

ABSTRACT

Title: SWOT Analysis In Formulating Strategy to Maintain The Continuity Of Credit Union 'Pancur Kasih' in North Pontianak District, Pontianak Region, West Kalimantan Province.

Since the occurring of monetary crisis in 1997 many industries bankrupted because of having debt in dollars, which was uncontrollable by the government. on the contrary, Credit Union 'Pancur Kasih' which is located in West Kalimantan achieved good business performance and maintained its continuity.

In this research, it is questioned why the Credit Union achieved good business performance amid the crisis circumstance. For that reason the SWOT analysis is used to recognize the strategy of the Credit Union in maintaining its business continuity.

The SWOT analysis showed that the position of SWOT matrix was on quadrant I (cell 1) namely aggressive strategy imposing the Credit Union to maximize its business because of many external environment opportunities and having supporting internal forces such as sufficient human resources and great capital.

The opportunity of increasing the members of Credit Union 'Pancur Kasih' can be seen from the fact that there was only 0.87% of the total population in its business area registered as members. This means the other 99.23% people in the area can be potentially recruited as members.

Through the SWOT analysis, some conclusions can be derived as follows:

1. The formulation of vision and mission should be in line with the main goal of the Credit Union.
2. The human resources should be improved in accordance with the adage *the right man in the right place*.
3. Modern accounting computer system needs to be applied in managing Credit Union 'Pancur Kasih'.
4. The Credit Union should select the most efficient and cost-effective management control system.
5. The Credit Union should forecast the future of the Credit Union in the global competition.
6. The strategy of neutralizing the unhealthy competition should be given deep attention and should be anticipated in the future.
7. The Credit Union should maximize the aggressive strategy before the entering of new investors that may contend the Credit Union in the future global era.

Because Credit Union 'Pancur Kasih' achieved first rank in Indonesia as being good performance Credit Union, its great performance should be maintained and improved by using any strategies as recognized in management science.

Key Words : CREDIT UNION PANCUR KASIH – MANAGEMENT STRATEGY – SURVEY ANALYSIS