

MEKANISME DAN STRATEGI PENGAWASAN DALAM PENYALURAN KREDIT USAHA RAKYAT (KUR) PADA KOPERASI SIMPAN PINJAM (KSP) GUNA PRIMA DANA

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ABSTRAK

Koperasi Simpan Pinjam Guna Prima Dana merupakan satu-satunya di Bali koperasi yang dapat menyalurkan KUR. Penelitian ini bertujuan untuk mengetahui: mekanisme penyaluran KUR, strategi penyalur KUR, strategi pengawasan debitur KUR, dan strategi pengawasan internal. Penelitian yang dilakukan di KSP Guna Prima Dana, menggunakan metode penelitian kualitatif dengan data primer dan data sekunder. Metode dan teknik analisis yang digunakan yaitu pengumpulan data, reduksi data, penyajian data, analisis data serta penarikan kesimpulan. Hasil penelitian, mekanisme penyaluran KUR pada koperasi sama dengan di bank, namun nasabah non anggota wajib menjadi calon anggota. Strategi penyaluran KUR memanfaatkan anggota dengan menyebarkan informasi dan media sosial. Pengawasan debitur KUR memanfaatkan pegawai dinas lepas yang setiap hari mengunjungi nasabah untuk mengambil tabungan. Sistem yang sudah online menjadi pengawasan internal koperasi.

Kata kunci: koperasi, kredit usaha rakyat, mekanisme KUR, pengawasan KUR

***SUPERVISION MECHANISMS AND STRATEGIES IN THE
DISTRIBUTION OF PUBLIC BUSINESS CREDIT (KUR) TO
THE SAVING AND LOAN COOPERATIVE (KSP) GUNA PRIMA
DANA***

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ABSTRAC

Guna Prima Dana Savings and Loans Cooperatives are the only cooperatives in Bali that can distribute people's business loans. This study aims to determine: the mechanism of distribution of people's business credit, the strategy of distributing people's business credit, the strategy of monitoring people's debtors, and the strategy of internal supervision. Research conducted at KSP Guna Prima Dana, uses qualitative research methods with primary and secondary data. The analytical methods and techniques used are data collection, data reduction, data presentation, data analysis and drawing conclusions. The results of the study, the mechanism for distributing business loans to cooperatives with banks is the same, but non-member customers must become prospective members. The strategy of channeling people's business credit using members by spreading information and social media. Supervision of people's business credit borrowers utilizes casual service employees who visit customers every day to collect savings. The online system has become the internal supervision of the cooperative.

Keywords: cooperative, people's business credit, mechanism of people's business credit, controll of people's business credit