

PERMASALAHAN KREDIT MACET DAN KEYAKINAN HUKUM KARMA PHALA : STUDI KASUS PADA KOPERSI SUSILA BAKTI DESA SANGSIT, KECAMATAN SAWAN

I Gede Agus Buda Parwata¹,Made Aristia Prayudi²,Dr. Anantawikrama T.A³

Program Studi S1 Akuntansi
Jurusan Ekonomi dan Akuntansi
Universitas Pendidikan Ganesha
Singaraja, Indonesia

e-mail:

agusbuda.id@gmail.com¹,prayudi.acc@undiksha.ac.id²,anantawikramatunggaatmadja@gmail.com³

Abstrak

Penelitian ini membahas mengenai permasalahan kredit macet yang terjadi pada Koperasi Susila Bakti Desa Sangsit dengan berlandaskan keyakinan Hukum *Karma Phala*. Dalam pengumpulan data, penulis menggunakan teknik wawancara mendalam, observasi, dan dokumentasi. Analisis data dalam penelitian ini, dilakukan dengan menggunakan model analisis interaktif. Hasil penelitian menunjukkan bahwa (1) prosedur pemberian kredit pada KPN Susila Bhakti meliputi, tahap administrasi berkas, analisis kredit, persetujuan, dan pencairan kredit. Analisis kredit pada koperasi belum menerapkan prinsip 5C secara maksimal; (2) hukum *karma phala* yang dapat menjadi salah satu unsur pengendalian kredit untuk menekan angka kredit bermasalah pada KPN Susila Bhakti; (3) upaya pencegahan kredit bermasalah meliputi analisis kelayakan kredit, memberikan penjelasan dan pengarahan tentang perjanjian kredit kepada anggota dan melakukan evaluasi atau monitoring pinjaman dengan pengklasifikasian kredit; dan (4) upaya penyelesaian kredit bermasalah meliputi pemberian surat peringatan, pendekatan intensif, dan penyelamatan kredit bermasalah.

Kata-kata kunci: Kredit Macet, Hukum *Karma Phala*

BAD LOAN PROBLEMS AND LAW OF KARMA PHALA: A CASE STUDY IN SUSILA BAKTI COOPERATIVE IN SANGSIT VILLAGE, SAWAN DISTRICT

I Gede Agus Buda Parwata¹, Made Aristia Prayudi², Dr. Anantawikrama T.A³

Accounting Study Program
Economics and Accounting Department
Ganesha University of Education
Singaraja, Indonesia

e-mail:

agusbuda.id@gmail.com¹, prayudi.acc@undiksha.ac.id², anantawikramatunggaatmadja@gmail.com

Abstract

This study discussed the problem of bad loans that occurred in Susila Bhakti Cooperative in Sangsit Village based on the belief of Karma Phala Law. In-depth interview techniques, observation, and documentation were used as techniques in collecting the data. The data analysis was carried out by using an interactive analysis model. The results of the study showed that (1) the procedure for granting credit to Susila Bhakti Cooperative covered the file administration stage, credit analysis, approval, and credit disbursement. Credit analysis in the cooperative had not applied the 5C principle maximally; (2) karma phala law can be one of the elements of credit control to reduce the number of bad loans in Susila Bhakti Cooperative; (3) the efforts to prevent bad loans included an analysis of credit worthiness, providing explanations and direction on credit agreements to members and evaluating or monitoring loans with credit classifications; and (4) the efforts to resolve bad loans included issuing warning letters, intensive approaches, and saving problems of loans.

Keywords: Bad Credit, Karma Phala Law