

**PENERAPAN *PARAREM* SEBAGAI SISTEM PENGENDALIAN
INTERNAL KREDIT MACET DI LEMBAGA
PERKREDITAN DESA ADAT BATUR**

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ABSTRAK

Tujuan dari penelitian ini adalah untuk mengidentifikasi faktor-faktor yang mempengaruhi terjadinya kredit macet di LPD Desa Adat Batur, untuk meninjau fungsi sistem persetujuan kredit di Lembaga Perkreditan Desa Adat Batur, dan untuk mengeksplorasi penerapan *pararem* sebagai mekanisme pengendalian internal dalam menangani kredit macet. Penelitian ini menggunakan analisis data deskriptif dan pendekatan kualitatif. Metode pengumpulan data meliputi dokumentasi, wawancara, dan observasi. Hasil penelitian menunjukkan bahwa: 1) Sistem persetujuan kredit di Lembaga Perkreditan Desa Adat Batur membatasi kelayakan pemberian kredit hanya untuk warga Desa Adat Batur. Proses pengajuan kredit melibatkan beberapa langkah penting: mengisi formulir aplikasi kredit, LPD menilai calon debitur, mencapai kesepakatan, pencairan kredit, pemantauan oleh LPD, dan akhirnya, pelunasan atau risiko kredit macet. Jumlah pinjaman kredit berkisar antara IDR 500.000 hingga IDR 1.500.000. Baik pemangku kepentingan internal maupun eksternal bertanggung jawab atas kredit macet di LPD Desa Adat Batur. Secara internal, masalah ini berasal dari penerapan peraturan yang tidak efektif. Penyebabnya terutama berasal dari faktor eksternal, khususnya ketidakmampuan konsumen dalam mengelola pinjaman yang diberikan oleh LPD serta persaingan antar lembaga keuangan. Sebagai mekanisme pengendalian kredit macet secara internal, LPD menerapkan "*pararem*." Nasabah dengan kredit macet akan dikenakan sanksi adat, seperti tidak diizinkan untuk mengikuti upacara adat. Penerapan *pararem* di LPD Desa Adat Batur terbukti efektif dalam mengurangi jumlah kredit bermasalah di masyarakat.

Kata Kunci : Sistem Pengendalian Internal, Sanksi Adat, Kredit Macet.

**THE APPLICATION OF PARAREM AS AN INTERNAL CONTROL
SYSTEM FOR BAD DEBTS IN BATUR TRADITIONAL
VILLAGE CREDIT INSTITUTION**

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ABSTRACT

The purpose of this research is to identify the factors influencing the occurrence of bad credit at the Traditional Village Credit Institution (LPD) of Batur, to review the function of the credit approval system at the LPD of Batur, and to explore the application of "pararem" as an internal control mechanism in addressing bad credit. This study employs descriptive data analysis and a qualitative approach. Data collection methods include documentation, interviews, and observations. The results show that: 1) The credit approval system at the LPD of Batur limits credit eligibility solely to the residents of the Batur Traditional Village. The credit application process involves several key steps: filling out the credit application form, the LPD assessing the potential debtor, reaching an agreement, disbursing the credit, monitoring by the LPD, and finally, repayment or the risk of bad credit. The loan amounts range from IDR 500,000 to IDR 1,500,000. Both internal and external stakeholders are responsible for bad credit at the LPD of Batur. Internally, the issue arises from the ineffective implementation of regulations. The primary causes stem from external factors, particularly consumers' inability to manage the loans provided by the LPD and competition among financial institutions. As an internal control mechanism for addressing bad credit, the LPD implements "pararem." Customers with bad credit are subject to customary sanctions, such as being prohibited from participating in traditional ceremonies. The application of pararem at the LPD of Batur has proven effective in reducing the amount of problematic credit in the community.

Keywords: *Internal Control System, Customary Sanctions, Bad Debt.*