

THE SMOOTHNESS INSTALLMENT PAYMENT OF CUSTOMER DURING PANDEMIC COVID-19 (Case Study on Savings and Loan Cooperative Karya Utama Dewata (KSP KUD Payangan))

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ABSTRACT. This covid-19 pandemic strongly affects the Indonesian economy, the community is distressed in fulfilling their life needs. Besides, many business entities are also affected by this pandemic, one of which is cooperative. Cooperatives is an economic organization owned and operated by people in the common interest. One of the types of cooperatives is the saving and loan cooperative, one of the saving and loan cooperatives affected by Covid-19 is KSP KUD Payangan located in Gianyar Regency. The existence of this covid-19 pandemic made the installment income changed from the previous year. Therefore, the purpose of this apprenticeship is to find out the smoothness of customers in paying installments and the percentage change in installment funds during the COVID-19 pandemic. With the data in the form of installment data from 2019 and 2020 that are requested online, the author presents a percentage change of installment payment every month and includes the reason from the customer. The result of the review on this apprenticeship activity is broadly the KSP KUD Payangan decreased percentage of installment payment when compared to the previous year, the percentage decline occurred in January, the increase in February and the decline back from March to May. Cooperatives provide waivers by not enforcing fines and allowing the public to only pay the interest only in advance.

Key words: Installment Payment; Installment Percentage; Covid-19 Pandemic.

BACKGORUND

The COVID-19 pandemic is currently attacking the entire world, one of which is in Indonesia. The disease is caused by severe acute respiratory syndrome virus corona 2 (SARS-CoV-2). A positive case for COVID-19 in Indonesia was first detected on March 2, 2020, when two people were confirmed to have been infected by a Japanese citizen. As of April 9, the pandemic had spread to 34 provinces with East Java, DKI Jakarta and South Sulawesi as the most exposed provinces. Pandemic Covid-19 strongly affects the community economy, evidenced by state income centers such as offices, malls, tourism objects and some public transport does not operate in around 3 months. This pandemic also caused difficulties for the community in fulfilling their basic needs and many people were in debt because of layoffs and employees who were temporarily laid off. It is not only an economy influenced by the Covid-19 pandemic, but the business entity is also affected by this pandemic. During the pandemic, many people were struggling to pay their debts, one example of many people who are distressed in paying installments on the business entity that is cooperative.

In accordance with Law No. 17 of 2012 article 1 which explains the meaning of cooperatives, namely cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of their members as capital to run a business, which fulfills common aspirations and needs in the economic, social and cultural fields in accordance with the values and principles of cooperatives. As one of the perpetrators of the cooperative business sector is the only people organization that has social character based on the principle of family and mutual cooperation (Elnamita). Cooperatives consist of four types, there are cooperative producers, cooperative consumers, cooperative services, and the most affected by this pandemic is saving and loan cooperative. Savings and

loan cooperative that provides loans to its members. This cooperative aims to help members who need money in the short term with easy terms and low interest and also cooperatives have a very strategic role in supporting the operation of economic wheels in rural areas (Ekonomi and Manajemen). The existence of this pandemic greatly affects the installment data obtained because the people who have time to pay their installment, for example in the Cooperative Savings and Loan Cooperative Karya Utama Dewata Payangan. This apprenticeship activity provides an opportunity for students to review how smooth the customers in paying their installments and the percentage of differences from before the pandemic and when the pandemic period occurred.

METODE

In the midst of this pandemic the most influential data is the installment fund data, therefore the object that is dedicated from KUD Payangan KUD is installment data that is March, April, May 2020 and as a comparison namely January and February 2020. The data collection process, especially installment data, was carried out online with a letter given from UNDIKNAS on June 22, 2020. For other supporting data such as reasons for decreasing installment funds, interviews will be made through the WhatsApp application with the installment management at the cooperative. After the instalment data was successfully collected and then began to analyze data by calculating the percentage of increase and decrease that occurred.

RESULT AND DISCUSSION

Problem Analysis

KSP KUD Payangan provides loans to the community with the personal ownership of the customer as their collateral. This loan was subsequently in the interest

of the agreed deal. The instalment option in KSP KUD Payangan is monthly payment and payment every 6 months. A lot of customers prefer to pay installments every one month, and especially for the farmers usually choose every 6 months in paying the loan, because it depends on the harvest obtained. In this Apprenticeship report, the author is adapting the 2019 installment data which shows the difference in comparison to the year 2020 when the Covid-19 pandemic occurred.

PERKEMBANGAN KSP "KARYA UTAMA DEWATA" PAYANGAN									
BULAN	TAHUN 2019								
	MUTASI				PENDAPATAN				
	SALDO AWAL	ANGSURAN	REALISASI	SO AKHIR	BUNGA	PROVISI	DENDA	JUMLAH	
JANUARI	27.696.464,950	1.512.696.760	1.836.761.282	28.020.529.473	415.229.066	49.583.500	1.378.534	466.189.100	
PEBRUARI	28.020.529.473	1.347.100.298	1.328.979.916	28.002.409.091	510.647.590	37.570.800	10.897.776	559.116.166	
MARET	28.002.409.091	1.713.729.788	1.843.532.481	28.132.211.784	478.156.209	43.828.580	4.202.591	526.187.380	
APRIL	28.132.211.784	2.332.288.991	1.559.893.235	27.359.816.028	479.654.714	31.539.575	3.922.519	515.116.808	
MEI	27.359.816.028	1.727.600.734	3.292.125.424	28.924.340.718	527.668.527	81.286.926	538.100	609.493.553	
JUNI	28.924.340.718	1.714.048.754	1.430.487.674	28.640.779.638	478.298.812	31.353.750	160.846	509.813.406	
JULI	28.640.779.638	1.476.655.756	1.076.816.715	28.240.940.597	502.011.012	24.146.000	62.471	526.219.483	
AGUSTUS	28.240.940.597	2.096.816.205	1.919.284.092	28.063.408.484	541.115.385	49.305.000	11.927.541	602.347.926	
SEPTEMBER	28.063.408.484	2.073.575.001	3.453.273.335	29.443.106.818	528.553.913	82.709.000	2.413.000	613.675.913	
OKTOBER	29.443.106.818	1.959.882.070	1.849.378.144	29.332.602.892	604.492.862	31.201.495	1.461.440	637.155.797	
NOPEMBER	29.332.602.892	2.403.546.222	3.426.864.741	30.355.721.411	613.322.559	71.950.100	8.062.770	691.335.429	
DESEMBER	30.355.721.411	2.064.786.358	2.397.415.097	30.688.350.150	521.223.640	33.900.000	345.427	555.469.067	
TOTAL	342.212.331.884	22.422.726.937	25.414.612.136	317.183.687.611	6.200.374.289	568.374.726	43.371.015	6.812.120.030	

Source: Installment Data KSP KUD Payangan

Figure 1. Installment Data for 2019

In the year 2019 before the pandemic Covid-19 spread in Indonesia, can be seen on Figure 3.1.1 payment of installment fund looks stable because there is no significant decline and increase. But in the year 2019 when pandemic entered Indonesia, can be seen in Figure 3.1.2 under the income of installments tend to decline, and there is not significant increase only in February. Therefore, based on the purpose of this report, which is to determine the smoothness of customers in paying installments and the percentage change in installment funds during a pandemic covid-19, the data collected is installment data for 2020 from January to May.

PERKEMBANGAN KSP "KARYA UTAMA DEWATA" PAYANGAN									
BULAN	TAHUN 2020								
	MUTASI				PENDAPATAN				
	SALDO AWAL	ANGSURAN	REALISASI	SO AKHIR	BUNGA	PROVISI	DENDA	JUMLAH	NASABAH
JANUARI	30.816.562.596	1.325.052.346	1.234.196.914	30.725.797.164	459.868.426	23.924.500	314.400	484.107.326	1.594
PEBRUARI	30.725.797.164	1.401.918.895	1.095.528.962	30.419.407.231	446.711.796	25.630.830	2.225.000	474.567.396	1.571
MARET	30.419.407.231	1.268.077.668	1.258.380.688	30.409.710.251	448.259.229	25.628.000	154.550	474.041.779	1.541
APRIL	30.409.710.251	1.262.260.813	613.470.089	29.790.919.527	448.235.091	11.430.000	128.045	459.793.136	
MEI	29.790.919.527	1.036.239.936	571.469.236	29.296.148.627	420.995.368	4.166.000	366.830	425.528.198	
JUNI		0	0		0	0	0	0	
JULI		0	0		0	0	0	0	
AGUSTUS		0	0		0	0	0	0	
SEPTEMBER		0	0		0	0	0	0	
OKTOBER		0	0		0	0	0	0	
NOPEMBER		0	0		0	0	0	0	
DESEMBER		0	0		0	0	0	0	
TOTAL		6.293.549.658	4.773.045.889		2.224.069.870	90.779.130	3.188.825	2.318.037.825	

Source: Installment Data KSP KUD Payangan

Figure 2. Installment Data for 2020

From the installment data, to make it easier to calculate the percentage of decline or increase that occurs, it is summarized again as follows:

Table 1. Installment Data in Brief

Month	Installments	Customer
December 2019	2,064,786,358	
January	1,325,052,346	1,594
February	1,401,918,895	1,571
March	1,268,077,668	1,541
April	1,262,260,813	1,484
May	1,036,239,936	1,476

Source: Processed by Author

In January the cooperative received funds of 1,325,052,346 from 1,594 customers. In February the cooperative received 1,401,918,895 from 1,571 customers. In March the cooperative received 1,268,077,668 from 1,541 customers. In April the cooperative received 1,262,260,813 from 1,484 customers. And last in May cooperatives received 1,036,239,936 of 1,476 customers.

Percentage change in installment funds:

$$\text{January} = \frac{2,064,786,358 - 1,325,052,346}{2,064,786,258} \times 100\% = 35,82\%$$

$$\text{February} = \frac{1,401,918,895 - 1,325,052,346}{1,401,918,895} \times 100\% = 5,48\%$$

$$\text{March} = \frac{1,401,918,895 - 1,268,077,668}{1,401,918,895} \times 100\% = 9,55\%$$

$$\text{April} = \frac{1,268,077,668 - 1,262,260,813}{1,268,077,668} \times 100\% = 0,46\%$$

$$\text{May} = \frac{1,262,260,813 - 1,036,239,936}{1,262,260,813} \times 100\% = 17,9\%$$

Some of the reasons given by customers who do not pay debts are for workers who have been in the layoffs certainly give reason that they do not receive a salary during the pandemic period. For employees who still work, they say that they do not receive a full salary. And for the farmers who delayed paying installments said that their harvest was not sold as usual, so they were distressed to pay their debts.

From the percentage data above it can be seen that the KSP KUD Payangan has decreased in January, an increase in February and a decline back from March to May. A more detailed explanation is as follows:

1. In January 2,064,786,358 funds were taken from December 2019 as a comparison of a decrease, after that it was reduced by the January installment fund and divided by a comparison of December funds then multiplied by 100, so as to get a percentage reduction of 35.82%.
2. In February, due to an increase, 1,401,918,895 funds were reduced by January funds amounting to 1,325,052,346 divided by funds that increased, namely February funds then multiplied by 100, so that the percentage increase was 5.48%.
3. In March 1,401,918,895 funds were taken from February as a comparison of a decrease, after that it was reduced by March installment funds and divided by a comparison of February funds and then multiplied by

100, so as to get a percentage reduction of 9.55%.

4. In April, 1,268,077,668 funds were taken from March as a comparison of the decrease, after that it was reduced by the April installment fund and divided by the comparison, namely the March fund then multiplied by 100, so as to get a percentage decrease of 0.46%.
5. In May, 1,262,260,813 funds were taken from April as a comparison of a decrease, after that it was reduced by May installment funds and divided by a comparison, that is, the funds in April were then multiplied by 100, so as to get a percentage reduction of 17.9%.

KSP KUD Payangan currently does not impose a penalty when the customer cannot pay the debt at maturity. KSP KUD Payangan provides waivers by allowing the customer to pay only the interest (interest rates decline apply) and if it is not able to pay on the next month's meal due date must pay twice. So more emphasis if the customer cannot pay in full, then the customer is obliged to pay the loan interest according to the amount and time specified.

CONCLUSION

Indonesia also experienced pandemic Covid-19 which is very influential with the economy of society and the state was forced to suspend offices, malls, tourism objects,

and public transport of the State. Resulting in many communities in layoffs, not receiving a salary or not full salary, and the farmer's trouble to sell the harvest. People are hard at fulfilling their basic needs, especially for those who have debts in a business entity, will find it very difficult to pay the debt. In the case of KSP KUD Payangan, where the cooperative suffered a decrease in the percentage of installment payments in January, the increase in February and the decline back from March to May. Installment payment in the KSP KUD Payangan in the middle of the Covid-19 pandemic is still done, but it seems that there is a decrease in installment revenue compared to December 2019. Cooperatives provide waivers by not enforcing fines and allowing the public to only pay the interest only in advance.

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