

RESOLUTION OF NON PERFORMING LOANS AT THE REPUBLIC OF INDONESIA EMPLOYEES' COOPERATIVE (KPRI) SEGAR IN PALU CITY

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Doi: 10.24239/tadayun.v6i1.507

Received: 30 May 2025

Revised: 27 June 2025

Accepted: 10 July 2025

Abstract

This study maps the causes and resolution mechanisms of non-performing loans (NPLs) at the Republic of Indonesia Employees' Cooperative (KPRI) Segar in Palu. Using a descriptive empirical legal design with a juridical-sociological approach, primary data were obtained through in-depth interviews and direct observation of management, members, and former members. Secondary data include the cooperative's articles/bylaws (AD/ART), annual reports, loan agreements, SOPs, relevant regulations, and scholarly journals. Qualitative analysis (reduction-display-conclusion) with source triangulation was employed to assess normative compliance and field practices. Results indicate that about 18% of borrowers are delinquent, driven mainly by mismatched repayment capacity, weak loan agreements and creditworthiness assessment, negligent behavior/moral hazard, and a write-off policy lacking adequate loss reserves. The resolution mechanisms applied—direct collection, lending caps, selective collateral, and write-offs—are inconsistent, weakening the cooperative's liquidity and resilience. Recommendations include standardizing collateral requirements across loan sizes, tightening credit assessment and administrative sanctions, establishing loss reserves/insurance support, and optimizing credit restructuring.

Keywords: KPRI; Non-Performing loan; Republic of Indonesia Employees' Cooperative; Settlement mechanism

Abstrak

Penelitian ini memetakan faktor penyebab dan mekanisme penyelesaian kredit macet (NPL) pada Koperasi Pegawai Republik Indonesia (KPRI) Segar di Palu. Menggunakan desain penelitian hukum empiris deskriptif dengan pendekatan yuridis-sosiologis, data primer diperoleh melalui wawancara mendalam dan observasi terhadap pengurus, anggota dan mantan anggota. data sekunder meliputi AD/ART, laporan tahunan, anggota dan mantan anggota. data sekunder meliputi AD/ART, laporan tahunan,



perjanjian, SOP pinjaman, regulasi terkait, serta jurnal ilmiah. Analisis kualitatif (reduksi-display-kesimpulan) dengan triangulasi sumber. metode digunakan untuk menilai kepatuhan normatif dan praktik lapangan. Hasil menunjukkan sekitar 18% peminjam macet dengan pemicu utama: ketidaksesuaian kemampuan bayar, kelemahan perjanjian dan asesmen kelayakan, perilaku lalai/moral hazard, serta kebijakan write-off tanpa cadangan risiko memadai. Mekanisme penyelesaian (penagihan langsung, pembatasan plafon, jaminan selektif, write-off) belum konsisten, melemahkan likuiditas dan daya tahan koperasi. Rekomendasi mencakup standarisasi jaminan lintas plafon, pengetatan asesmen dan sanksi administratif, pembentukan cadangan kerugian/dukungan asuransi, serta optimalisasi restrukturisasi kredit.

Kata Kunci: KPRI; Koperasi Pegawai Republik Indonesia; Kredit macet; Mekanisme penyelesaian

A. INTRODUCTION

Indonesia's economy continues to grow, yet income inequality and limited access to financing for small enterprises and low-income households remain significant challenges. Data from Statistics Indonesia (BPS) show that the national Gini ratio in September 2024 reached 0.381, rising from 0.379 in March 2024 and only slightly lower than 0.388 in March 2023.¹ These figures indicate that the distribution of household expenditures has not improved optimally. This situation calls for financial institutions that can bridge capital needs fairly and sustainably,² one of which is the cooperative as a source of member-based lending.³

As member-owned financial institutions, cooperatives have long been regarded as an essential pillar of the national economy and a means of promoting equitable prosperity. By expanding financial access for marginalized groups including micro, small, and medium enterprises

¹ Badan Pusat Statistik Indonesia, "Tingkat Ketimpangan Pengeluaran Penduduk Indonesia September 2024," *Berita Resmi Statistik*, no. 15 Januari 2025 (2025): 1–8, <https://www.bps.go.id/id/pressrelease/2025/01/15/2399/gini-ratio-september-2024-tercatat-sebesar-0-381.html>.

² Diana Nur Khoiriyah and Fitri Amalia, "Pengaruh Dampak Ketimpangan Pendapatan Terhadap Perekonomian Di Indonesia Tahun 2016 Dan 2019," *Jurnal Riset Ekonomi Dan Bisnis* 16, no. 1 (2023): 16, <https://doi.org/10.26623/jreb.v16i1.6303>; Danial Kusumah, "Kesetaraan Layanan Keuangan Bagi Masyarakat Miskin Sebuah Ikhtiar Meningkatkan Preferensi Wirausaha (UMKM): Penguatan Peran Intermediasi Sosial Perbankan," *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan* 4, no. Spesial Issue 3 (2022): 909–19.

³ Devi Agustina Winda Sari, "Analisis Kredit Macet Pada Koperasi Cendrawasih Bumiharja Kabupaten Tegal" (Politeknik Harapan Bersama, 2020).

(MSMEs) and low-income households cooperatives serve as a strategic instrument for achieving inclusive finance and reducing economic disparity.⁴

Despite this strategic role, savings and loan cooperatives in Indonesia face serious challenges from rising non-performing loans (NPLs). Numerous studies show that a high NPL ratio disrupts liquidity and undermines member trust.⁵ This situation is evident at the Republic of Indonesia Employees' Cooperative (KPRI) Segar in Palu City. According to the cooperative's 37th Annual Management Report (2022), it had 220 members, of whom 109 were borrowers and about 20 experienced loan defaults. The problems include broken payment commitments, persistent arrears, and even debt neglect. Such conditions reduce the cooperative's capacity to issue new loans, slow capital turnover, and weaken mutual trust among members.

In practice, KPRI Segar employs written loan agreements. Both parties agree through loan forms with repayment periods ranging from five to twenty months, and payments are generally deducted directly from employees' salaries. However, negligence by some members in meeting their obligations has resulted in NPLs that affect the cooperative's liquidity and stability.

The phenomenon of non-performing loans creates a dual impact. On one hand, delays or failures in installment payments reduce cash flow and profits, hinder business expansion, and can trigger internal conflict.⁶ On the other hand, weak risk management such as lax collection discipline, inadequate creditworthiness assessments, and the absence of firm

⁴ Khoiriyah and Amalia, "Pengaruh Dampak Ketimpangan Pendapatan Terhadap Perekonomian Di Indonesia Tahun 2016 Dan 2019"; Esta Lestari, "Keuangan Inklusif Dalam Mendorong Pertumbuhan Inklusif," *Pusat Penelitian Ekonomi LIPI*, 2015, 1–16.

⁵ Arfita Aurellia, Nafsani Shanaya, and Hapsari Widiandini Prita, "Analisis Solusi Permasalahan Non-Performing Loan Di Koperasi Simpan Pinjam Dan UMKM," *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan* 2, no. 2 (2020): 314–42; Ripho D Perkasa et al., "Analisis Permasalahan Kredit Macet Dalam Koperasi KSU Bona Mandiri Jaya," *Journal On Education* 7, no. 1 (2024): 930–41.

⁶ Annisa Rahima and Wiwit Sapitri, "Penerapan Manajemen Risiko Kredit Macet Pada Swamitra Binaan KB Bukopin Yogyakarta," *Jurnal Kebijakan Ekonomi Dan Keuangan* 2, no. 2 (February 2, 2024): 156–64, <https://doi.org/10.20885/JKEK.vol2.iss2.art6>.

sanctions often worsens the situation.⁷ Recent studies emphasize that strict risk-management principles,⁸ credit restructuring,⁹ and innovations in cooperative governance are key to reducing NPLs and strengthening the resilience of micro-finance institutions.¹⁰

Against this backdrop, this study examines strategies for resolving non-performing loans at KPRI Segar in West Palu District, Palu City, with an emphasis on risk management and cooperative governance. The findings are expected to enrich the literature on cooperative financial management and provide practical guidance for policymakers and cooperative managers at local and national levels.

Based on these conditions, this study aims to describe the causal factors and settlement mechanisms of non-performing loans at the Republic of Indonesia Employees' Cooperative (KPRI) Segar in Palu City, with findings expected to enrich the literature on cooperative financial management and to provide practical guidance for policymakers and cooperative managers at both local and national levels.

B. METHOD

This study employs a descriptive empirical legal design with a juridical-sociological approach, combining doctrinal review with field evidence to examine the causes and resolution mechanisms of non-performing loans at KPRI Segar (West Palu District, Palu City). Primary data were obtained through in-depth, semi-structured interviews and direct observation involving the cooperative's management, current members, and former members (selected purposively). Secondary data

⁷ Yohanes Ferdinandus Mili G, Wehelmina M Ndoen, and Paulina Y Amtiran, "Analisis Faktor-Faktor Yang Mempengaruhi Kredit Macet Pada Koperasi Adiguna Kota Kupang," *Glory: Jurnal Ekonomi & Ilmu Sosial* 5, no. 6 (2020): 1393-1404, <https://doi.org/10.35508/glory.v5i6.16495>.

⁸ Ni Luh Erva Damayanti, I Arsana, and Luh Mei Wahyuni, "Penerapan Manajemen Risiko Dalam Mengendalikan Risiko Kredit Bermasalah Pada Koperasi Serba Usaha Swadana Arta Di Tabanan" (Politeknik Negeri Bali, 2023).

⁹ I Ketut Gede Suardana, I Nyoman Putu Budiarta, and Ni Made Puspasutari Ujianti, "Penyelesaian Kredit Bermasalah Dengan Metode Restrukturisasi Pada Koperasi Simpan Pinjam Merta Sari Di Denpasar Utara," *Jurnal Interpretasi Hukum* 3, no. 1 (2022): 1-7.

¹⁰ Rahima and Sapitri, "Penerapan Manajemen Risiko Kredit Macet Pada Swamitra Binaan KB Bukopin Yogyakarta."

consist of Indonesian legal instruments, the cooperative's articles/bylaws (AD/ART), annual reports, loan agreements and SOPs, and academic literature on risk management and loan delinquency. All data were analyzed qualitatively through reduction, display, and conclusion drawing steps and content analysis to map causal factors, assess enforcement and governance against the governing legal framework, and derive practical and normative implications; validity was ensured via method triangulation.

C. RESULTS AND DISCUSSION

1. General Condition of the Cooperative and the Scale of Non-Performing Loans (NPLs)

The Republic of Indonesia Employees' Cooperative commonly known as KPRI is a cooperative whose members are employees of a government department/office/agency.¹¹ KPRI Segar in Palu City was established on March 11, 1986, and holds Legal Entity No. 387/BH/XIX/May 15, 1986. Its office is located on Jalan Tanjumbulu, Lere Subdistrict, West Palu District, Palu City, on a 484 m² plot with a 109 m² building constructed in 2003. The land title is a Building Use Right Certificate (HGB No. 01/R/BPN-PLU/99, October 6, 1999). From its inception, the cooperative has served as an economic solidarity vehicle for civil servants and local agency employees in West Palu.

As a member-based economic institution, KPRI Segar's vision is to become a leading cooperative in improving members' economic welfare while reducing economic and social inequality in its community. To realize this vision, its mission focuses on enhancing member welfare by optimizing economic resources and improving the quality of human resources—management, supervisors, staff, and members—through education, training, and benchmarking. The mottos “Prosperity for All” and “Strong Cooperative, Prosperous Members” underscore KPRI Segar's identity as a socially minded business actor that emphasizes mutual cooperation.

¹¹ Nora Khairani and R. D. Perkasa, “Analisis Peranan Koperasi Pegawai Republik Indonesia (KPRI) Guru-Guru Sd Kec. Lubuk Pakam Dalam Meningkatkan Kesejahteraan Anggotanya,” *Jurnal Masharif Al-Syariah* 8, no. 30 (2023): 1384–89, <https://doi.org/10.30651/jms.v8i2.19917>.

As of December 2022, the cooperative had 220 members, including employees of the West Palu District Education Technical Implementation Unit (UPTD). During that period there were no new members, while five members exited. The organizational structure consists of management (chair, secretary, treasurer) and a supervisory body that performs internal oversight in line with national cooperative regulations. All activities are focused on savings-and-loan services, which constitute the cooperative's core economic business.

Financially, the cooperative's internal capital derived from principal savings, mandatory savings, voluntary savings, and reserves—totaled IDR 3.48 billion at the end of 2022. External capital, primarily the remaining balance of a loan from Bank Kesejahteraan Ekonomi (BKE), amounted to IDR 1.63 billion. Over the 2022 fiscal year, the cooperative recorded IDR 1.10 billion in receipts and IDR 1.00 billion in disbursements, while outstanding member loans reached IDR 1.88 billion. These figures reflect the substantial cash flows that must be managed, making liquidity a key factor for business continuity.

The cooperative issues loans under written agreements with repayment terms of 5–20 months, and installments are generally deducted automatically from monthly salaries. Even so, non-performing loans (NPLs) remain a serious challenge. Of 220 members, 109 were borrowers, and about 20 of them experienced loan delinquency—that is, they failed to meet installment obligations according to the agreed schedule. In other words, nearly 18 percent of all borrowers were in default, a fairly significant rate for a cooperative that relies on payroll deductions. The problems include late payments, the potential for prolonged arrears, and even debt neglect—conditions that undermine other members' trust and the cooperative's ability to extend new credit

2. Causes of Non-Performing Loans

The research finds that loan delinquency at KPRI Segar, West Palu District, stems not only from financial technicalities but also from behavioral factors and governance weaknesses. Based on data and in-depth interviews with the cooperative's management and members, four key factors drive non-performing loans.

First, mismatched repayment capacity. Many members apply for loans that exceed their financial means—whether for urgent consumption needs, education expenses, or home renovations. Although the cooperative uses automatic payroll deductions, the loan size often makes the installments greater than the borrower’s monthly income. As one manager noted, “Some members’ salaries are no longer sufficient to cover the payroll deductions needed to repay their loans, so even with deductions, their obligations aren’t fully met.”¹² This situation leads to prolonged arrears and disrupts the cooperative’s cash flow.

Second, lax initial agreements. Loan agreement forms are not always accompanied by thorough creditworthiness analyses. Some large-amount borrowers are not required to provide collateral, even though the cooperative’s rules allow it. One member who borrowed up to IDR 80 million reported, “I never provided any collateral while borrowing; perhaps the cooperative had a policy at the time due to certain considerations”¹³ This lack of strictness makes it difficult for management to execute assets in the event of default and weakens the deterrent against delinquency.

Third, negligent behavior and moral hazard. Some members intentionally delay payments, citing various reasons such as administrative hurdles or the expectation of debt forgiveness. Such slow-paying behavior increases collection burdens and heightens the risk of default.

Fourth, write-off policy. KPRI Segar grants debt forgiveness for deceased members, whereby all remaining loan balances are written off by the cooperative. While intended to ease the burden on heirs, this policy is not supported by an adequate risk-reserve mechanism, thereby weakening payment discipline among other members. One member complained, “Debt write-offs make our finances tight. Sometimes when we want to borrow, the cooperative doesn’t have funds available and tells us to wait until next month.”¹⁴ Another impact reported by members is the delay in disbursing new loans to others because working capital is reduced.

¹² Interview with Siti Utari (KPRI Segar manager)

¹³ Interview with Endah Puspitasari (KPRI Segar member)

¹⁴ Interview with Rutmin Lagonda (KPRI Segar member)

Taken together, these four factors are interrelated and mutually reinforcing. Insufficient repayment capacity and loose agreements create opportunities for default, while negligent behavior and the write-off policy amplify moral hazard and erode payment discipline. These findings align with studies by G, Ndoen, and Amtiran¹⁵ and Mulyono et al¹⁶, which identify weaknesses in risk management, collections, and creditworthiness evaluation as triggers of non-performing loans in savings and loan cooperatives.

3. Mechanisms for Resolving Non-Performing Loans

Loan delinquency at KPRI Segar, West Palu District, typically arises when members' monthly salaries are no longer sufficient to cover the agreed installment deductions. This situation is driven by several factors, including members borrowing beyond their means, weak initial agreements, non-stringent internal rules, and low repayment awareness. At the same time, declining cooperative business activity reduces management's room to maneuver in absorbing default risk. In response, management applies a tiered set of resolution mechanisms: direct collection, lending limits, collateral-based settlement, and write-off/cease-collection policies.

a. Direct collection and lending limits

When a payment is late, management visits the member's residence to collect the installment and negotiate repayment. At the same time, a cap is placed on any subsequent loan ceiling to prevent arrears from piling up. As one manager explained, "If a member's installments are in arrears, we go directly to their house. We usually require a written commitment before approving the next loan."¹⁷ In practice at other cooperatives, this approach is often combined with credit restructuring such as rescheduling and loan merging which has proven effective in significantly

¹⁵ G, Ndoen, and Amtiran, "Analisis Faktor-Faktor Yang Mempengaruhi Kredit Macet Pada Koperasi Adiguna Kota Kupang."

¹⁶ Hardi Mulyono, Irma Idayati, and Wisdalia Maya Sari, "Analisis Penerapan Risiko Kredit Macet Pada Koperasi Simpan Pinjam 'RIAS' P1. Mardiharjo," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis* 11, no. 1 (2023): 703–12, <https://doi.org/10.37676/ekombis.v11i1.3403>.

¹⁷ Interview with Siti Utari (KPRI Segar manager)

reducing delinquency rates,¹⁸ along with a renewed assessment of the member's repayment capacity.¹⁹

Although this method is considered more humane because it avoids immediate legal action, its effectiveness depends greatly on clear and consistent administrative sanctions. Without control mechanisms such as temporarily blocking access to new loans or requiring document-based eligibility reviews the cooperative risks repeat delinquencies by the same debtor. Management acknowledges that not all members are willing to cooperate, so the risk of default remains substantial.

b. Collateral-based settlement

Collateral is intended to provide legal protection for the creditor if the debtor fails to fulfill obligations.²⁰ Its legal basis includes, among others: Article 1(23) of Law No. 10/1998 on Banking (regarding collateral);²¹ Article 1131 of the Indonesian Civil Code (KUH Perdata) stating the debtor's assets serve as security;²² and Article 15(3) of Law No. 42/1999 on Fiducia,²³ which grants the fiduciary recipient the right to sell the collateral object in case of default. In savings-and-loan cooperatives (KSP), collateral in credit agreements is crucial for security and as a risk-mitigation policy.²⁴ Regulation of the Minister of Cooperatives No.

¹⁸ Arisandi Arisandi, Wilhelmina Mitani, and Siktania Maria Diliiana, "Implementasi Restrukturisasi Dalam Upaya Penanganan Kredit Macet Pada KSP Kopdit Suru Pudi Koting," *Jurnal Mutiara Ilmu Akuntansi* 1, no. 1 (2023): 251–61, <https://doi.org/10.55606/jumia.v1i1.1152>.

¹⁹ Fitria Nur Aini and Nurul Huda, "Manajemen Risiko Dalam Meminimalisir Wanprestasi Pada Koperasi Syariah (Studi Kasus Di KSPPS Nurul Hidayah Desa Klasaman)," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 5, no. 1 (2022): 1–16, [https://doi.org/10.25299/syarikat.2022.vol5\(1\).9302](https://doi.org/10.25299/syarikat.2022.vol5(1).9302).

²⁰ Clara Fransiska Olivia Siahaan and Rica Gusmarani, "Penggunaan Jaminan Perorangan Dalam Praktik Penyelesaian Kredit Bermasalah," *Jurnal Notarius* 2, no. 2 (2023).

²¹ Pemerintah Republik Indonesia, "Undang-Undang No. 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan" (1998).

²² "Kitab Undang-Undang Hukum Perdata (KUH Perdata) Burgerlijk Wetboek Voor Indonesia" (n.d.).

²³ Pemerintah Republik Indonesia, "Undang-Undang Nomor 42 Tahun 1999 Tentang Jaminan Fidusia" (1999).

²⁴ Rindra Noviamanto, "Pemberian Hak Tanggungan Dalam Perjanjian Kredit Oleh Koperasi Simpan Pinjam" (Universitas Jember, 2019).

15/2015, Article 25(1), affirms that KSPs may require collateral to reduce lending risk. at KPRI Segar, collateral is required only for large loans, generally above IDR 20 million. The secretary, Siti Utari, explained: “Collateral is not universally required because the cooperative deducts from teachers’ salaries. Usually collateral applies only to large loans, around 20 to 30 million.”²⁵

Member interviews corroborate this. ST Syarkiah, a retired member, said: “I once borrowed IDR 20,000,000 with my house certificate as collateral. I never had issues during the loan period because the installments were deducted directly from my monthly salary.”²⁶ However, long-time member Endah Puspitasari recounted a different experience: “I once borrowed up to IDR 80,000,000 and never provided collateral. Perhaps the cooperative had a policy at the time due to certain considerations, and I happened to still be in college.”²⁷ Similarly, Isrofiah stated that from joining in 2008 until leaving in 2020, she was never asked for collateral despite borrowing up to IDR 10 million.²⁸ Fadlun²⁹ and Rutmin Lagonda³⁰ also said they never provided collateral for IDR 5–10 million loans because installments were payroll-deducted. These facts indicate that collateral-based mitigation has not been consistently applied, thereby weakening its function as a risk-control tool.

Requiring collateral only for high ceilings, while allowing payroll-deducted loans to be unsecured, may limit short-term risk but, due to inconsistent terms, can foster moral hazard and erode risk-mitigation effectiveness. This aligns with findings that delays or defaults disrupt the cooperative’s cash flow and liquidity and impair lending services to other members.³¹ For that reason, a clear, legally binding collateral scheme

²⁵ Interview with Siti Utari (KPRI Segar manager)

²⁶ Interview with ST. Syarkiah, (KPRI Segar retired member)

²⁷ Interview with Endah Puspitasari, (KPRI Segar member)

²⁸ Interview with Isrofiah, (KPRI Segar ex-member)

²⁹ Interview with Fadlun, (KPRI Segar member)

³⁰ Interview with Rutmin Lagonda, (KPRI Segar member)

³¹ Herbert Sitorus, Rudi Sembiring Meliala, and Diana R.W. Napitupulu, “Legalitas Jaminan Dalam Skema Pembiayaan Koperasi Simpan Pinjam Dan Kepastian Hukum Bagi Anggota,” *Jurnal Dimensi Hukum* 9, no. 4 (2025): 49–54.

remains important across all loan sizes, including those under IDR 20 million. Without such a scheme, default risk rises and recovery depends on remedial steps (rescheduling, reconditioning, restructuring), weakening the cooperative's liquidity resilience.³² In principle, collateral is needed to reduce credit risk and should not be confined to specific ceilings.³³

c. Write-off / cease-collection policy

Another mechanism is debt forgiveness through accounting write-off and cessation of collection. A write-off/cease-collection action is an administrative procedure that eliminates a member's remaining obligation when repayment is no longer reasonably possible, such that the cooperative's legal claim is considered extinguished commonly referred to as "debt forgiveness."³⁴

KPRI Segar applies this specifically to deceased members, with all remaining loan balances settled by the cooperative. Socially, this is intended to ease the burden on heirs, and it is supported by Article 1381 of the Indonesian Civil Code, which lists remission of debt as a ground for extinguishing obligations.³⁵ However, interviews reveal negative financial impacts. One manager stated: "Debt forgiveness for deceased members does not benefit the cooperative, because what is covered is not only interest but also principal. That becomes a burden associated with the deceased member."³⁶

³² Niki Rio Ferdinand and Khusnudin Khusnudin, "Fleksibilitas Jaminan Pembiayaan Usaha Mikro Pada Bmt Al-Hikmah Semesta Jawa Timur," *I-ECONOMICS: A Research Journal on Islamic Economics* 9, no. 2 (2023): 106–16, <https://doi.org/10.19109/ieconomics.v9i2.19719>.

³³ Gunawan Gunawan, "Konsep Jenis Lembaga Jaminan Utang Pada Koperasi," *Jurnal Pemuliaan Hukum* 5, no. 1 (2022): 85–108, <https://doi.org/10.30999/jph.v4i2.1955>.

³⁴ Fadillah Fatah Nasution, "Penyelesaian Kredit Bermasalah Melalui Kebijakan Hapus Buku Dan Hapus Tagih Pada Bank Pemerintah Daerah Dan Bank Swasta (Studi Di PT. Bank Sumut, Tbk Dan PT. Bank Mega Syariah, Tbk).," *Premise Law Journal* 2 (2019): 1–20.

³⁵ I Made Pria Dharsana and Indrasari Kresnadjaja, "Transfer of Receivables to Third Parties through Cessie," *Law Doctoral Community Service Journal* 2, no. 2 (2023): 100–105, doi: <https://doi.org/10.55637/lcdsj.2.2.7608.100-105 %0A %0A>.

³⁶ Interview with Siti Utari (KPRI Segar manager)

Member Darmiah, who joined in 2000, expressed a similar view: “As far as I know, the cooperative’s debt forgiveness has only negative effects. The positive side is only for the heirs, while the negative impact is borne by the cooperative itself. Operations stall.”³⁷ Rutmin Lagonda added a concrete example: “Debt forgiveness disrupts cash flow. Sometimes when we want to borrow, the cooperative has no funds available and tells us to wait until next month.”³⁸ These statements reinforce the finding that, while socially beneficial, write-offs/cease-collection measures strain liquidity and impede capital turnover, because funds that should revolve must be diverted to cover unrecovered loans.³⁹

Accordingly, although cease-collection provides social benefits and avoids legal disputes, it should be balanced with risk-management tools such as loss reserves or insurance protection so as not to jeopardize business continuity.⁴⁰

These three mechanisms show KPRI Segar’s efforts to balance its social mission with prudential financial principles. Nonetheless, the research highlights fundamental weaknesses: direct collection is not always accompanied by consistent sanctions; collateral requirements are selective and uneven, undermining legal certainty and enforceability; and write-off policies are not matched with adequate risk reserves. In combination, these weaknesses contribute to a non-performing-loan ratio of roughly 18% of total borrowers a high figure for a cooperative that relies on payroll deductions. Overall, KPRI Segar’s mechanisms remain relatively lenient, limiting the strength of their financial safeguards.

³⁷ Interview with Darmiah, (KPRI Segar member)

³⁸ Interview with Rutmin Lagonda, (KPRI Segar member)

³⁹ I Nyoman Suarjaya, “Analisis Penyelesaian Kredit Macet Pada Koperasi Srinadi Klungkung,” *Jurnal Pendidikan Ekonomi* 5, no. 1 (2015), <https://ejournal.undiksha.ac.id/index.php/JJPE/article/view/5191/3924>.

⁴⁰ Illona Novira Elthania, Tarsisius Murwadi, and Etty Mulyati, “Penerapan Prinsip Kehati-Hatian Bank Pada Hapus Buku Dan Hapus Tagih Kredit Macet Bagi Usaha Mikro Dan Kecil Ditinjau Dari Undang-Undang No. 4 Tahun 2023 Tentang Pengembangan Dan Penguatan Sektor Keuangan,” *Birokrasi: JURNAL ILMU HUKUM DAN TATA NEGARA* 2, no. 4 (2024): 01–22, <https://doi.org/10.55606/birokrasi.v2i4.1503>.

D. CONCLUSION

This study concludes that non-performing loans (NPL) at the Republic of Indonesia Employees' Cooperative (KPRI) Segar in Palu City are the result of interrelated structural and behavioral factors. The main triggers include: borrowers' repayment capacity that does not match the size of the loans taken; weak initial agreements and inadequate feasibility analysis; deliberate negligence and moral hazard among some members; and a write-off policy for deceased members that is not supported by sufficient risk reserves. The cooperative currently applies a multi-tiered settlement mechanism—direct collection, loan-ceiling restrictions, selective collateral requirements, and debt write-off/write-down. However, these measures are implemented inconsistently and remain relatively lenient, so they have not effectively reduced the NPL ratio, which hovers around 18 % of total borrowers.

The strengthening legal certainty and financial protection therefore requires tighter risk-management practices: enforcing more rigorous credit assessments, standardizing collateral requirements, creating adequate loan-loss reserves, and ensuring consistent sanctions. Such improvements are essential to safeguard the cooperative's liquidity, maintain member trust, and enhance the sustainability of its micro-finance role.

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