

Analysis of Control Strategies Implemented by KSPPS ARRAHMAH in The Reduction of NPF During Covid-19 Pandemic

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Abstract

The outbreak of the Covid-19 virus and the implementation of large-scale social restrictions implemented in Indonesia have caused many company performances to decline, one of which is savings and loan cooperatives and sharia financing. The impact faced by cooperatives is an increase in the value of non-performing financing due to the Covid-19 pandemic. Therefore, this study aims to analyze the control strategy carried out by cooperatives to reduce the level of non-performing financing by referring to Government Regulation no. 7 and MUI Fatwa No. 47, 48, and 49. This research uses descriptive qualitative with case study research type. Data collection techniques used are structured interviews, passive participant observation, and documentation. The researcher used triangulation technique to test the validity of the data, and the researcher carried out data reduction, data presentation, and conclusion drawing/verification for data analysis. The results of this study indicate that the increase in the level of non-performing financing is caused by internal and external factors, which come from cooperatives and cooperative members, respectively. Researchers found that there are control strategies in accordance with Government Regulations and MUI Fatwas, including consolidation, optimization of billing and monitoring systems, revitalizing processes through restructuring and rescheduling, collateral, and write-offs.

Keywords: *control strategies, Covid-19, KSPPS, NPF*

Analisis Strategi Pengendalian KSPPS ARRAHMAH Dalam Menekan Tingkat NPF di Masa Pandemi Covid-19

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Abstrak

Merebaknya virus Covid-19 serta penerapan pembatasan sosial berskala besar yang diterapkan di Indonesia menyebabkan banyak kinerja perusahaan mengalami penurunan, salah satunya adalah koperasi simpan pinjam dan pembiayaan syariah. Dampak yang dihadapi koperasi yakni peningkatan nilai pembiayaan bermasalah akibat pandemi Covid-19. Oleh karena itu, penelitian ini bertujuan untuk menganalisa strategi pengendalian yang dilakukan oleh koperasi untuk menekan tingkat pembiayaan bermasalah dengan mengacu Peraturan Pemerintah No. 7 dan Fatwa MUI No. 47, 48, dan 49. Penelitian ini menggunakan kualitatif deskriptif dengan jenis penelitian studi kasus. Teknik pengumpulan data yang digunakan yaitu wawancara terstruktur, observasi partisipan pasif, dan dokumentasi. Peneliti menggunakan teknik triangulasi untuk menguji validitas data, dan peneliti melakukan reduksi data, penyajian data, dan penarikan kesimpulan/verifikasi untuk analisa data. Hasil penelitian ini menunjukkan bahwa peningkatan tingkat *non-performing financing* disebabkan oleh faktor internal dan eksternal yang masing-masing berasal dari koperasi dan anggota koperasi. Peneliti menemukan bahwa terdapat strategi pengendalian sesuai dengan Peraturan Pemerintah dan Fatwa MUI antara lain konsolidasi, optimalisasi sistem penagihan dan monitoring, *revitalisasi* proses melalui *restrukturisasi* dan *rescheduling*, *collateral*, dan *write-off*.

Kata kunci: Covid-19, KSPPS, NPF, strategi pengendalian