

Research.

Optimalization of Loan Disbursement as a Solution

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Abstrak. *The Bina Seroja Credit Union Savings and Loan Cooperative has served members covering the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas both in terms of deposits and loan distribution. It becomes two sides that must be balanced. The problem that occurs is that the distribution of loans to members is only 42% of the ideal ratio of 70-80%. This study aims to find out the formulations made and realized in the implementation in the last five (5) years. While the methods used are observations, interviews and questionnaires with the support of complete documentation. Based on the results of research by KSP CU Bina Seroja, it has actually made products both deposits and loans that vary to be able to attract the interest of its members. However, the number of loans disbursed in the last 5 (five) years has never reached more than 50%, even the last two years it was only 47% and dropped to 42%. The results of the respondents in choosing CU were the use of technology in serving members (33%), good communication (29%), and ease of obtaining loans (26%). Non-stock deposits collected from members reached an ideal ratio of 72%.*

Keywords: *credit union, increased lending.*

INTRODUCTION

The pandemic has caused difficulties in the KSP (Saving and Loan Cooperative) Credit Union Bina Seroja. Many members who became employees in the company experienced a decrease in income or were dismissed from the place of work. In addition, many member businesses were affected by the restriction of community activities thus experiencing bankruptcy. For members who have larger-scale businesses, they also have experienced obstacles in the production process and distribution due to the imposition of restrictions on community activities.

Credit Union provides capital through member deposits continuously and then lends to its members. Deposits in cooperatives are in the form of stock deposits consisting of principal and mandatory deposits, while non-stock deposits are in the form of voluntary deposits or term deposits.

Credit Union (CU) can grow, by realizing a healthy and strong CU organization (organizational excellence), There are six components of organizational excellence, namely; vision-mission, values, strategy, processes, supervisory system and organizational structure. (Tulus, Roby, 2017: 52)

Based on data from the Credit Cooperative association, which is a credit cooperative movement in Indonesia, the total number of members is 3,279,415 members with total assets until 2021 of IDR 32.861 trillion. Currently, the CUCO – Indonesia (Inkopdit) has a network of 40 Credit Cooperative Centers (Puskopdit)/ Pre Puskopdit/ BK3D spread across several provinces throughout Indonesia. (Inkopdit, 2021).

The presence of Credit Union of Bina Seroja in East Jakarta since August 10, 1985 has greatly helped the community, especially the small and medium class in Bidaracina Parish to open a business and develop their business. After sixteen years (16) after getting Legal Entity No. 70 / BH / PAD / KWK9 / VII / 1998, KSP CU Bina Seroja opened up to the public by occupying a new building outside the area of the Bidaracina Catholic Church.

Credit Union is felt to be very helpful for the community in obtaining funding for micro-business capital by serving members of the Jabodetabek region. The vision echoed was "To Become Sejabodetabek's Main Choice Cooperative for the welfare and empowerment of members". Currently, the Credit Union of Bina Seroja has 7,808 members, it shows that many members have businesses and need capital support. Therefore, microloan products with low interest rates of 6% flat per year become solution for members who can get a maximum amount of Rp 10 million.

Another problem is the increasing number of delinquency loans after the Covid-19 pandemic. Many members applied for restructuring with each of the reasons presented. Management and Board of directors discuss in detail and decide to restructure according to the conditions of each member. Many of the restructuring petitioner members need an extended period. On the other hand, non-stock deposits in the form of voluntary deposits and term deposits have increased in the last three (3) years from Rp 71 billion to Rp 74 billion and increased to Rp 81 billion. This is due to the influence of lower the bank deposit rates.

About loan and its term condition, members can get loans as of three (3) times from deposits, with restrictions not exceeding IDR 10 million differences. If it exceeds 10 million the difference is required to provide additional guarantees such as property rights certificates, cars and motorcycles ownership and valuable objects such as precious metals. In guaranting the availability of servicers to members, KSP CU Bina Seroja has 14 Unit offices spread across various locations. Besides that, there are twenty-five (25) group coordinators, each of whom has members between 25 – 150 members.

The Credit Union of Bina Seroja was established on August 10, 1985, based on report on December 31, 2021, it has 7,808 members with total assets of Rp. 112,224,500,772, and there is 35 staff, by having some operational offices such as (1 head office, 5 service offices (TP), 8 unit offices).

The role of non-bank financial institutions such as KSP CU Bina Seroja provides service as solution to answers the member needs, especially to support capital for their businesses through microloans with low interest rates. In addition to the members who had deposits in the bank, many were gradually transferred to the Cooperative. Based on this description, the author is interested in researching the business strategy at the Credit Union of Bina Seroja, in East Jakarta, DKI, to describe and analyze the management and board of director planning in increasing loan distribution at the KSP CU Bina Seroja, East Jakarta.

1.2 Problem Formulation

How is the strategic formulation in increasing lending to the KSP CU Bina Seroja?

1.3 Research Objectives

To describe and analyze the management and board of director planning in increasing loan disbursements at KSP CU Bina Seroja.

THEORETICAL FOUNDATIONS

2.1 Definition and Purpose

Muladus (2012: 12) explains the meaning of Credit Union. The first is a financial cooperative that is run democratically and profit sharing, offering a variety of deposit products and low-interest loans to its members. Second, Credit Union as a cooperative financial institution owned and supervised by its members and operated for the purpose of encouraging a frugal lifestyle, providing loans with competing interest rates, and

providing a variety of other financial services to its members. Third, a Credit Union is a financial cooperative established from, by and for members where the members are depositors, borrowers, and at the same time shareholders. Fourth, credit unions are financial cooperatives that do not seek profit, whose presence is to serve members who are in one common bond.

2.2 Five (5) Pillars of Credit Union

Beni (2021:13) states that in carrying out the activities and empowerment of credit union members, it always refers to 5 pillars credit union, such as:

- Education It starts with education, develops with education and is controlled by education.
- Self – help From, by and to member.
- Solidarity You are hard I help, I am hard for you to help.
- Inovation, Continuous innovation is carried out according to the times.
- Unity, Credit Unions must unite together in keeping up with the times through Puskopdit and cooperation between credit unions in empowering the community.

2.3 Organisation Structure of Credit Union

The originally national organizational structure of CU was CUCO (Credit Union Council Office) accompanied by a growing guiding council with the establishment of the National Coordinating Board for Credit Cooperatives (BKNKK) in 1980. At the last time, the CU organization based on its level consists of the Indonesian Credit Cooperative Coordinating Board (BK3I) at the national level which is developed into a Credit Cooperative Association (Inkopdit) and coordinates the Regional Credit Cooperative Coordinating Board (BK3D). Over time, in 1981 through the National Conference of Indonesian Credit Cooperatives the name CUCO in Indonesia was changed to become the Coordinating Board of The Indonesian Credit Cooperatives (BK3I) known as the Association Credit Cooperative (INKOPDIT). Thanks to the persistent struggle Pater Albrecht and his credit union comrades expanded to various regions in Indonesia. (Beni, 2021:3)

At the CU unit level, the organization consists of the Governing Council: chairman, secretary and treasurer, the Board of Examiners or Supervisors consisting of: chairman, secretary and members. The committees (credit committees, education committees and others) consist of: the chairman, secretary and members and advisors or patrons.

2.4 Pearls Analysis

Pearls analysis is a tool that can be used by Credit Unions in Asia. Because this is the standard measure for a Credit Union that is viable to live on and can maintain its presence in the financial markets. The identified gaps are weaknesses that need to be corrected and are the focus of credit union's future management.

PEARLS is a financial performance monitoring system designed to offer Credit Unions to monitor CU. PEARLS is also a surveillance tool for regulators. PEARLS can be a tool of comparing between CU in one country. The benefits of using PEARLS analysis are:

- As a tool to monitor credit union performance
- Standardize ratios and formulas
- Can be used to arrange a Credit Union
- As a surveillance tool

Protection, meant provisions for loan losses are the first line of defenses against against unexpected losses to the instituion.

P = Protection Indicators Excellence				Standards of Excellence
P1	Allowance for Loan Losses/Delinquency	>12 months		100 %

P = Protection Indicators Excellence		Standards of Excellence
P2	Net Allowance for Loan Losses/Delinquency of 1 - 12 months	35 %

Effective Financial Structure, is the most important variable that affects growth, profitability and efficiency.

E = Effective Financial Structure Indicators Excellence		Standards of Excellence
E1	Net Loans/Total Assets	70 % -80 %
E5	Savings Deposits/Total Assets	70 % -80 %
E6	External Kredit/Total Assets	Max 5 %
E9	Net Institutional Capital/Total Assets	Minimum 10 %

Asset Quality is the main variable that affects institutional profitability.

A = Assets Quality Indicators Excellence		Standards of Excellence
A1	Total Loan Delinquency/Gross Loan Portfolio	≤5 %
A2	Non-earning Assets/Total Assets	≤5 %

Rates of Return and Costs indicators monitor the return earned on each type of asset (use of funds) and the cost of each type of liability (source of funds). On the assets side, one can determine what types of assets earn the highest returns. On the liability side, one can determine what are the least and most expensive source of funds.

R = Rates of Return and Costs Indicators Excellence		Standards of Excellence
R7	Total Interest (Dividend) Cost on Shares/Average Member Share	Market Rates ≥ 5 %
R9	Total Operating Expenses/Average Total Assets	≤ 5 %

Liquidity is an essential component of administering a savings institution.

L = Liquidity Indicators Excellence		Standards of Excellence
L1	ST Investments + Liquid Assets - ST payables/Savings Deposits	Minimum 15 %

Signs of Growth reflect member client satisfaction, appropriateness of product offerings and financial strength.

S = Signs of Growth Indicators Excellence		Standards of Excellence
S10	Growth in Membership	≤12 %
S11	Growth in Total Assets	≥Inflation

RESEARCH METHOD

3.1 Determination Method

The location of the study was determined by choosing the Head Office located on Jalan Arus No. 14 Cawang, East Jakarta with consideration of the place and strategic location.

3.2 Sampling Method

The sampling method is carried out by a simple random sampling method. The population in this study were CU members who represented the category of activists from both advisory, board of director, supervisory, manager and group coordinator elements.

3.3. Data Collection

The data used in the study are primary data and secondary data. Primary data were obtained by conducting direct interviews through surveys and questionnaires. Secondary data was obtained from the KSP Credit Union of Bina Seroja and Inkopdit.

3.4 Data Analysis Method

The data analysis method used is descriptive analysis. This analysis was carried out to answer the purpose of the study. Descriptive analysis seeks to describe the model of the relationship between various variables by providing a scientific interpretation and logical analysis of the relationship between factors.

RESULTS OF ANALYSIS AND DSCUSSION

Performance Results of KSP CU Bina Seroja within a period of five (5) years from 2017 to 2021.

PEARLS RATIOS		Standards of Excellence					Annual Goal
			Dec 2017	Dec 2017	Dec 2017	Dec 2017	Dec 2017
P	PROTECTION		(In Percentage)				
1	Allowances for Loan Losses/Delinquency ≥ 12 Month	100%	0,0	92,5	171,6	165,2	126,4
2	Net Allowance for Loan Losses/Delinquency of 1 - 12 Month	35%	8 -	1	34	28	19
E	EFFECTIVE FINANCIAL STRUCTURE		(In Percentage)				
1	Net Loans/Total Assets	70 - 80%	43%	47%	50%	47%	42%
5	Savings Deposits/Total Assets	70 - 80%	68,9	70,4	70,1	69,7	72,2
6	External Kredit/Total Assets	Max 5 %			0		
9	Net Institutional Capital/Total Assets	Minimum 10 %	7%	9%	10%	10%	10%
A	ASSETS QUALITY		(In Percentage)				
1	Total Loan Delinquency/Gross Loan Portfolio	≤ 5 %	1,3	2,0	2,8	3,6	3,7
2	Non-Earning Aset/Total Assets	≤ 5 %	12,73	11,58	11,10	11,14	10,73
R	RATES OF RETURN AND COSTS (ANNUALIZED)		(In Percentage)				
7	Total Int. (Dividend) Cost on Shares/Avg. Member Shares	Market Rates ≥ 10 plus inflation	16%	14%	15%	11%	31%
9	Total Operating Expenses/Avg. Total Assetss	5%	7%	6%	6%	7%	5%
L	LIQUIDITY		(In Percentage)				
1	ST Inv. + Liquid Assets - ST Payable/Savings Deposits	Minimum 15 %	51%	57%	57%	57%	62%
S	SIGNS OF GROWTH (YEAR TO DATE GROWTH)		(In Percentage)				
10	Growth in Membership	≥ 12 %	6,78	8,44	8,44	3,33	-0,60
11	Growth in Total Assets	> Inflation	17,00	11,65	4,40	4,47	8,58

Based on pearls ratio data for KSP Credit Union Bina Seroja, it can be described that in accordance with the following indicators, namely:

About Protection:

Based on the financial performance assessment of the ratio (P1) above, it can be seen that the performance of the P1 ratio owned by KSP Credit Union Bina Seroja continues to increase every year due to the results the ratio calculation obtained by KSP Credit Union Bina Seroja for three years from 2019-2021 is above the average ideal ratio provision of 100%. This is proven in 2019 the results of calculating the ratio obtained by KSP Credit Union Bina Seroja, which is 171%, in 2020 the results of calculating the ratio obtained by KSP Credit Union Bina Seroja decreased to 165%, in 2021 the results of calculating the ratio obtained by KSP Credit Union Bina Seroja again decreased to 126%.

Based on the financial performance assessment of the ratio (P2) above, it can be seen that the performance of the P2 ratio owned by KSP Credit Union Bina Seroja continues to decline every year even though in 2019 the results of the P2 ratio calculation received the Poor category, amounting to 33% and have not met the provisions of the ideal ratio standard for P2, which is $\geq 35\%$. This means that KSP Credit Union Bina Seroja does not have the availability of risk reserve funds that are large enough to cover negligent loans between 1 to 12 months. The percentage of P2 ratio calculation results in 2020 decreased to 28% and was in the poor category. There was a decline back in 2021 se to 19%.About The effective Financial Structure

About The Effective Financial Structure:

Based on the financial performance assessment of the ratio (E1) above, it can be seen that the results of the calculation of the performance of the E1 ratio owned by Credit Union Bina Seroja are still in the poor category, because it is below the ideal ratio of 70%. Throughout the five years from 2017 - 2021, the ratio calculations were respectively: in 2017 it was 43%, in 2018 it was 47%, in 2019 it was 50%, in 2021 it was 47% and in 2021 it was 42%.

Based on the financial performance assessment of the ratio (E5) above, it can be seen that the performance of the E5 ratio owned by KSP Credit Union Bina Seroja has increased and decreased during 2017 to 2021. This is evident from the results of the calculation of the ratio in 2017 reaching 68.9% with the Fair category because the percentage has not met the ideal ratio standard which ranges from 70-80%. There was an increase in 2018 to as much as 70% so that the percentage for the E5 ratio in 2018 was in the Good category. Then the calculation results of the E5 ratio for 2019 again decreased to 70.1% and are still in the Good category. Meanwhile, the calculation result of the E5 ratio in 2020 is 69.7% with the Fair category. The percentage of E5 in 2021 has increased again when compared to 2020.

Based on the financial performance assessment of the ratio (E6) above, it can be seen that the performance of the E6 ratio owned by KSP Credit Union Bina Seroja the financial performance of this E6 ratio is in the excellent category. This is because KSP Credit union Bina Seroja does not have short-term or long-term loans.

Based on the financial performance assessment of the ratio (E9) above, it can be seen that the performance of the E9 ratio owned by KSP Credit Union Bina Seroja has increased and during 2017 until 2019. This is proven in 2017 the performance of the E9 ratio reached 7% and successively increased so that in 2018 it became 9% and in 2019 it became 10%. The percentage does not exceed the provision of the ideal ratio E9 which is ≥ 10 . So that the performance of the E9 ratio obtained by KSP Credit Union Bina Seroja as long as it gets the good ratio category. That means KSP Credit Union Bina Seroja has the availability of institutional capital to fund unproductive assets. The increase occurred due to an increase in total non-stock deposits and an increase in total assets.

About Aset Quality:

Based on the financial performance assessment of the ratio (A1) above, it can be seen that the performance of the A1 ratio owned by KSP Credit Union Bina Seroja has increased and decreased during 2017 to 2021. This was proven in 2017 by 1.3%, in 2018 by 2% and in 2019 by 2.8%. And in 2020 and 2021, they had ratios of 3.6% and 3.7%, respectively. The performance percentage of the A1 ratio from 2017 to 2021 is still below the maximum ratio requirement of 5%, so that the KSP Credit Union Bina Seroja is in the excellent category. The rate of return and cost of KSP CU Bina Seroja is in the excellent category. Regarding operational costs are in the good and excellent category.

Based on the financial performance assessment of the ratio (A2) above, it can be seen that the performance of the A2 ratio owned by KSP Credit Union Bina Seroja has increased and decreased during 2017 to 2021. This is proven in 2017, 2018, 2019 and in 2020 the percentage of the A2 ratio calculation results obtained by KSP Credit Union Bina Seroja was 1.8%, 2.0%, 2.3% and 2.7%. This percentage indicates that the performance of the A2 ratio of KSP Credit Union Bina Seroja meets the ideal ratio standard of $\leq 5\%$. From the results of the calculation of the A2 ratio in 2017-2021, it brings KSP Credit Union Bina Seroja to the Excellent ratio category.

About Rates of Returns and Costs:

Based on the financial performance assessment of the ratio (R7) above, it can be seen that the performance of the R7 ratio owned by KSP Credit Union Bina Seroja has decreased and increased during 2017 to 2021. This is evident from the results of the calculation of the performance of the R7 ratio for 2017 is 16%. Performance calculation results the R7 ratio for 2018 was 14%. The percentage of R7 ratio in 2021 has increased when compared to the previous year. The results of the calculation of the R7 ratio performance for 2021 have increased again to 31%. This shows that KSP Credit Union Bina Seroja as a whole can increase the interest on stock deposits and provide higher repayments, and has an excellent category.

Based on the financial performance assessment of the ratio (R9) above, it can be seen that the performance of the R9 ratio owned by KSP Credit Union Bina Seroja has decreased and increased during 2017 to 2021. This is evident from the results of the calculation of the performance of the R9 ratio for 2017 is 7%. The results of the calculation of the performance of the R9 ratio for 2018 have decreased to 6%. The result of the calculation of the performance of the R9 ratio for 2019 is 6%. The performance calculation result of the R9 ratio for 2020 is 7%, and for the performance calculation result the R9 ratio for 2021 is 5%. The percentage of R9 ratio performance obtained by KSP Credit Union Bina Seroja for five years from 2017 to 2020 could not reach the ideal ratio standard for the R9 ratio of 5%. The percentage obtained by KSP Credit Union Bina Seroja still exceeds 5%, which means that the amount of ordinary operations is not balanced with an increase in overall average assets which makes the operational costs of KSP Credit Union Bina Seroja less effective and efficient. Only in 2021 the calculation of the R9 ratio owned by KSP Credit Union Bina Seroja reached a percentage of 5%, researchers can conclude that it is in the excellent category, which means that the usual amount of operations is not balanced with an increase in overall average assets which makes the operational costs of KSP Credit Union Bina Seroja effective and efficient.

About Liquidity:

Based on the financial performance assessment of the ratio (L1) above, it can be seen that the performance of the L1 ratio owned by KSP Credit Union Bina Seroja in 2017 was 51%, the result of calculating the ratio in 2018 was 57%, then the result of calculating the ratio in 2019 reached 57%. 2020 still remains with an achievement of 62%. All performance percentages of the L1 ratio owned by credit union KSP Bina Seroja from 2017 to 2021 reached the ideal ratio standard, which is between 15%-20%. And it is in the excellent category. This means that KSP Credit Union Bina Seroja has sufficient funds to anticipate a sudden withdrawal of deposits by members.

About Growth:

Based on the financial performance assessment of the ratio (S10) above, it can be seen that the performance of the S10 ratio owned by KSP Credit Union Bina Seroja in 2017 reached 6.78%. The result of calculating the ratio for 2018 increased to 8.44%. The result of the ratio calculation for 2019 has decreased to 3330%. Then for the calculation results of the S10 ratio in 2020 decreased again to 0.47% and for the calculation results of the S10 ratio in 2021 slightly increased to (0.60%) . The results of the calculation of the S10 ratio obtained by KSP Credit Union Bina Seroja during 2017 to 2021 received the poor category because the percentage ratio obtained during the five years had not reached the standard provisions of the ideal ratio for S10, which was >12%. This means that for five years KSP Credit Union Bina Seroja has continued to experience a relatively small increase in the number of members. One of the factors for the addition of members of the Bina Seroja KSP Credit Union every year is because the members put their trust in the Bina Seroja KSP Credit Union.

Based on the financial performance assessment of the ratio (S11) above, it can be seen that the performance of the S11 ratio owned by KSP Credit Union Bina Seroja has decreased and increased during 2017 to 2021. This is evident from the results of the calculation of the performance of the S11 ratio for 2017 is 17.99%. There was a decrease in 2018 to 11.65%. The result of the ratio calculation for 2019 has decreased to 4.42%. There was a decrease back in 2020 to 4.42% and an increase in 2021 of 8.58% and is still in the poor category. The results of the ratio calculation obtained by KSP Credit Union Bina Seroja for five years have not reached the provisions of the ideal ratio standard for S11 which is seen from the inflation rate every year.

The results of the calculation of the S10 ratio obtained by KSP Credit Union Bina Seroja during 2017 to 2021 received the poor category because the percentage ratio obtained during the five years had not reached the standard provisions of the ideal ratio for S10, which was >12%. This means that for five years KSP Credit Union Bina Seroja has continued to experience a relatively small increase in the number of members. Data Analysis Results of Internal Factors, External Factors and Strategic Competition

Tabel 4. 29.
Goals To Be Achieved By KSP Credit Union Bina Seroja

Long Term Plan (5 Tahun)	Medium Term Plan (3 Tahun)	Short Term Plan (1 Tahun)
Making as a savings and loans cooperative The Main Choice of Sejabodetabek for the Welfare and Empowerment of Members	Improving member welfare through member education and empowerment programs	Making members capable of managing finances through the provision of financial literacy education
Have more Branch Offices (3)	Open Branch Office in Bekasi	KSP Credit Union Bina Seroja conducts a socialization program to be better known by the wider community

Tabel 4. 41.
 Matrix IE (Internal and Eksternal) SWOT
 KSP Credit Union Bina Seroja

		Total Score IFE			
		04.00	03.00	02.00	01.00
Total Score EFE	04.00	I	II	III	
	03.00	IV	V	VI	
	02.00	VII	VIII	IX	
	01.00				

From the results of the internal factor evaluation (IFE) matrix of 2,836 and for the results of the external factor evaluation (EFE) matrix of 2,709. From the table above, we can find out that KSP Credit Union Bina Seroja is in the strategic position of cell I. This means that KSP Credit Union Bina Seroja is included in the Growth and Build category. Strategies suitable for such categories are intensive (market penetration, market development, and product development) or integration (backward integration, forward integration and integration horizontal).

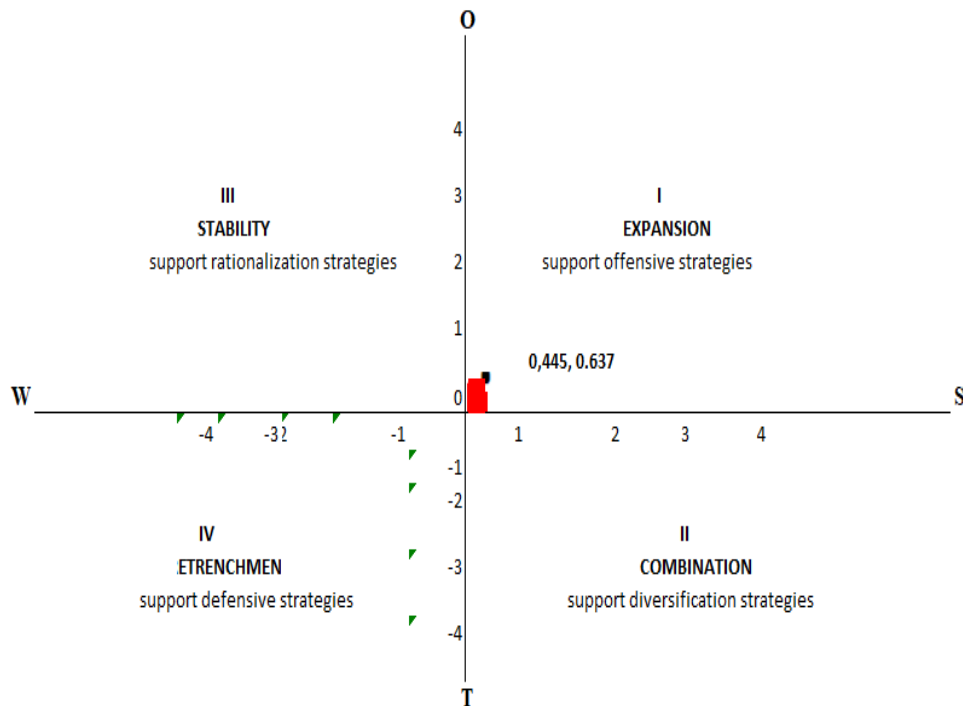


Figure 4. 42
 SWOT Analysis Quadrant KSP Credit Union Bina Seroja

Based on the results of the SWOT analysis quadrant in figure 4.42, we can know that KSP Credit Union Bina Seroja is in quadrant I so it is necessary to choose a strategy in the form of using each force to face and take advantage of every opportunity that exists using an offensive strategy. Offensive strategy is the search for new customers to add customers and expand market share. For that, between strengths, weaknesses. For this reason, KSP Credit Union Bina Seroja must increase the target of achieving member growth every period so that the number of members grows and further expands market share by adding UP (service units) in new places. The following is the formulation of strategies through the SWOT matrix obtained by pairing external factors with internal factors owned by KSP Credit Union Bina Seroja.

CONCLUSION

Conclusion

Based on several findings in this study, the researchers concluded, namely:

Offensive Strategy: KSP Credit Union Bina Seroja can develop new markets by establishing service offices in industrial estates in Rawamangun and Pulogadung, East Jakarta through cooperation with several companies. To support the new market development strategy, KSP Credit Union Bina Seroja must increase the competitive advantage of the institution in order to continue to compete in the market.

Market Penetration Strategy: KSP Credit Union Bina Seroja can intensify interesting promotional activities and creative marketing about available products using existing social media such as on Instagram, WhatsApp, Facebook and Youtube and if needed to market products by going directly to the field.

Market Development Strategy: Increase and expand the reach of market share so that more and more people are familiar with KSP Credit Union Bina Seroja. KSP Credit Union Bina Seroja can establish relationships with religious and community leaders to further introduce the identity of KSP Credit Union Bina Seroja.

Product development strategy: KSP Credit Union Bina Seroja can create innovative products according to the needs of members.

The integration strategy that can be used by KSP Credit Union Bina Seroja is Backward Integration Strategy KSP Credit Union Bina Seroja can collaborate with institutions to establish a Place of Service (TP) or Service Unit (UP) in the institution. For example, establishing a Ministry Office (TP) in the Parish Building, and other institutions.

Suggestion

KSP Credit Union Bina Seroja can re-evaluate the management of the financial aspects of the Institution so that financial performance every year can continue to improve and have a good impact on the growth of KSP Credit Union Bina Seroja.

KSP Credit Union Bina Seroja can focus on developing new loan products needed by members, so that members who have obtained education can borrow according to their needs.

KSP Credit Union Bina Seroja can develop a loan system by conducting more careful considerations in lending and in overcoming negligent loans so that they can be well controlled and do not have a bad impact on the institution. Meanwhile, in the external environment, the KSP Kredit Union Bina Seroja must strive to minimize the threats posed and maximize opportunities arising from external factors. At the same time, strive to improve the internal factors owned in order to reach the superior stage in competing.

KSP Credit Union Bina Seroja can continue its member financing activities with advanced education programs so that members are more developed and can take advantage of the products available at KSP Credit Union Bina Seroja.

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