

Bad Debt Management at Kristina Karawang Multipurpose Cooperative (KSU)

Febby Pebrianti Br Simanjorang¹, Uus Mohammad Darul Fadli^{1*}, Ery Rosmawati¹

¹ Management Study Program, Faculty of Economics and Business
Universitas Buana Perjuangan Karawang, Jln. HS Ronggowaluyo Telukjambe Timur,
Karawang, 41361, INDONESIA

*Corresponding Author: uus.fadli@ubpkarawang.ac.id

DOI: <https://doi.org/10.30880/rmtb.2024.05.01.128>

Article Info

Received: 31 March 2024

Accepted: 30 April 2024

Available online: 30 June 2024

Keywords

KSU, Credit, Bad Credit.

Abstract

Cooperatives that are identical to the democratic economic system are believed to be an alternative to solving socio-economic problems. The purpose of this study was to determine the factors that cause bad credit, bad credit management, and settlement of bad credit at Kopersi KSU Kristina Karawang which is located in sarijaya Hamlet, puseurjaya Village, East Telukjambe District, Karawang Regency, West Java. This study uses a quantitative descriptive method design of data collection through primary data obtained from interviews, observations, and documentation. The results of this study indicate that the occurrence of bad credit is caused by internal and external factors. Bad credit management can reduce the negative impact of bad credit. The settlement of bad debts will help KSU to maintain the stability of KSU's finances which will affect the health of the cooperative. Handling bad credit has an impact on NPLs where the number of ratios is getting smaller. Judging from the ratios used in the study, it can be classified as quite healthy credit because the ability to supervise credit is increasingly effective.

1. Introduction

One type of non-bank financial institution that plays an important role in the expansion and progress of the Indonesian economy is cooperatives. Cooperatives are growing quite rapidly in Indonesia today, as evidenced by the variety of cooperatives formed. People are increasingly aware of the benefits of cooperatives that can boost the economy and foster the creativity of each member. Cooperatives must be able to improve the welfare of society, especially its members. Cooperatives are expected to improve the country's economic structure and help individuals who need work (Irwan, 2020).

Multipurpose Cooperatives (KSU) provide credit to their members in the form of loans, however, cooperatives have risks when doing this, especially the risk of bad credit. Bad debts and other problems can be overcome if the right credit granting system is implemented (Mahendrawati *et al.*, 2022). Although credit is given to cooperatives in accordance with the current lending system, cooperatives as credit recipients will face considerable risks, such as the possibility of bad credit (Ramadhan *et al.*, 2023). Bad credit will harm businesses, therefore analysis is very important when offering credit loans to prospective customers to prevent potential irregularities (Handayani & Nengsih, 2019). Poor credit conditions have an impact on both banks and borrowers or customers. Banks will be financially affected by bad credit conditions, debtors will have difficulty applying for credit, and banks will always

have a record of bad credit or default and will be spread if someone does BI checking, of course this will make it difficult for borrowers to get credit loans in the future (Lusianah, 2020).

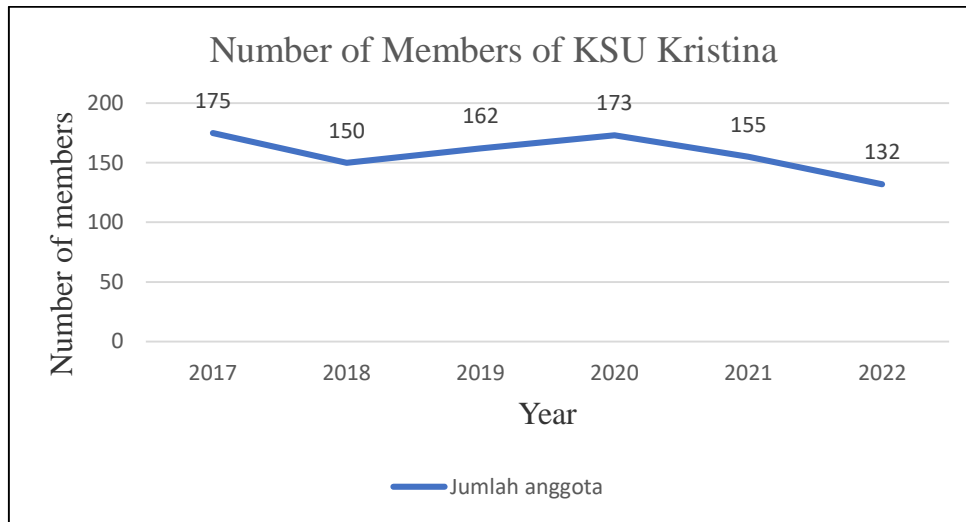


Fig. 1 Number of Members of KSU Kristina Karawang 2017-2022

In figure 1 above, it can be seen the development of the number of members who make loan loans at KSU Kristina where in 2017 the number of members was 175 people, in 2018 there was a decrease of 150 people this happened because there were many cooperatives in Karawang and there was a lack of marketing staff to attract prospective members to make loan applications, However, 2019 to 2020 experienced an increase from the previous year because the marketing staff worked well, and the attractiveness of prospective members was due to the fact that the admin fee was waived for borrowing funds, in 2021 to 2022 there was a decline due to the impact of Covid19 where employees at the company lost their jobs so that the small number who applied for loans at KSU Kristina.

Based on KSU's annual financial statements, researchers found problems with credit installments that were not paid as they should. This causes a high Non-Performing Loan (NPL) which has an impact on KSU's ability to distribute loans in smaller amounts, even though it has prioritized the principle of prudence, there is disobedience on members in carrying out their obligations which causes delays and even credit congestion from months to years. Therefore, improving poor credit conditions at KSU Kristina is important.

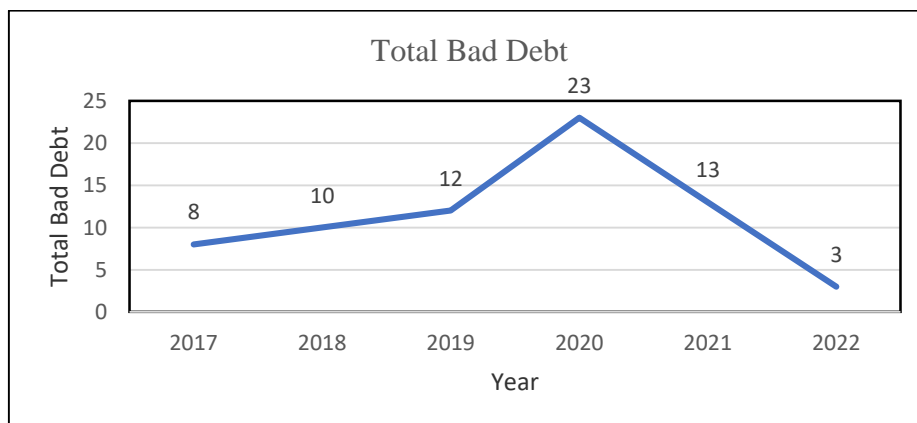


Fig. 2 Number of Members with Bad Debt 2017-2022

In Fig. 2 above, it can be seen that the total number of members who have bad credit in 2017 - 2019 has increased the number of members who have bad credit due to the bad faith of members who do not fulfill their obligations to KSU, besides that due to the lack of caution of KSU in selecting prospective members, in 2020 is the highest number of members who have bad credit caused by covid19 which resulted in KSU members losing their jobs and not having the income to cover their loan credit installments, there was a decrease from 2021 to 2022 because KSU began to implement good bad credit management besides that the covid19 situation began to improve where some members began to have income to cover loan credit installments.

According to research conducted by Siswanto *et al.* (2023) the main challenge faced by savings and loan cooperatives is the difficulty of recognizing and minimizing credit risks that can cause credit congestion. Bad credit not only has a negative impact on the cooperative, but can also jeopardize the financial security of individual cooperative members. Cooperatives may experience unavoidable losses due to the absence of efficient instruments to assess and estimate credit risk. Internal factors do not affect bad debts. This means that a decrease in the guarantee provided by the debtor to the bank for the amount of credit will result in an increase in bad debts, while an increase in the guarantee provided by the customer in his credit application will reduce the occurrence of bad debts (Dewi, 2022). Research from Sari *et al.* (2022) regarding the analysis of the mechanism for handling bad debts (NPL) in the PTJ II Karya Bhakti Raharja employee cooperative, the handling carried out by the KBR cooperative when a customer has bad credit is to give a warning letter, in terms of Non Performing Loan, Karya Bhakti Raharja PJT II Employee Cooperative is categorized into healthy financial institutions because it has an average NPL value of 0.47%, which is included in the "Very Healthy" category level because the NPL value is less than 2%, so it does not affect its financial performance.

The purpose of this study was to determine the factors that cause bad credit, the management of bad credit, and the settlement of bad credit at Kopersi KSU Kristina Karawang.

2. Theory Review

2.1 Financial Management

Financial management is a strategic process in managing resources in the form of money in an organization effectively and efficiently to achieve its goals (Ely Siswanto, 2021). Referring to Sarianti *et al.* (2023), Financial management is all operations carried out by a company to obtain funds and to utilize and distribute assets effectively. According to Ompusunggu *et al.* (2023) financial management is the process of strategic planning, organizing, directing, and controlling the financial resources of an organization to achieve its goals. Based on this definition, it can be concluded that financial management is the process by which companies obtain funds from operational results, which may include services, trade, or production, with the utilization and distribution of these funds must be done with calculations with efficient priorities in order to maximize company value.

2.2 Bad Loans

Referring to the research of Handayani *et al.* (2019), bad credit is a loan where the borrower does not make payments in accordance with contractual obligations. Adrianto, (2020) bad credit is a credit that since maturity the debtor cannot pay back as it should in accordance with the agreement. Rahman, (2021) argues that bad loans are loans that occur due to interest arrears or principal installments, all loans included in the collectibility level are substandard, doubtful and bad. From the above understanding, it can be concluded that bad credit is a loan where the debtor has difficulty in fulfilling obligations that have been mutually agreed between the creditor and the debtor due to intentional or uncontrollable factors.

The procedure in credit starts from submitting credit applications from members, the credit analysis process, the credit disbursement process, to the credit implementation feedback process. The concept of credit procedures and policies follows the flow of the credit process itself, so it must be supported by the principle of prudence through accurate and in-depth analysis, proper credit distribution and strict credit supervision as well as valid credit agreements according to collateral law and credit administration. All of these actions are solely aimed at ensuring that the credit distributed by cooperatives to their members can be returned on time and in accordance with credit agreements, the risks faced in credit distribution activities are the occurrence of credit congestion, the increase in credit congestion has a negative impact on cooperatives (Eka & Marlia, 2020).

Amir *et al.* (2023) explained that in the credit management system, there must be several points considered in providing credit to customers, such as elements and principles in providing credit. The 5C principles include: (1) *Character* is the nature or character of the customer; (2) *Capacity*, which is an analysis used to see the customer's ability to pay credit; (3) *Capital* is to assess the capital owned by customers to finance credit; (4) *Condition*, i.e. current and future general condition of course; (5) *Collateral* is a guarantee provided by the customer to the Bank in the context of financing the proposed credit.

Non-performing loan (NPL) indicates the amount of credit risk, the higher the NPL level, the greater the credit risk for the bank. The high number of non-performing loans (NPLs) is a factor causing the difficulty of banks in disbursing credit. A *lower non-performing loan* (NPL) indicates a reduced level of credit congestion, thus indicating a healthier bank condition. NPL ratio as a measure that compares the amount of credit provided by a bank with its collectibility level, especially those that focus on bad loans. Bank Indonesia defines NPL or *Non-Performing Loan* as a loan whose quality is questionable, substandard, and its performance is not as expected. In addition, this problem also applies when the borrower cannot make scheduled payments as per the previous agreement. Based on this definition, it can be concluded that non-performing loans are one of the indicators of the health of bank assets. Basic financial ratios can be used to evaluate profitability, capitalization, market and credit risk, and

liquidity. Non-performing loans are one indicator of problems with the financial institution concerned (Febriyanti & Sudiyani, 2018).

Referring to the research of Sari *et al.* (2020) according to SE BI No. 13/24/DPNP dated October 25, 2011 Credit risk is the risk due to the failure of debtors and or other parties in fulfilling obligations to the Bank. *Healthy Non-Performing Loan* (NPL) standards if the number of non-performing loans is not more than 5% of the total loans given to debtors. If it exceeds 5%, it will affect the health level of the Bank concerned. Then the NPL can be formulated as follows.

The formula for calculating the health of a cooperative or financial institution is reviewed from *Non-Performing Loan* :

$$NPL = \frac{\text{Jumlah Kredit Bermasalah}}{\text{Jumlah Kredit Yang Diberikan}} \times 100$$

Table 1 NPL Ratio Scale

No	Criterion	Information
1.	Very Healthy	NPL < 2%
2.	Healthy	2% < NPL < 5%
3.	Quite Healthy	5% < NPL < 8%
4.	Unhealthy	8% < NPL < 12%
5.	Unhealthy	NPL > 12%

3. Framework of Thought

In a study, Siwanto *et al.* (2023) revealed that the main challenge faced by savings and loan cooperatives is the difficulty of recognizing and reducing credit risks that can cause credit congestion. To overcome the problem of bad debt, it is necessary to carry out credit management techniques that include thorough analysis to identify the underlying causes, as well as implement effective strategies to process and manage credit to recover outstanding debts. Calculating the percentage of *Non-Performing Loans* is very important in determining the amount of credit loss incurred. The justification for the study comes from the findings the debate offers.

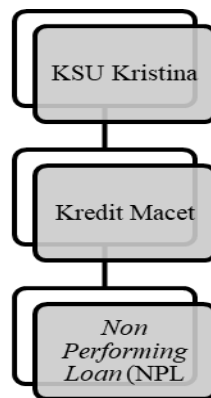


Fig. 1 Framework of Thought

4. Research Methods

This study adopts a descriptive qualitative approach. A descriptive approach is a systematic and directed research approach that aims to describe symptoms, facts, or events by taking into account specific population or regional characteristics (Putra, 2023). In this study, the study uses *the Non-Performing Loan ratio* to determine the level of bad loans, knowing the existence of independent variables, either one or more variables without making comparisons or looking for variable relationships with each other. This research was conducted at KSU Kristina Karawang located in Sarijaya Hamlet, Puseurjaya Village, East Telukjambe District, Karawang Regency, West Java, in November 2023. The data taken by the researcher was sourced from interviews and observations on the balance sheet of KSU Kristina annual financial statements.

5. Results and Discussion

5.1 Company Profile

KSU Kristina is a business entity engaged in distributing funds to its members with low interest in Karawang regency. This business was founded by Mr. Hogen Siahaan since April 22, 2009 and has been incorporated Number: 07/BH/PAD/XIII/.10/IV/2009, located at Dusan Sarijaya, Puseurjaya Village, Teluk Jambe Timur District, Karawang Regency, West Java. The choice of Kristina name in KSU was inspired by her son's name. Currently KSU Kristina has 7 employees, but KSU Kristina only serves loans, especially to private employees in Karawang companies who already have the status of having a fixed monthly income.

5.2 Research Results

Based on the results of research conducted on KSU Kristina financial statements for 2017-2022, the calculation of Non-Performing Loans was carried out in order to see the calculation of the analysis of the level of bad loans using the Non-Performing Loan calculation ratio as follows:

Table 2 Non Performing Loan (NPL) at KSU Kristina Karawang 2017-2022

Year	Total credit (Rp)	Total Bad loans (IDR)	NPL (%)	Information
2017	962.868.934,00	47.628.689,00	4,9%	Healthy
2018	914.725.487,00	48.628.679,00	5,3%	Quite Healthy
2019	925.820.714,00	63.258.207,00	6,8%	Quite Healthy
2020	768.722.630,00	54.687.226,00	7,1%	Quite Healthy
2021	697.864.550,00	40.909.550,00	5,8%	Quite Healthy
2022	579.980.500	9.275.500,00	1,5%	Very Healthy

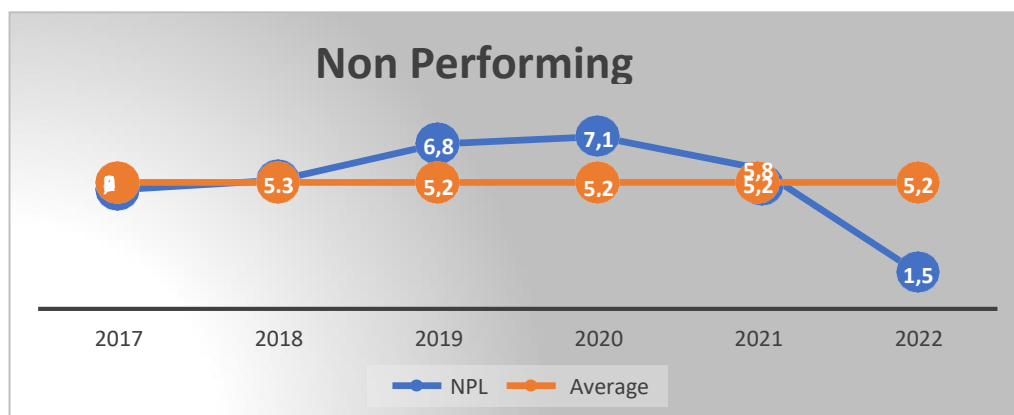


Fig. 2 Non-Performing Loan (NPL) 2017-2022

Based on Fig. 2 above in Kristina KSU Cooperation, it can be seen that in 2017 the NPL value was 4.9% with a healthy category because the performance of the KSU management was carried out well and some KSU members were able to pay loan installments on time, from 2018 to 2020 the NPL ratio increased continuously, this was due to the lack of ethics from KSU members to fulfill their obligations and the negligence of the KSU management in choosing candidates members, in addition, the high NPL ratio is caused by the impact of Covid19 where there are members who lose their jobs and result in non-payment of obligations to KSU, in 2021 the number of NPLs is quite healthy from the previous year imposed by members having good faith in fulfilling their obligations, as well as changes in the performance of the KSU management to be more careful in selecting prospective members, in 2022, the NPL ratio value decreased by 1.5%, classified as very healthy, this was due to the continued failure of the KSU management in resolving bad loans and implementing 5C properly which had a positive impact on the NPL value.

5.3 Discussion

5.3.1 Factors Causing Bad Credit

Factors causing credit congestion at KSU Kristina cooperatives include internal factors, namely this occurs when the credit analysis department is not careful in carrying out credit analysis procedures in accordance with 5C standards. Although the cooperative was confident that it had fulfilled all five principles during the survey, there were actually errors in the analysis. Especially in the area of capacity, initially members will be able to fulfill obligations according to the agreement. But in reality, members have difficulty in making the necessary installments on Cooperative loans. Based on the number of members who have bad loans during 2017-2022, there are 69 members, where the factors that cause bad loans come from internal factors as much as 20%, External Factors, namely members experiencing late installments due to layoffs or job losses, resulting in them being unable to make payments as agreed. In addition, some members of the Cooperative ran away leading to a complete loss of credit. Supported by research conducted by Suandika & Citra (2022) regarding the elements that cause credit congestion, including business customers who experience failure or disaster due to the Covid-19 pandemic.

5.3.2 Management of Bad Loans at KSU Kristina

KSU Kristina has implemented a financing acquisition process to reduce the negative impact of bad loans. This process involves several different stages, namely (1) for loan applications, members must complete a credit application form that includes personal information of the prospective borrower, source of income, monthly income, and other details. (2) Submit loan application documents, including photocopies of husband and wife ID cards, photocopies of family cards, ATMs and passbooks, income slips, and collateral guarantees such as diplomas and employment BPJS. (3) KSU conducts a survey credit analysis which includes visits to the residence and workplace of prospective debtors. (4) The credit analysis department thoroughly reviews the documentation of prospective debtors, taking into account relevant laws and regulations and 5C principles. (5) Preparation of a Credit Agreement (SPK), payment plan, and disbursement receipt, (6) The document is then submitted to the head of operations for signature, and the credit contract is carried out by verbally explaining each article of the credit agreement clearly and easily understood so that it can be accepted and understood by the debtor. (7) After the process is completed, the member receives a loan amount that has been approved by KSU.

To see the management policies carried out by cooperatives, namely by utilizing 5C-Cresite analysis, namely: (1) Character, this is related to paying attention to the background, lifestyle, attitudes and behavior of prospective members who make loans. (2) Capacity assessment of the candidate's ability to the debtor aims to determine the extent of the ability to repay the loan, the interested party can be seen from the net profit. Therefore, the cooperative must carry out detailed checks such as payslips and work done. (3) Capital (Capital) this is done to see the amount of capital needed by the loan and authorize prospective borrower members to be able to pay installments in accordance with the proposed loan, this can be seen whether prospective borrower members have debts elsewhere, to minimize so that borrowers can smoothly pay their loans without any obstacles. (4) Collateral (Guarantee) guarantee is very important to note because with collateral that will be a consideration for cooperatives to provide financing, borrowers must be willing to submit guarantees such as diplomas, employee employment letters (SK), social security cards, and some are willing to guarantee if the prospective member has a place to live outside the Karawang area but works in a company located in Karawang. (5) Condition aims to ensure that the member continues to work and has income that can cover the loan credit installments, for example employees who are still working contractually in the company, so the loan term must be in accordance with the term of their employment contract. Referring to research conducted by Hidayati, (2023) the provision of credit requires a 5C analysis to determine the ability of members to return credit in accordance with the signed contract so that bad loans do not occur in the future.

5.3.3 Settlement of Bad Loans

The stages of settling bad loans carried out by KSU Kristina are as follows: (1) examining the file, for members who experience bad credit, a re-check of the credit file will be carried out by the cooperative, this is done to see the remaining amount of credit installments so that the collector can collect the total installments. (2) Send a letter of reprimand, the member concerned is given a letter of reprimand containing a request to immediately pay off or pay the existing arrears, the letter of reprimand is given a maximum of 3 times but if there is no good faith from the member to fulfill his obligations, the cooperative will settle the credit. (3) Confiscation of collateral, compensation for members at the KSU Kristina Cooperative is carried out by disbursing BPJS Employment where if the amount of BPJS funds is more to cover the member's debt, the rest will be returned, but if the funds cannot cover the member's debt, the member must hand over assets such as electronic goods, vehicles or houses in accordance with the mutually agreed agreement. (4) The last stage is settlement through legal channels, if the previous stage cannot resolve the credit debt problem, and the member does not want to consult properly with

KSU, then hereby the KSU will take legal channels where the problem will be resolved in court in accordance with the existing law.

KSU's solution in dealing with problem loans by applying reconditioning, where interest becomes the principal debt if payments are not made to KSU within the specified time, this is KSU Kristina method in dealing with problem loans. In addition, KSU also lowered interest rates and waived interest for members who were really unable to pay off their loans. The strategy proposed by KSU is considered an optimal approach to minimize the occurrence of credit congestion for cooperatives, by ensuring that debtors who are really unable to repay their loans, so that cooperatives can avoid losses. By strengthening the negotiating position with members, KSU hopes to address the problem of non-performing loans through the implementation of restructuring measures, to reduce the pressure of monthly installments if it requires an extension of the repayment term. Supported by Juita, (2024) the risk of negative credit is failure to pay off credit either partially or completely. The health status of cooperatives will decline along with increasing credit congestion.

6. Conclusion and Implications

6.1 Conclusion

Based on the results of the study, there are two factors that cause bad debts, namely internal factors that occur due to the lack of application of the 5Cs of KSU in selecting members, and external factors caused by members who lose their jobs so that they do not have income to fulfill their obligations, and the bad faith of members who do not want to pay their obligations.

The results of research in the management and application of KSU Kristina credits in the 5C system for the selection process of prospective members, this 5C system has a positive impact on minimizing losses that will occur to KSU Kristina in the future.

The settlement of bad loans carried out by KSU Kristina is by researching the files of members who experience bad credit, sending letters of reprimand to members who violate credit agreements, confiscation of collateral, this is done voluntarily according to mutual agreement, and finally legal settlement if members do not fulfill the summons will be resolved in court. However, to minimize the occurrence of bad loans, KSU Kristina has a solution in handling bad loans by providing re-requirements and rearrangements.

6.2 Implications

The implication of the discussion and the results of this study is about the management of bad loans, the provision of loan credit procedures if carried out properly can minimize the occurrence of bad loans with the application of good 5C procedures will also have an impact on the small number of assessment ratios *Non Performing Loan*. The contribution of this research is to help manage bad loans at KSU Kristina and provide an explanation and practice the calculation of Non-Performing Loans to KSU Kristina Karawang about the development of bad loans and can be applied to be a benchmark in seeing how large the number of bad loans that occur.

This research only analyzes the COGS of the Putra Kembar Tofu Factory because the company needs to know what needs to be learned about the cost of goods manufactured appropriately. Therefore, it is recommended that future research expand the scope to apply it to other contexts to understand the accurate calculation of the cost of goods produced and obtain more data.

Acknowledgement

The authors would also like to thank the Universitas Buana Perjuangan Karawang for its support throughout the completion of this work.

Conflict of Interest

Authors declare that there is no conflict of interests regarding the publication of the paper.

Author Contribution

*The authors confirm contribution to the paper as follows: **study conception and design:** Feby Pebrianti Br Simanjorang, Uus Mohammad Darul Fadli, Ery Rosmawati; **data collection:** Feby Pebrianti Br Simanjorang, Ery Rosmawati; **analysis and interpretation of results:** Feby Pebrianti Br Simanjorang, Uus Mohammad Darul Fadli, Ery Rosmawati; **draft manuscript preparation:** Feby Pebrianti Br Simanjorang, Uus Mohammad Darul Fadli, Ery Rosmawati. All authors reviewed the results and approved the final version of the manuscript.*

References

- Adrianto, S. E. (2020). *Manajemen Kredit*. Jawa Timur: Qiara Media
https://repository.um-surabaya.ac.id/4194/1/Andrianto_-_Manajemen_Kredit_Book.pdf
- Amir, A., Achmad, A., & Faizin, N. (2023). Analisis Prosedur Pemberian Pembiayaan di BMT NU Jawa Timur Cabang Asembagus Situbondo Berdasarkan Prinsip 5C dan 7P. *Mazinda :Jurnal Akuntansi, Keuangan, Dan Bisnis*, 1(1), 35-41. <https://doi.org/10.35316/mazinda.v1i1.2650>
- Dewi, I. G. A. R. P. (2022). Kredit macet pada Koperasi Simpan Pinjam Bhuana Artha Mulia dan Faktor-Faktor Mempengaruhinya. *Krisna: Kumpulan Riset Akuntansi*, 13(2), 260-266.
<https://doi.org/10.22225/kr.13.2.2022.260-266>
- Eka, D., & Marlia, E. P. (2020). *Peranan Dinas Koperasi Dan UKM Dalam Membangun Koperasi Berprestasi Di Kota Bandar Lampung*.
<http://repository.lppm.unila.ac.id/51874/>
- Ely, S. (2021). *Buku Ajar Manajemen Keuangan Dasar*. Malang: Universitas Negeri Malang.
<http://manajemen.feb.um.ac.id/wp-content/uploads/2021/06/Buku-Ajar-Manajemen-Keuangan-Dasar-E-BOOK.pdf>
- Febriyanti, N. K. S. L., & Sudiyani, N. N. (2018). Analisis Penilaian Tingkat Kesehatan Kredit Koperasi Ditinjau Dari Non Performing Loan (NPL) Dan Loan To Deposit Ratio (LDR) Pada Koperasi Dana Mandiri Desa Abiansemal Di Kabupaten Badung. *Jurnal manajemen dan bisnis equilibrium*, 4(2), 186-197.
https://doi.org/10.47329/jurnal_mbe.v4i2.319
- Handayani, N. W. N., Atmadja, A. T., & Dewi, G. A. K. R. S. (2019). Analisis Sistem Pengelolaan Kredit Wajib (Pececer) oleh PKK Yang Berlandaskan Konsep Tat Twam Asi (Studi Kasus pada PKK Br. Dinas Butus, Desa Bhuana Giri, Bebandem, Karangasem, Bali). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntans)*, 10(3), 273-285.
<https://ejournal.undiksha.ac.id/index.php/JIA/article/view/22599>
- Handayani, S., dan Nengsih, M. K. (2019). Peran Analisis Manajemen Kredit Untuk Menurunkan Terjadinya Kredit macet. *Managemant Insight: Jurnal Ilmiah Manajemen*, 14(2), 210221.
<https://ejournal.unib.ac.id/Insight/article/view/8271>
- Hidayati, N. (2023). *Strategi Penanggulangan Kredit Macet Di Koperasi Serba Usaha Kirap Entrepreneurshi Klaten (Doctoral dissertation, Universitas Mercu Buana Yogyakarta)*.
<https://eprints.mercubuana-yogya.ac.id/id/eprint/20180/>
- Irwan, M. (2020). Analisis Perilaku Anggota Koperasi dalam Pembelian Barang pada KUD Karya Agung Kecamatan Singingi Kabupaten Kuantan Singingi. *Owner: Riset dan Jurnal Akuntansi*, 4(1), 204-215.
<https://owner.polgan.ac.id/index.php/owner/article/view/212>
- Juita, M. (2024). Analisis Faktor-Faktor Penyebab Kredit Macet pada Koperasi Serba Usaha Busak Baku Kecamatan Malinau Barat Kabupaten Malinau. *JIM: Jurnal Ilmiah Mahasiswa Pendidikan Sejarah*, 9(1), 243-248.
<https://jim.usk.ac.id/sejarah/article/view/29564>
- Lusianah, (2020, Desember 20). *Kredit Macet: Penyebab, Dampak Dan Cara Mengatasinya*.
<https://accounting.binus.ac.id/2020/12/20/kredit-macet-pengertian-penyebab-dampak-dan-cara-mengatasinya/>
- Mahendrawati, N. L. M., Wisnumurti, A. G. O., Mahaputra, I. G. A., & Mandasari, I. C. S. (2022). Pembinaan dan Pendampingan Penyelesaian Kredit Bermasalah Pada Koperasi Serba Usaha Jimbaraya Kelurahan Jimbaran, Kecamatan Kuta, Kabupaten Badung. *International Journal of Community Service Learning*, 6(3), 308-316.
<https://doi.org/10.23887/ijcsl.v6i3.51228>
- Ompusunggu, D. P., Sutrisno, D. R. I., & Hukom, A. (2023). Konsistensi dan Efektivitas Peran Lembaga Keuangan Non Bank (Koperasi Simpan Pinjam) Sebagai Penggerak Ekonomi Indonesia. *Jurnal Cahaya Mandalika ISSN 2721-4796 (online)*, 4(1), 689-696.
<https://doi.org/10.36312/jcm.v4i1.1449>
- Putra, W. E. (2023). *Strategi pengembangan agroindustri nilam dalam upaya percepatan ekonomi masyarakat di Nagari Rabi Jonggor Kecamatan Gunung Tuleh Kabupaten Pasaman Barat (Doctoral dissertation, UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan)*.
<http://etd.uinsyahada.ac.id/9424/>
- Rahman, A. (2021). *Analisis Faktor-Faktor Yang Mempengaruhi Kredit Macet Pada Koperasi Simpan Pinjam Wisuda Guna Raharja Di Kota Mataram (Doctoral dissertation, Universitas Mercu Buana Yogyakarta)*.
<https://eprints.mercubuana-yogya.ac.id/id/eprint/13233/2/BAB%20I.pdf>
- Ramadhan, M. T., Baari, M. I., Anwar, M., & Arisantoso, A. (2023). *Manajemen Koperasi dan Layanan Unit Usaha Point Of Sale Berbasis Website*.
<https://repository.penerbiteureka.com/media/publications/563239-manajemen-koperasi-dan-layanan-unit-usah-b3a719bf.pdf> 3-4
- Redaksi OCBC NISP, (2022, September, 27). *Non Performing Loan adalah: Defenisi, Rumus, & Dampaknya*.
<https://www.ocbc.id/id/article/2022/09/27/non-performing-loan-adalah>

- Sarianti, K., Setyawan, H., Masruroh, S., Radiansyah, A., Levany, Y., Supatminingsih, T., & Irawan, J. L. (2023). *Manajemen Keuangan Perusahaan*. Sada Kurnia Pustaka.
<https://repository.sadapenerbit.com/index.php/books/catalog/book/21>
- Sari, I. N., Sandi, S. P. H., & Rosmawati, E. (2022). *Analysis of Non-Performing Loan (NPL) handling mechanisms in PTJ II employee cooperatives by Bhakti Raharja*. *Jurnal Ekonomi*, 11(02), 1067-1072.
<https://ejournal.seaninstitute.or.id/index.php/Ekonomi/article/view/486dmfer5>
- Sari, L., Tanno, A., & Putri, A. (2020). Peran NPL Terhadap Hubungan Antara LDR dan Kinerja Perusahaan (Study Empiris Pada Bank BUMN yang Terdaftar di BEI). *Jurnal Ilmiah Administrasi Bisnis Dan Inovasi*, 3(2), 133.
<https://doi.org/10.25139/jai.v3i2.2081>
- Siswanto, S., Sungkar, R., Prasetyo, B. H., Anif, M., Subandi, S., Utama, G. P., ... & Putra, B. S. (2023). Penerapan Algoritma C4. 5, SVM Dan KNN Untuk Menentukan Rata-Rata Kredit Macet Koperasi. *Prosiding SISFOTEK*, 7(1), 274-281.
<https://seminar.iaii.or.id/index.php/SISFOTEK/article/view/408>
- Suandika, I. N., & Citra, M. E. A. (2022). Upaya Penyelesaian Perjanjian Kredit Macet Dengan Anggunan Di Masa Pandemi Covid_19 Pada KSU. *Biosrisedana Gianyar. Jurnal Hukum Mahasiswa*, 2(1), 38-50.
<https://e-journal.unmas.ac.id/index.php/jhm/article/view/4480>