

**ANALISIS UPAYA STRATEGI BERTAHAN PADA KEUANGAN PASCA
PENINGKATAN KREDIT MACET DI MASA PANDEMI COVID-19
PADA KOPERASI SERBA USAHA (KSU) BANJAR TIMBUL, DESA
PUPUAN KECAMATAN TEGALLALANG, KABUPATEN GIANYAR**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pihak Koperasi Serba Usaha (KSU) Banjar Timbul bisa bertahan pada saat peningkatan kredit macet selama pandemic covid-19. Metode kualitatif digunakan pada riset ini dengan analisis data deskriptif. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi. Hasil riset ini memperlihatkan jika :1) koperasi menerapkan prinsip keberhati-hatian dalam pencairan kredit untuk tetap bisa mempertahankan likuiditas selama pandemic covid-19. Selama pandemic pihak koperasi tidak melayani non anggota, dan mengeluarkan kredit kepada anggota yang mempunyai simpanan berjangka seperti deposito. 2) Kebijakan selama pandemi covid-19 memberikan perpanjangan waktu untuk menyicil bunga dan tidak dikenakan denda. 3) program TAMASDA membantu koperasi selama pandemi covid-19 yaitu 2019 sebesar Rp167.393.455, tahun 2020 menjadi Rp164.764.096, tahun 2021 menjadi Rp49.444.318, dan tahun 2022 menjadi Rp31.630.131. Program jasa pembayaran air (PAM) memiliki kontribusi yaitu tahun 2020 jumlah permodalan yang disetor sebesar Rp88.313.000, tahun 2021 menjadi Rp42.328.000, tahun 2022 menjadi Rp75.320.000. Program jasa pembayaran samsat kendaraan adalah program baru yang dibuat koperasi setelah adanya pandemic covid-19, Selama beroperasi program ini dari tahun 2020 membantu sebesar Rp8.900.000.

Kata Kunci: Strategi, Peningkatan, kredit macet.

**ANALYSIS OF FINANCIAL SUSTAINABILITY STRATEGIES POST
INCREASING NON-PERFORMING LOANS IN THE COVID-19
PANDEMIC PERIOD IN MULTIPURPOSE COOPERATIVES (KSU) BR.
TIMBUL, PUPUAN VILLAG, TEGALLALANG SUB-DISTRICT, GIANYAR
REGENCY**

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ABSTRACT

This study aims to find out how the Banjar Timbul Multi-Business Cooperative (KSU) can survive when bad loans increase during the co-19 pandemic. Qualitative methods were used in this research with descriptive data analysis. Data was collected through observation, interviews and documentation. The results of this research show that: 1) cooperatives apply the precautionary principle in disbursing credit to maintain liquidity during the co-19 pandemic. During the pandemic, the cooperative did not serve non-members and issued credit to members who had time deposits such as deposits. 2) The policy during the Covid-19 pandemic provides an extension of time for paying interest and not subject to fines. 3) the TAMASDA program helps cooperatives during the covid-19 pandemic, namely in 2019 in the amount of IDR 167,393,455, in 2020 it became IDR 164,764,096, in 2021 it became IDR 49,444,318, and in 2022 it became IDR 31,630,131. The water payment service program (PAM) has a contribution, namely in 2020 the total paid-up capital is IDR 88,313,000, in 2021 it will be IDR 42,328,000, in 2022 it will be IDR 75,320,000. The vehicle samsat payment service program is a new program created by the cooperative after the covid-19 pandemic. As long as this program operates from 2020 it helps Rp. 8,900,000.

Keywords: Strategy, Improvement, bad credit.