

# **ANALISIS PENERAPAN SANKSI ADAT KASEPEKANG PADA PENGENDALIAN INTERNAL KREDIT MACET DI LEMBAGA PERKREDITAN DESA ADAT BEBETIN**

Oleh

**Luh Ayu Meita Dewi, NIM 2017051203**

**Jurusan Ekonomi dan Akuntansi**

## **Abstrak**

Penelitian ini bertujuan untuk mengetahui: (1) pengendalian internal kredit yang diterapkan pada LPD Desa Adat Bebetin, (2) latar belakang penerapan sanksi adat *kasepekang* sebagai pengendalian internal kredit macet pada LPD Desa Adat Bebetin, (3) penerapan sanksi adat *kasepekang* sebagai pengendalian internal kredit macet pada LPD Desa Adat Bebetin, (4) implikasi penerapan sanksi adat *kasepekang* sebagai pengendalian internal kredit macet pada LPD Desa Adat Bebetin. Penelitian ini dilakukan menggunakan metode kualitatif. Hasil penelitian ini menyatakan bahwa (1) pengendalian internal pada LPD Desa Adat Bebetin menerapkan sanksi adat *kasepekang* dan berkaitan pada komponen pengendalian internal, (2) latar belakang diterapkannya sanksi adat *kasepekang* ini berdasarkan keputusan bersama krama desa yang tertuang pada awig-awig desa untuk mengikat dan mengingatkan masyarakat atas kewajibannya, (3) Penerapan sanksi adat *kasepekang* berupa penundaan pelayanan upacara adat bagi krama yang mengalami kredit macet, (4) implikasi yang muncul dari penerapan sanksi adat *kasepekang* yaitu timbulnya rasa malu timbulnya ketakutan, dapat mengikat dan memberikan efek jera kepada nasabah serta sanksi tersebut efektif mengurangi kredit macet di LPD Desa Adat Bebetin.

**Kata Kunci:** *Kasepekang*, LPD, Pengendalian Internal.

# ***KASEPEKANG TRADITIONAL SANCTIONS ON INTERNAL CONTROL OF BAD LOANS IN THE BEBETIN TRADITIONAL VILLAGE CREDIT INSTITUTION***

***By***

***Luh Ayu Meita Dewi, NIM 2017051203***

***Department of Economics and Accounting***

## **Abstract**

*This research aims to determine: (1) internal credit control applied to the Bebetin Traditional Village LPD, (2) background behind application penalty custom kasepekang as credit internal control traffic jam at Bebetin Traditional Village LPD, (3) implementation penalty custom kasepekang as credit internal control traffic jam at Bebetin Traditional Village LPD, (4) implications application penalty custom kasepekang as credit internal control traffic jam at the Bebetin Traditional Village LPD. This research was conducted using qualitative methods. The results of this research state that (1) internal control at the Bebetin Traditional Village LPD applies penalty custom kasepekang and related to components internal control, (2) background behind implementation of the kasepekang customary sanctions is based on a joint decision on village etiquette which is stated in the village awig-awig to bind and remind the community of their obligations. , (3) the application of Kasepekang traditional sanctions in the form of postponing traditional ceremony services for people experiencing credit stuck, (4) the implications that arise from application penalty custom kasepekang, namely the emergence of shame and fear, can bind and provide a deterrent effect to customers and these sanctions are effective in reducing credit traffic jam at the Bebetin Traditional Village LPD*

***Keywords:*** *Kasepekang, LPD, Internal Control*