

**ANALISIS PENERAPAN SANKSI ADAT *NUNDA TETEGENAN* PADA
PENGENDALIAN INTERNAL KREDIT MACET DI LEMBAGA
PERKREDITAN DESA ADAT PEDAWA**

Oleh

Ni Putu Eka Ariantini, NIM 2217051041

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) pengendalian internal yang diterapkan pada LPD Desa Adat Pedawa, (2) latar belakang penerapan sanksi adat *nunda tetegenan* sebagai pengendalian internal kredit macet pada LPD Desa Adat Pedawa, (3) penerapan sanksi adat *nunda tetegenan* sebagai pengendalian internal kredit macet pada LPD Desa Adat Pedawa, (4) implikasi penerapan sanksi adat *nunda tetegenan* sebagai pengendalian internal kredit macet pada LPD Desa Adat Pedawa. Penelitian ini dilakukan menggunakan metode kualitatif. Hasil penelitian menyatakan bahwa: (1) pengendalian internal pada LPD Desa Adat Pedawa menerapkan sanksi *adat nunda tetegenan* dan berkaitan pada komponen pengendalian internal, (2) latar belakang diterapkannya sanksi adat *nunda tetegenan* ini berdasarkan keputusan bersama *krama* desa yang tertuang pada *awig-awig* desa untuk mengikat dan mengingatkan masyarakat atas kewajibannya, (3) Penerapan sanksi adat *nunda tetegenan* ini tidak melarang *krama* desa untuk menjalankan kewajibannya sebagai umat beragama untuk melaksanakan kegiatan yadnya, melainkan menunda hak *krama* untuk memperoleh saksi adat, *menunda negen kenakaan banten* piodalan namun masih bisa mengaturkan *banten* dan menunda hak untuk memperoleh layanan dari Desa Adat penundaan pelayanan upacara adat bagi *krama* yang mengalami kredit macet, (4) implikasi yang muncul dari penerapan sanksi adat *nunda tetegenan* ini yaitu timbulnya rasa malu timbulnya ketakutan, dapat mengikat dan memberikan efek jera kepada nasabah serta sanksi ini memiliki potensi efektivitas secara sosial dan normatif dalam menguraangi kredit macet di LPD Desa Adat Pedawa.

Kata Kunci: Sanksi Adat, Nunda Tetegenan, LPD, Pengendalian Internal, Kredit Macet.

**AN ANALYSIS OF THE APPLICATION OF THE NUNDA TETEGENAN
CUSTOMARY SANCTION IN THE INTERNAL CONTROL OF NON-
PERFORMING LOANS AT THE PEDAWA TRADITIONAL VILLAGE CREDIT
INSTITUTION**

By

Ni Putu Eka Ariantini, NIM 2217051041

Department of Economics and Accounting

ABSTRACT

This study aims to determine: (1) the internal controls implemented at the LPD of Pedawa Traditional Village, (2) the background of the application of the traditional sanction of nunda tetegenan as an internal control for non-performing loans at the LPD of Pedawa Traditional Village, (3) the application of the traditional sanction of nunda tetegenan as an internal control for non-performing loans at the LPD of Pedawa Traditional Village, (4) the implications of applying the traditional sanction of nunda tetegenan as an internal control for non-performing loans at the LPD of Pedawa Traditional Village. This study was conducted using a qualitative method. The research findings indicate that: (1) internal control at the LPD of Pedawa Traditional Village applies the traditional sanction of nunda tetegenan and is related to internal control components, (2) the background for the application of this traditional sanction of nunda tetegenan is based on a joint decision by the village community, as stipulated in the village regulations (awig-awig), to bind and remind the community of their obligations, (3) The application of the traditional sanction of nunda tetegenan does not prohibit village residents from fulfilling their religious obligations to perform yadnya rituals; rather, it postpones their right to receive traditional sanctions, postpones the distribution of offerings for piodalan ceremonies (banten piodalan) while still allowing them to arrange the offerings, and postpones their right to receive services from the Traditional Village4specifically, the postponement of traditional ceremonial services for residents facing loan defaults, (4) The implications of applying this traditional nunda tetegenan sanction include the instillation of shame and fear, which can serve as a binding deterrent for borrowers; furthermore, this sanction has the potential to be socially and normatively effective in reducing non-performing loans at the Pedawa Traditional Village LPD.

Keywords: Customary Sanctions, Nunda Tetegenan, LPD, Internal Control, Non-performing Loans.