

**ANALISIS EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL
DENGAN MENERAPKAN PROGRAM “KUPON BERHADIAH” DALAM
MENGATASI KREDIT MACET PADA BADAN USAHA MILIK DESA
(BUMDes)
(STUDI KASUS PADA BUMDes SUKA PURA DESA JAGARAGA)**

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ABSTRAK

Penelitian ini bertujuan mengetahui (1) penyebab terjadinya kredit macet pada BUMDes Suka Pura di Desa Jagaraga, (2) upaya dalam mengatasi kredit macet pada BUMDes Suka Pura di Desa Jagaraga, (3) efektivitas penerapan program “*kupon berhadiah*” dalam mengatasi kredit macet pada BUMDes Suka Pura di Desa Jagaraga. Penelitian ini dilakukan di BUMDes Suka Pura Desa Jagaraga, Kecamatan Sawan, Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kualitatif dan jenis penelitian studi kasus. Data dikumpulkan dengan cara observasi, wawancara, dan studi dokumentasi. Teknik analisis data terdiri dari pengumpulan data, reduksi data, penyajian data, kesimpulan dan verifikasi. Hasil penelitian menunjukkan bahwa (1) penyebab terjadinya kredit macet pada BUMDes Suka Pura yaitu disebabkan oleh debitur atau faktor eksternal, (2) upaya yang dilakukan BUMDes Suka Pura mengatasi kredit macet yaitu dengan pemberian kredit berdasarkan prinsip 5C dan dengan penerapan program “*kupon berhadiah*”, (3) penerapan program “*kupon berhadiah*” pada BUMDes Suka Pura terbilang cukup efektif, karena debitur sangat tertarik dengan hadiah dari program tersebut sehingga dapat menumbuhkan rasa kesadaran debitur untuk membayar kewajibannya, serta sudah terbukti bahwa dengan adanya program “*kupon berhadiah*” kredit macet sudah ada perubahan penurunan dari tahun 2020 ke tahun 2021. Penerapan sistem pengendalian internal berupa program “*kupon berhadiah*” meningkatkan keinginan nasabah membayar kredit sehingga dapat memajukan dan mensejahterakan perekonomian Desa Jagaraga.

Kata Kunci: Efektivitas, Sistem Pengendalian Internal, *Kupon Berhadiah*, Kredit Macet

**ANALYSIS OF THE EFFECTIVENESS OF THE INTERNAL CONTROL
SYSTEM BY APPLYING THE "COUPON WITH PRIZES" PROGRAM
IN OVERCOMING NON-LOADING LOANS IN VILLAGE OWNED
BUSINESS ENTITIES (BUMDes)
(CASE STUDY ON BUMDes SUKA PURA DESA JAGARAGA)**

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ABSTRACT

This study aims to determine (1) the causes of bad credit at BUMDes Suka Pura in Jagaraga Village, (2) efforts to overcome bad loans at BUMDes Suka Pura in Jagaraga Village, (3) the effectiveness of the application of the "prize coupon" program in overcoming bad credit in BUMDes Suka Pura in Jagaraga Village. This research was conducted in BUMDes Suka Pura, Jagaraga Village, Sawan District, Buleleng Regency. This research uses a qualitative approach and type of case study research. Data were collected by means of observation, interviews, and documentation studies. Data analysis techniques consist of data collection, data reduction, data presentation, conclusion and verification. The results showed that (1) the causes of bad credit at BUMDes Suka Pura, which were caused by debtors or external factors, (2) efforts made by BUMDes Suka Pura to overcome bad loans, namely by providing credit based on the 5C principle and by implementing the "prize coupon" program. (3) the implementation of the "coupon with prizes" program at the Suka Pura BUMDes is quite effective, because debtors are very interested in gifts from the program so that it can foster a sense of awareness of the debtor to pay his obligations, and it has been proven that with the "coupon with prizes" bad credit program there has been a downward change from 2020 to 2021. The implementation of an internal control system in the form of a "prize coupon" program increases the customer's willingness to pay credit so that it can advance and prosper the economy of Jagaraga Village.

Keywords: *Effectiveness, Internal Control System, Prize Coupons, Bad Credit*