

**ANALISIS PEMANFAATAN NILAI KEARIFAN LOKAL DAN PRINSIP
5C UNTUK MENCEGAH KREDIT MACET LPD DESA ADAT MOJAN,
BATURITI, TABANAN, BALI**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pemanfaatan nilai kearifan lokal dan penerapan prinsip 5C dalam upaya mencegah kredit macet pada Lembaga Perkreditan Desa (LPD) Desa Adat Mojan, Kecamatan Baturiti, Kabupaten Tabanan, Bali. Penelitian ini dilatarbelakangi pada fenomena meningkatnya risiko kredit macet (NPL) pasca pandemi COVID-19 yang dipengaruhi oleh faktor ekonomi, seperti gagal panen dan penurunan pendapatan masyarakat. Selain itu, penerapan prinsip 5C yang terdiri dari *Character*, *Capacity*, *Capital*, *Collateral*, dan *Conditions of Economy* dinilai belum sepenuhnya efektif dalam menekan kredit bermasalah sehingga diperlukan pendekatan tambahan berbasis nilai kearifan lokal. Penelitian ini menggunakan metode kualitatif deskriptif dengan lokasi penelitian di LPD Desa Adat Mojan. Subjek penelitian meliputi Ketua LPD, pengurus/pegawai LPD, Bendesa Adat, serta nasabah/debitor LPD Desa Adat Mojan, sedangkan objek penelitian adalah penerapan prinsip 5C dan nilai kearifan lokal dalam pencegahan kredit macet. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan studi dokumentasi. Analisis data menggunakan model interaktif yang meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Penelitian ini dilakukan dengan menggunakan uji triangulasi sumber dan uji triangulasi teknik untuk menjamin keabsahan data. Hasil penelitian menunjukkan bahwa penyebab utama kredit macet adalah faktor-faktor ekonomi, seperti penurunan pendapatan dan gagal panen, rendahnya kesadaran debitor dalam memenuhi kewajiban, serta belum optimalnya sistem pengendalian internal. Penerapan prinsip 5C telah dilakukan dalam proses penilaian kredit, namun belum sepenuhnya efektif tanpa dukungan nilai sosial budaya yang kuat. Oleh karena itu, integrasi nilai kearifan lokal dalam hal ini, yaitu *Tri Hita Karana* dan penerapan *sanksi adat (kasepekang)* mampu memperkuat pengendalian internal melalui kontrol sosial, peningkatan tanggung jawab debitor, serta menjaga keseimbangan hubungan antara manusia, lingkungan, dan Tuhan. Kesimpulan penelitian ini menunjukkan bahwa perpaduan antara prinsip 5C dan juga nilai-nilai kearifan lokal merupakan pendekatan yang efektif dalam mencegah kredit macet serta mendukung keberlanjutan fungsi sosial dan ekonomi LPD berbasis adat.

Kata kunci: kredit macet, LPD, nilai kearifan lokal, prinsip 5C

**ANALYSIS OF THE UTILIZATION OF LOCAL WISDOM VALUES AND
THE 5C PRINCIPLE TO PREVENT NON-PERFORMING LOANS AT
LPD DESA ADAT MOJAN, BATURITI, TABANAN, BALI**

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ABSTRACT

This study aims to analyze the utilization of local wisdom values and the implementation of the 5C principles in preventing non-performing loans at the Village Credit Institution (LPD) of Desa Adat Mojan, Baturiti District, Tabanan Regency, Bali. This research is motivated by the increasing risk of Non-Performing Loan (NPL) in the post-COVID-19 pandemic period, which is influenced by economic factors such as crop failure and declining community income. In addition, the implementation of the 5C principles, consisting of Character, Capacity, Capital, Collateral, and Conditions of Economy, is considered not fully effective in reducing problematic loans, thus requiring an additional approach based on local wisdom values. This study employs a descriptive qualitative method with the research location at LPD Desa Adat Mojan. The research subjects include the Head of LPD, LPD staff/employees, Bendesa Adat, and LPD customers/debtors, while the research object is the implementation of the 5C principles and local wisdom values in preventing non-performing loans. Data collection techniques were conducted through observation, interviews, and documentation studies. Data analysis used an interactive model consisting of data collection, data reduction, data presentation, and conclusion drawing. The validity of the data was ensured through source triangulation and technique triangulation. The results of the study indicate that the main causes of non-performing loans are economic factors such as declining income and crop failure, low debtor awareness in fulfilling obligations, and suboptimal internal control systems. The implementation of the 5C principles has been carried out in the credit assessment process; however, it has not been fully effective without strong socio-cultural support. Therefore, the integration of local wisdom values, namely Tri Hita Karana and the application of customary sanctions (kasepekang), is able to strengthen internal control through social control, increasing debtor responsibility, and maintaining harmony between humans, the environment, and God. The conclusion of this study shows that the integration of the 5C principles and local wisdom values is an effective approach in preventing non-performing loans and supporting the sustainability of the social and economic functions of adat-based LPD.

Keywords: *5C principles, local wisdom values, LPD, non-performing loan*