

ANALISIS PENERAPAN SANKSI ADAT *RAMPAG* PADA SISTEM PENGENDALIAN INTERNAL DI LEMBAGA PERKREDITAN DESA ADAT PADANGBULIA

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Abstrak

Penelitian ini bertujuan untuk mengetahui; penyebab kredit macet, sistem pengendalian internal yang diterapkan, dan penerapan sanksi adat *Rampag* menjadi sistem pengendalian internal pada LPD Desa Adat Padangbulia. Metode kualitatif merupakan metode yang digunakan dalam riset ini dengan data primer dan data sekunder. Temuan riset ini menunjukkan terdapat beberapa hal yang menyebabkan kredit macet pada LPD Desa Adat Padangbulia, sistem pengendalian internal pada LPD Desa Adat Padangbulia berpedoman pada *awig-awig* LPD Desa Adat Padangbulia yang dibuat berdasarkan kesepakatan *krama* desa, dan sanksi adat *Rampag* merupakan sanksi berupa pelelangan dan pemberhentikan sebagai *krama* desa bagi *krama* yang mengalami kredit macet dan sanksi tersebut efektif dalam menurunkan jumlah kredit macet di LPD Desa Adat Padangbulia.

Kata Kunci : LPD, Sistem Pengendalian Internal, *Rampag*.

***ANALYSIS OF THE IMPLEMENTATION OF RAMPAG
TRADITIONAL SANCTIONS ON THE INTERNAL
CONTROL SYSTEM IN CREDIT INSTITUTIONS IN
PADANGBULIA TRADITIONAL VILLAGE***

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Abstract

This study aims to determine; the causes of bad loans, the internal control system implemented, and the implementation of the Rampag customary sanctions as an internal control system at the Padangbulia Traditional Village LPD. In this study using qualitative methods. The data used in this study are primary data and secondary data. The results of this study indicate that; There are several things that cause bad loans at the Padangbulia Traditional Village LPD, the internal control system at the Padangbulia Traditional Village LPD is guided by the awig-awig Padangbulia Traditional Village LPD which was made based on an agreement with village manners, and the Rampag customary sanction is a sanction in the form of auctions and dismissal as village manners. for krama who experience bad credit and the sanctions are effective in reducing the number of bad loans in the Padangbulia Traditional Village LPD.

Keywords : LPD, Internal Control System, Rampag