

## **ABSTRACT**

*The creative industry is included in the Creative Economy section. In Indonesia, start-ups are developing rapidly, especially in the creative industry. The creative industry itself includes 16 subsectors. However, there are several things related to creative start-ups, including the difficulty of getting access, one of which is from a bank loan. One of the reasons it is difficult for creative industry start-ups to get records, is because the assets they have are intangible. The purpose of this study is an indicator that is used as a consideration for banks to start a creative industry that will propose from the banking sector. The variables used in this research are loan / credit / funding, organization / institution and administration.*

*The object of this research is the banking sector which is part of the State Owned Enterprises (BUMN). This research is an exploratory study, using qualitative methods and semi-structured interviews. In addition, the triangulation method is used to reduce the subjectivity value of the findings found by researchers. The results of this study are that several indicators of the loan / credit / funding, organizational / institutional variables affect the administration of access decisions in banking. It is hoped that this research can be used as a reference for creative industry start-ups in applying for access to banks.*

**Keywords : Funding, Start-ups, Creative Industries, Start-up funding, bank loans, Creative industry start-up funding..**