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# Analysis Of Non-Performing Loan Settlement From The Aspect Of Internal Control In The Banjar Sampiang Multipurpose Cooperative

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**Abstrak:** Kredit bermasalah merupakan suatu resiko yang tidak akan lepas dari pemberian kredit yang dilakukan oleh koperasi. Dengan adanya hal tersebut koperasi harus memiliki pengendalian interen untuk menyelesaikan kredit bermasalahnya. Penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data yang digunakan adalah wawancara, observasi, dan dokumentasi. Untuk menguji keabsahan data digunakan triangulasi sumber. Tahapan yang dilakukan untuk menganalisis data adalah pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan dengan analisis induktif. Faktor-faktor penyebab kredit bermasalah adalah dari faktor interen dan faktor ek-steren. Penyelesaian kredit bermasalah pada Koperasi Serba Usaha Banjar Sampiang dilakukan dengan 4 cara yaitu re-scheduling, reconditioning, kombinasi (rescheduling dan reconditioning), dan penjualan jaminan.

**Kata Kunci:** Koperasi, Kredit Bermasalah, Faktor-Faktor Penyebab Kredit Bermasalah, Penyelesaian Kredit Bermasalah

**Abstract:** Non-performing loans are a risk that will not be separated from the provision of credit carried out by cooperatives. With this, cooperatives must have internal control to resolve their non-performing loans. This research is a qualitative research with a descriptive approach. The data collection techniques used are interviews, observations, and documentation. To test the validity of the data used source triangulation. The stages carried out to analyze data are data collection, data reduction, data presentation, and drawing conclusions with inductive analysis. The factors causing non-performing loans are from internal factors and external factors. The settlement of non-performing loans at the Banjar Sampiang Multipurpose Cooperative is carried out in 4 ways, namely rescheduling, reconditioning, combinations (rescheduling and reconditioning), and collateral sales.

**Keywords:** Cooperatives, Non-Performing Loans, Factors Causing Non-Performing Loans, Settlement of Non-Performing Loans

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## Introduction

Cooperatives according to the Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Concerning Perkoperasian, is one of the business entities consisting of individuals or legal entities, whose activities are based on the principle of cooperatives and are based on the principle of kinship. Undang-Undang Re-publik Indonesia Nomor 25 Tahun 1992 Concerning Perkoperasian undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Concerning Perkoperasian it is said that cooperatives when reviewed according to their type of business can be divided into 5, namely, savings and loan cooperatives, consumer cooperatives, producer cooperatives, marketing cooperatives, and service cooperatives, but in Agustine (2021) one type of cooperative was added, namely Multipurpose cooperatives. In 2019 there were 123,048 active cooperative units, in 2020 there were 127,124 units, and in 2021 as many as 127,846 units Badan Pusat Statistik (2022). Multipurpose cooperatives have more than one type of business activity, for example carry-ing out production and consumer activities (Agustine, 2021). One of the activities carried out by Multipurpose cooperatives is the provision of credit. undang-Undang Republik Indonesia Nomor 1 Tahun 2016 Concerning Penjaminan crediting is the provision of money or bills that can be equated with it, based on a loan agreement or agreement, made by a bank or cooperative with another party that obliges the borrower to pay off his debt after a certain period of time with the provision of interest. The provision of credit carried out by co-operatives will not be separated from the risk of non-performing loans. According to Peraturan Otoritas Jasa Keuangan Nomor 40/POJK.03/2019

loans that can be said to be non-performing are loans that for 1-5 months the credit payment is not smooth and customers are often in arrears. With the existence of non-performing loans, cooperatives must have a good internal control system. The internal control system is a control system whose organizational governance, methods and measures have been coordinated and used to maintain or- ganizational assets, check the accuracy and reliability of accounting data, spur efficiency and spur established management policies (A'isah et al., 2016). The internal control system aims to maintain the wealth and rec-ords of the organization, check the accuracy and reliability of accounting data, encourage efficiency, encour-age the observance of manage-ment policies (Marchelina & Syaharman, 2020).

The Banjar Sampiang Multipurpose Cooperative is a cooperative that focuses on providing savings and loans services, electricity payment services, telephone, and samsat payment services to the surrounding community, but the provision of savings and loans services is the service that provides the largest income in this cooperative. The credit provision carried out by the Banjar Sampiang Multipurpose Cooperative in 2021 amounted to IDR 18,422,373,000, but unfortunately for non-performing loans, it can be said to be very high at 28% and this is far from the tolerance limit imposed by the Financial Services Authority (OJK) of 5%. On re- search (Lubis & Shahfithrah, 2018) it is said that minimizing non-performing loans at KSPPS BMT NU Se- jahtera Sumedang Branch by rescheduling, reconditioning, and restructuring. While in the study (Febriana, 2018) the settlement of non-performing loans is by means of direct handling such as giving a letter to a credi- tor who has experienced late payment, going directly to collect payments, and if the creditor has not paid, restructuring will be carried out. And on research (Puspitasari et al., 2021) handling of non-performing loans is carried out by means of rescheduling, reconditioning, and restructuring.

Previous research that has been carried out previously discusses problems similar to this research, name- ly about how to resolve non-performing loans. However, there is a difference, namely that this research was conducted at the Banjar Sampiang Multipurpose Cooperative in 2022. 1) To find out the factors that cause non-performing loans in the Banjar Sampiang Multipurpose Cooperative and 2) To find out the internal con- trol of the settlement of non-performing loans in the Banjar Sampiang Multipurpose Cooperative.

## Method

This research is a qualitative research with a descriptive analysis approach. This research was conducted at an Multipurpose Cooperative located on Jalan Raya Kalantaka, Gianyar District, Gianyar Regency. The source of this research data is primary data in the form of factors causing the occurrence of non-performing loans, and internal control of the settlement of non-performing loans. In addition, secondary data obtained from documentation such as books, journals, organizational structures, and records related to credit settle- ments at the Banjar Sampiang Multipurpose Cooperative. The collection instruments in this study include voice recording devices, notebooks, and cameras. The data collection techniques in this study were inter- views, observations, and documentation. The validity of the data is tested by the source triangulation meth- od. The stages carried out in carrying out data analysis in this study are data collection, data reduction to ob- tain relevant data and be able to answer what is the basis of this study, data presentation, and drawing con- clusions with inductive analysis and presented descriptively.

## Result and Discussion

### 1. Factors Causing Non-Performing Loans

#### a. Interen Factors

In the survey conducted to assess the customers who will be given credit, there are errors such as misjudging the character and analyzing the source of funds that will be used for their credit payments in the future, and there is an attachment between the cooperative and the customer who will receive the credit, so that the credit recipient customer will be easier to receive his credit with less than optimal considerations.

#### b. External Factors

The ability to pay from credit recipients decreases, this can happen because the credit recipient's business has decreased / experienced bankruptcy, besides that customers experienced termination of employment

from their workplaces, and the Covid-19 disaster, such as in 2020 and 2021 there was a Covid-19 disaster which caused some customers who were in arrears or paid interest only.

## 2. Settlement of Non-Performing Loans at the Banjar Sampiang Multipurpose Cooperative

### a. Rescheduling

Rescheduling is a method used by the Banjar Sampiang Multipurpose Cooperative to resolve its non-performing loans, namely by increasing the repayment time of customer loans. The rescheduling policy is taken by the cooperative so that customers have the opportunity to find funds to resolve problem loans from the time determined by the cooperative. The rescheduling policy is based on several considerations, such as, the credit payment period has expired but still has a credit amount that is not high enough, and there is still a desire on the part of the customer to repay the loan, the value of the guarantee is still adequate, and the character of the customer can still be trusted. Credit settlement by rescheduling does not harm the customer or the cooperative itself, because the customer will have time to collect funds in order to pay off the credit and the cooperative will be able to redistribute the credit that has been paid by the customer.

### b. Reconditioning

Reconditioning is a policy given by the Banjar Sampiang Multipurpose Cooperative by changing the terms such as the payment period and the amount of interest previously agreed upon by the credit recipient and the cooperative. The consideration of granting a reconditioning policy is based on the fact that the customer has credit with a credit payment term that is still or has expired, and the amount of credit is quite large. The reason for the reconditioning is so that the cooperative will still receive income from the credit that has been given, and will not cause the Banjar Sampiang Multipurpose Cooperative to suffer considerable losses. Credit settlement by reconditioning at the Banjar Sampiang Multipurpose Cooperative does not harm the cooperative or the customer itself, because the cooperative will continue to receive repayment from the customer even though the time is slightly longer than what was agreed at the beginning of the loan, and the customer also gets relief for credit payments.

### c. Combination

At the Banjar Sampiang Multipurpose Cooperative, only a combination of rescheduling and reconditioning is carried out, this settlement is intended for customers who are trusted and have a responsible character. This policy is aimed at customers who have non-performing loans such as credit payment terms that are still or have expired, large amounts of credit and according to the Banjar Sampiang Multipurpose Cooperative have the potential to be unable to continue their credit payments. Settlement of non-performing loans in cooperatives in this way is very beneficial for cooperatives and customers, because cooperatives will still receive credit returns that have been given with a period that has been agreed upon by the customer and cooperative when negotiating, as well as customers will get policies such as leeway, payment of principal only until a certain time, and a decrease in interest rates. This can be used by customers to collect funds that will be used as payment for non-performing loans.

### d. Sales Guarantee

The sale of guarantees is carried out if from the provision of rescheduling, reconditioning, combination policies, giving notification letters and direct calls to warning letters III there is no response from the customer. The sale of collateral is not carried out by auction, but is sold according to the price at the time the sale is made. After being sold, the cooperative will carry out the process of resolving non-performing loans owned by the customer, and the remainder of the sale of collateral that has been reduced by the total non-performing loans owned will be returned to the customer. In the sale of guarantees carried out by cooperatives, there are several frauds, such as using disputed land or selling parts on the motorbike that are used as collateral, so that the selling value of the guarantee is lower than it should be.

## Conclusion

The factors that cause the occurrence of non-performing loans in the Multipurpose Cooperative Banjar Sampiang consist of 2 factors, namely internal factors and external factors. Loans are settled in 4 ways, name-

ly rescheduling, reconditioning, combination (rescheduling and reconditioning), and selling collateral. Rescheduling, reconditioning, combinations (rescheduling and reconditioning) are carried out by cooperatives by looking at the number of non-performing loans owned by customers. However, if the three methods fail to resolve the problem loans, then the cooperative takes a policy of selling guarantees.

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