

ABSTRAK

ANALISIS PENGELOLAAN PIUTANG DALAM UPAYA MEMINIMALKAN RISIKO PIUTANG TERTUNGGAK (STUDI PADA KOPERASI SIMPAN PINJAM BINA ARTHA MANDIRI UNIT NATAR KABUPATEN LAMPUNG SELATAN)

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Penelitian ini bertujuan untuk mendeskripsikan pengelolaan piutang pada Koperasi Simpan Pinjam Bina Artha Mandiri (KSP BAM) Unit Natar. Pendekatan yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Informan dalam penelitian dipilih secara *purposive*, yaitu tiga orang yang memiliki relevansi terhadap permasalahan yang diteliti. Analisis data dilakukan secara kualitatif melalui tahap reduksi data, penyajian data, dan penarikan kesimpulan, serta didukung dengan analisis rasio piutang, yaitu Rasio Perputaran Piutang (RTO), *Average Collection Period (ACP)*, Rasio Tunggakan, dan Rasio Penagihan. Hasil penelitian menunjukkan pengelolaan piutang di KSP BAM Unit Natar telah menerapkan prinsip kehati-hatian melalui pendekatan 5C, meskipun belum tertulis secara formal. Penetapan syarat kredit dituangkan dalam akad kredit, dan penagihan dilakukan rutin melalui kunjungan dua kali seminggu. Kendala pengelolaan piutang meliputi penyalahgunaan data oleh karyawan, kurangnya ketelitian survei calon debitur, debitur kesulitan membayar angsuran piutang karena menurunnya pendapatan dan perpindahan tempat tinggal tanpa pemberitahuan. Upaya penyelesaian dilakukan melalui penagihan secara intensif, pendekatan persuasif kepada anggota dan keluarga, verifikasi lapangan, serta pemberian sanksi administratif dan pemutihan piutang jika diperlukan. Analisis rasio keuangan menunjukkan pengelolaan piutang tergolong cukup baik, meskipun rasio tunggakan masih tinggi dan rasio penagihan belum mencapai target ideal. Oleh karena itu, diperlukan perbaikan dalam penagihan dan pengendalian tunggakan untuk menjaga kesehatan keuangan koperasi.

Kata Kunci: Pengelolaan Piutang, Koperasi Simpan Pinjam, Prinsip 5C, Kendala, Rasio Piutang

ABSTRACT

ANALYSIS OF ACCOUNTS RECEIVABLE MANAGEMENT IN EFFORTS TO MINIMIZE THE RISK OF DELINQUENT RECEIVABLES (A STUDY AT KOPERASI SIMPAN PINJAM BINA ARTHA MANDIRI UNIT NATAR KABUPATEN LAMPUNG SELATAN)

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This study aims to describe the receivables management at the Bina Artha Mandiri Savings and Loan Cooperative (KSP BAM) Unit Nata. A descriptive qualitative approach was employed, with data collected through interviews, observation, and documentation. The informants were selected purposively, consisting of three individuals closely related to the research focus. Data analysis was conducted through data reduction, data presentation, and conclusion drawing, and was supported by financial ratio analysis, including the Receivables Turnover Ratio (RTO), Average Collection Period (ACP), Delinquency Ratio, and Collection Ratio. The findings indicate that receivables management at KSP BAM Natar Unit applies the prudence principle through the 5C approach, although it has not been formally documented. Credit terms are stipulated in loan agreements, and collection is carried out regularly through biweekly visits. Challenges in receivables management include employee misuse of data, lack of accuracy in surveying prospective borrowers, and debtors' inability to make payments due to declining income or relocation without prior notice. Resolution efforts include intensive collection, persuasive approaches to members and their families, direct field verification of debtor conditions, and, when necessary, the application of administrative sanctions or debt write-offs. The financial ratio analysis suggests that receivables management is fairly good, although the delinquency ratio remains high and the collection ratio has not reached the ideal target. Thus, improvements in collection and delinquency control are needed to maintain the cooperative's financial health.

Keywords: Receivables Management, Savings and Loan Cooperative, 5C Principles, Challenges, Receivables Ratios