** Robby Firman Syah, Nisa Agistiani Rachman, Rori Gusparirin, Bonataon Maruli Timothy Vincent Simandjorang, Indra Mudrawan, and Yogi Suwarno; Volume 20, No. 2, 2024.

The COVID-19 pandemic as a non-natural disaster has made many countries aware of reform in healthcare systems and services and disaster management, including Indonesia. The high intensity of natural disasters in Indonesia and the presence of non-natural disasters such as the COVID-19 pandemic have become the government's momentum to carry out better mitigation in the future. This study aims to identify and analyse the gap between the existing conditions and the ideal conditions for the needs of the State Civil Apparatus (ASN) in the health and disaster management sector in the future. Using a gap analysis approach with qualitative data collection, this study shows a significant gap between the availability of ASN compared to the number of ASN needed in the health and disaster management sectors in Indonesia. Moreover, to make the health and disaster management sector successful, this study formulates the need for ASNs in strategic positions: Specialist Doctor, General Practitioner, Dentist, Pharmacy and Food Supervisor, and Rescuer. In addition, this study suggests the need for developing ASN competencies in this sector, such as digital services, biotechnology, nanotechnology, integrated flood management, construction of drinking water supply systems and landfills, risk management, and review analysis and mitigation.

Keywords: Pandemic; Human Resources Management; Gap Analysis; Health Sector; Disaster Management.

10. **Talent Management in Indonesian National Armed Force: Addressing Personnel Bottlenecks;** Rindri Andewi Gati and Tri Widodo Wahyu Utomo; Volume 20, No. 2, 2024.

Over the years, the Indonesian National Armed Forces (TNI) has been tasked with upholding state sovereignty and national defence. However, TNI also faces

a bottleneck among its middle- and high-ranking officers, leading to excess non-job personnel. Without corresponding promotion adjustments, the current policy will affect the institution's performance and officers' careers. This study applied qualitative research by conducting interviews and gathering primary and secondary data through focused group discussion and literature review from various policy documents and reports. The findings then highlight the solutions with talent management emerging as a strategic approach. It offers a second-best policy option by promoting professionalism and modernity while addressing organisational challenges. Through this approach, we tried to propose evidence-based solutions to improve organisational performance and address personnel bottleneck issues. This study proposes a new approach to talent management strategies. It involves recruiting, developing, and retaining high-potential individuals and optimising functional positions based on expertise to offer an alternative career path. The talent management approach also aims to enhance efficiency and effectiveness within military organisations.

Keywords: Talent Management; Bottleneck; Personnel Development; Military Organisation; Indonesian National Armed Force.

11. Education Service for Children of Unregistered Indonesian Migrant Workers in Malaysia; Deaningma Maharani, Ardhana Januar Mahardhani, Hadi Cahyono, and Afifah Nur Fadilah; Volume 20, No. 2, 2024.

Following registration records for the 2022 Unlicensed Foreign Worker Recalibration Program (PATI), 418,649 Indonesian citizens are participating in the labour recalibration program in Malaysia, so this will have a negative impact, namely an increase in the number of children of Indonesian migrant workers. Malaysian immigration authorities do not allow all migrant workers to invite their families to come live in Malaysia. This causes migrant workers' children to feel ostracized, discriminated against and denied their right to education due to a lack of access to education and love from their parents. The research aims to explore the role of government in providing educational services. The research method is descriptive and qualitative. The subjects of this research were the Indonesian and Malaysian governments, the children of unregistered immigrant workers in several guidance studios, and migrant workers. Data was collected through interviews, observation, and documentation. Data analysis techniques include data reduction, data presentation, and conclusion drawing. The research results found that the rights of Indonesian citizens and children have been fulfilled, such as access to education. Fulfilling these needs is achieved through the role of government, such as establishing formal and non-formal schools to foster a sense of comfort and protection. In addition, the government, with its role, can create appropriate policies to provide rights and safety to the children of unregistered immigrant workers.

Keywords: Government Role; Education Service; Unregistered Immigrants' Children.

12. **The Determinants for Policy Implementation: A Study of Public Service Mall Program in Indonesia;** Fadillah Putra, Wike, Farida Nurani, Mochamad Chazienul Ulum, Sekar Aqila Salsabilla, and Hefry Johan Ferdhianzah; Volume 20, No. 2, 2024.

Research on policy implementation altered from building meta-theory towards explaining concerted action across institutional boundaries, the diversity of actors, loci, and levels. Current theory about factors determining the success of public policy implementation includes managerial, organisational, resources, bureaucracy, and politics. The establishment of Public Service Malls (PSM) in Indonesia is used as a case study to carry out this assessment because it represents a considerable challenge in the implementation process. This study aims to provide new perspectives about the determinants of successful public policy implementation, especially in a highly diverse political context such as Indonesia. This policy implementation involves several ministries at the central level and 540 local governments. This study uses an exploratory qualitative approach, and the data was collected through FGDs and in-depth interviews conducted with relevant ministries and local governments. The data is then analysed using NVIVO to find the structure of the concepts and themes according to the conceptual framework used. This research suggests that factors in policy implementation should be placed in a hierarchical order because they are determinants that cause other factors to emerge. In the case of implementing the PSM policy in Indonesia, the political factor becomes the determining factor, which is the highest position, followed by the bureaucracy, managerial, resources, and the organisational at the end.

Keywords: Determinant; Policy Implementation; Public Service.

13. **Building Urban Mobility through Smart Cities and Sustainable Policies;** Asriadi and Eko Priyo Purnomo; Volume 20, No. 2, 2024.

This study examines how smart cities and sustainable policies build urban mobility. Research data from a highly reputable journal indexed by Scopus yielded 321 documents. The search criteria included the title-abs-key "urban mobility," document type "Article," subject area "Social Science," language "English," source type "Journal," and the exact keyword "urban mobility" for publications between 2019 and 2023. This research employed a qualitative approach with bibliometric analysis. Data analysis was conducted using VOSViewer and NVivo12 Plus software to visualise data in images and graphs. The research findings indicate that urban mobility is a pivotal consideration in urban development projects. The United States emerged with the highest focus on urban mobility, accounting for 47 publications, or 16% of the total. Recent research has particularly emphasised topics related to COVID-19, parking management, bicycle infrastructure, mobility services, mobility patterns, and sustainable urban planning, with a significant concentration in 2021. Notably, urban mobility initiatives have fostered collaboration, with a prominent

partnership observed with Universidade de São Paulo (13 publications or 17%). These initiatives underscore the importance of establishing networks, groups, and services to advance the development of smart cities and sustainable urban policies.

Keywords: Smart City; Sustainable Policy; Urban Mobility.

14. **The Analysis of Challenges and Opportunities in Integrated Village Government (IVG);** Haeruddin, Roni Ekha Putera, and Nabilaa Mohamed; Volume 20, No. 2, 2024.

Following the implementation of the Law of Village, the resolution of village government issues proved to be a challenging endeavour. This paper presents a comprehensive systematic analysis to identify themes in village government studies. The primary objective is categorising the problems and possibilities village governments encounter. The research data utilised in this study is obtained from the Scopus Database, covering the period from 2009 to 2023. The data is subsequently analysed using the VOSviewer tool. The findings present five prominent themes and a total of 35 network elements of the governance of rural communities. These themes encompassed many aspects, such as healthcare, economic matters, conflicts, agricultural practices, and government initiatives. The study revealed that despite implementing the Law on Villages, the prevalence of intricate challenges in village government remains prominent. Scholars concur that they advocate for establishing collaborative efforts among stakeholders to delineate the sequential problem-solving steps. However, it is worth noting that rural communities often face challenges in embracing external interactions and adopting the urban commons model to establish an extensive network and facilitate multi-level growth. The findings serve as a foundation for future investigations on village government and a point of reference for more informed decision-making in governance practices. The limits were due to the exclusive use of publications from Scopus for analysis. Hence, conducting research employing a comparative approach and leveraging the Web of Science (WoS) database and other indexes are crucial to promoting the conceptual progress of village government study.

Keywords: Integration Village Government; Integration; Implementation; Challenges and Opportunities; Indonesia.

15. **Aiming for Tomorrow: Breakthrough Strategies in Public Sector Talent Management;** Nurhakim Ramdani Fauzian, Eko Prasajo, Muhammad Azis Muslim, and Setiawan Wangaatmaja; Volume 20, No. 3, 2024.

The West Java Provincial Government is adopting technology-driven talent management. This empirical study explores digital-based civil service talent management, emphasizing its role in supporting merit-based placement. Key steps involve digital models, employee profiling, talent mapping, and leveraging information systems. This digital approach yields comprehensive, measurable

talent data and transforms HR management into a more objective and efficient process. Successful implementation depends on leadership commitment, HR capabilities, and robust IT infrastructure. Future research could explore the impact of these processes on individual and organizational performance. Policy recommendations for the West Java Province include enhancing leadership commitment to digital transformation in talent management, developing HR manager skills in digital systems and evidence-based decision-making, investing in IT infrastructure, integrating and standardizing talent management systems, and formulating sustainable policies for digital talent management development, including data privacy and security.

Keywords: Talent Management; Civil Service; Public Organization; Public Management; Digital Talent Management.

16. Intellectual Property Marketplace: Increasing Information Technology-Based Public Sector Marketing in Indonesia; Nuralia, Amir Imbaruddin, Tri Widodo Wahyu Utomo, and Yogi Suwarno; Volume 20, No. 3, 2024.

The marketing of intellectual property outcomes holds paramount importance. This study examines the potential utility of the Intellectual Property Marketplace as a promotional instrument for the public sector, particularly in information technology. This study analysed pertinent literature and secondary data concerning the evolution of IP Marketplaces globally, focusing on Indonesia. Our findings reveal that the IP Marketplace established by the Ministry of Law and Human Rights has emerged as a novel platform for optimising the marketing of IP-generated products. This web-based IP Marketplace serves as a hub connecting intellectual property producers and potential clientele. A critical recommendation for further development entails formulating a regulatory framework to ensure that the convenience offered by the IP Marketplace does not compromise the security and authenticity of intellectual property products.

Keywords: Public Sector Marketing; Intellectual Property; Information Technology-based; IP Marketplace.

17. Policy Content Analysis of Population Administration Online Service Policies during the Pandemic in Yogyakarta: A Logical Framework Review; Martino; Volume 20, No. 3, 2024.

The pandemic has presented unprecedented challenges to public administration by disrupting fundamental public services. The government is responsible for managing public interests and responding effectively to crises. Inadequate crisis response can lead to a collapse in essential public services, including population administration services. Studies on the policy cycle during a crisis are still relatively limited. After the COVID-19 crisis prompted efforts to investigate and document policy developments during the situation, the significance of this study has increased. This study examined the policy process of population administration online services in Yogyakarta during the pandemic, particularly by analyzing policy content perspectives. This study analyzed policy

input, process, output, and impacts using a qualitative case study methodology in a logical framework approach. The findings indicate that the political system effectively adapts to the policy environment, converting inputs into policy adoption and producing coherent policy outputs. The use of online systems aims to ensure vital government services continue without interruption while minimizing risks. This adaptation improves accessibility and efficiency, ensuring valid population documentation, data integrity, and legal certainty. Rather than formulating new policies, policy adoption is made through learning, negotiation, and swift dissemination across government levels. However, individuals lacking access to technology or digital literacy skills face exclusion risks. Addressing ongoing online service changes post-pandemic is crucial for efficiency. The policy process highlights agility, innovation, and collaboration in managing crises and delivering public services effectively. Leveraging technology and adaptive governance enhances public governance resilience and capacity to meet community needs.

Keywords: Crisis Response; Population Administration Online Service; Public Service; Policy Cycle; Policy Content Analysis..

18. Unveiling the Policy Paradox: Fertilizer Subsidies and Their Impact on Farmer Welfare in Aceh; Vellayati Hajad, Ikhsan, Herizal, Deni Setiawan, and Ikhwan Rahmatika Latif; Volume 20, No. 3, 2024.

This study examines the effectiveness of the fertiliser subsidy program in Aceh Province and its implications for farmer welfare. Although the program seeks to alleviate poverty by reducing production costs and increasing crop yields, the program has yet to yield the expected results. This study employed a qualitative case study approach to analyse the policy's implementation and challenges, focusing on Aceh's unique historical and social context. The study findings reveal that the effectiveness of the policy is hampered by some issues related to resource allocation, communication, administrative governance, and organisational structure. These constraints have prevented the policy from significantly improving the welfare of rice farmers. The study concludes that, although the fertiliser subsidy program has potential, it has not substantially reduced poverty among farmers in Aceh. A significant limitation of this study is its inability to fully assess the potential for increasing government capacity to support farmers due to differences in perceptions and preferences among government actors. This study highlights the need for a more integrated and responsive policy framework to address the unique challenges faced by the agricultural sector in Aceh.

Keywords: Subsidised Fertiliser; Farmer; Welfare; Policy Effectiveness; Poverty Alleviation.

19. Efficiency of Special Autonomy of Papua: Does it Have an Effect on the Poverty Rate?; Sepviana Nur Kumala, Mulyanto, and Sarjiyanto; Volume 20, No. 3, 2024.

Papua Province has received special autonomy funds since 2001. The provision of special autonomy funds is to help improve the development and welfare of the Papuan people. In this research, the level of welfare is measured by poverty. The efficiency of special autonomy needs to be considered so that budget allocation can be right on target. This research aims to analyse the efficiency of special autonomy in Papua and its influence on poverty levels in 2018 - 2022. Data Envelopment Analysis (DEA) and Panel Data Regression Analysis are the research methods used. The variables used in this research are education function expenditure, health function expenditure, public service expenditure, average length of schooling, life expectancy, percentage of households with adequate drinking water, and efficiency value with DEA. The research results show that several districts/cities in Papua have reached the efficiency level. Furthermore, the variables of efficiency level, adequate drinking water, life expectancy, and spending on education have a negative and significant effect on the poverty level in Papua. Meanwhile, the variables average length of schooling, expenditure on health functions, and expenditure on service functions do not affect the poverty level in Papua Province. The findings in this research could help the government and researchers know the efficiency of special autonomy. Furthermore, this study will show which factors help decrease the poverty rate in Papua Province.

Keywords: Efficiency; Special Autonomy; Poverty Rate; Papua Province.

20. **Transforming Public Service Delivery in Indonesia: Exploring the Potentials and Challenges of Metaverse;** Simon Sumanjoyo Hutagalung and Eko Budi Sulistio; Volume 20, No. 3, 2024.

The metaverse could transform public services. Service accessibility, efficiency, and quality can be improved through this technology. This article addresses these research questions: How does the Indonesian government use metaverse in public service? What are the primary narratives and counter-narratives around metaverse-based public services in Indonesia? Which Indonesian public service using metaverse is most promising? This research evaluates and identifies public policy using the Narrative Policy Framework (NPF). Characters, setting, plot, and morals are identified for NPF analysis. According to the study, the metaverse may improve public service accessibility, efficiency, and efficacy. Infrastructure deficiency, technology allocation, and budget consideration must be considered while developing the metaverse.

Keywords: Service accessibility; Metaverse; Public Services; Narrative Policy Framework.

21. **The Impact of KUR Disbursement on MSME's Credit Growth;** Muhammad Hafizh Ridha, Hasan Ashari, and Taufik Damhuri; Volume 20, No. 3, 2024.

MSMEs support social and economic growth through employment and poverty reduction. Recently, MSMEs have had some challenges, including limited access to capital. Hence, the government should participate in solving those

challenges, such as creating various MSME financing empowerment programs with multiple schemes, such as interest subsidies, guarantees, or risk sharing. KUR become an alternative instrument to support MSME financing in Indonesia, with substantial implications for economic growth. This study aims to provide empirical evidence regarding the effect of KUR Disbursement on MSME's Credit Growth with MSME's Commercial Credit Growth as a mediating variable. The data covered 33 provinces in Indonesia from 2015-2021. Using the Random Effect Model and Ordinary Least Square (OLS) Regression, the results indicated that (1) KUR Disbursement does not affect MSME's Credit Growth, (2) KUR Disbursement negatively influences MSME's Commercial Credit Growth, (3) MSME's Commercial Credit Growth positively influences MSME's Credit Growth, and (4) MSME's Commercial Credit Growth does not mediate the relationship between KUR Disbursement on MSME's Credit Growth means MSME's Commercial Credit Growth cannot act as a mediating factor in enhancing the effect of KUR Disbursement on MSME's Credit Growth. **Keywords:** KUR Disbursement; Commercial Credit; MSMEs; MSMEs Funding.

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