

ABSTRAK

PERAN KEJAKSAAN DALAM PENANGGULANGAN TINDAK PIDANA KORUPSI KREDIT USAHA RAKYAT (KUR) PADA BANK BRI UNIT UNTUNG SUROPATI (Studi Kasus pada Kejaksaan Negeri Bandar Lampung)

Oleh

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Tindak pidana korupsi merupakan kejahatan luar biasa yang merugikan keuangan negara dan mengganggu kesejahteraan masyarakat. Salah satu bentuk korupsi yang terjadi di sektor perbankan adalah penyalahgunaan dana Kredit Usaha Rakyat (KUR), yang seharusnya digunakan untuk memberdayakan usaha mikro, kecil, dan menengah. Kasus penyalahgunaan dana KUR di Bank BRI Unit Untung Suropati Bandar Lampung menunjukkan persoalan serius dalam penyaluran dana serta efektivitas penegakan hukum. Kejaksaan Negeri Bandar Lampung memiliki peran penting dalam menanggulangi tindak pidana korupsi ini, namun pelaksanaannya masih menghadapi hambatan berupa kendala pembuktian dan keterbatasan alat bukti. Permasalahan dalam penelitian ini adalah menganalisis peran Kejaksaan Negeri Bandar Lampung serta mengidentifikasi hambatan dalam penegakan hukum kasus korupsi dana KUR guna mendukung pemberantasan korupsi yang efektif dan berkelanjutan di sektor perbankan.

Pendekatan yang digunakan adalah pendekatan yuridis normatif yang dikombinasikan dengan yuridis empiris. Narasumber penelitian terdiri dari Jaksa pada Kejaksaan Negeri Bandar Lampung yang terlibat langsung, Advokat Penasihat Hukum dari Sujarwo & Partner, dan Dosen Hukum Pidana Fakultas Hukum Universitas Lampung. Data dianalisis secara kualitatif berdasarkan teori peran dan teori faktor-faktor yang mempengaruhi penegakan hukum.

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Hasil penelitian menunjukkan bahwa: (1) Kejaksaan Negeri Bandar Lampung telah melaksanakan fungsi penegakan hukum sesuai UU Tipikor dan UU Kejaksaan secara efektif dan represif. Hal ini dibuktikan dengan penanganan kasus mantan Mantri BRI yang memberikan kredit fiktif kepada 20 debitur. Pelaku terbukti melanggar Pasal 2 ayat (1), dijatuhi hukuman 7 tahun 6 bulan penjara, dan diwajibkan mengembalikan kerugian negara sebesar Rp1.255.033.770,00. (2) Faktor penghambat peran Kejaksaan meliputi keterbatasan sumber daya manusia dalam bidang penyidikan Tipikor, minimnya sarana pendukung seperti teknologi audit dan digital forensik, serta rendahnya kesadaran hukum masyarakat terkait transparansi dana publik. Selain itu, koordinasi antar lembaga seperti Kejaksaan, Kepolisian, dan Otoritas Jasa Keuangan (OJK) belum berjalan sinergis dan efisien.

Saran dari penelitian ini adalah perlunya penguatan kebijakan penanganan korupsi dana KUR melalui upaya preventif, preemtif, dan represif guna memberikan efek jera. Peningkatan fasilitas teknologi untuk penyidikan sangat dibutuhkan oleh Kejaksaan, beserta pembinaan mental dan profesionalitas jaksa. Sinergi yang lebih erat dengan perbankan dan OJK harus diperkuat. Selain itu, penguatan intelijen yustisial dan penyuluhan hukum perlu dilakukan intensif untuk mencegah penyalahgunaan sejak dini, meningkatkan kepercayaan publik, dan memastikan penyaluran tepat sasaran.

Kata Kunci: Kejaksaan, Tindak Pidana Korupsi, Kredit Usaha Rakyat (KUR),

ABSTRACT

***THE ROLE OF THE PROSECUTOR'S OFFICE IN COMBATING
CORRUPTION IN THE PEOPLE'S BUSINESS CREDIT (KUR) PROGRAM
AT BANK BRI UNIT UNTUNG SUROPATI
(A Case Study at the Bandar Lampung District Prosecutor's Office)***

By

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Corruption is an extraordinary crime that harms state finances and disrupts public welfare. One form of corruption in the banking sector is the misuse of People's Business Credit (KUR) funds, which are intended to empower micro, small, and medium enterprises. The case of KUR fund misuse at Bank BRI Unit Untung Suropati Bandar Lampung highlights serious problems in fund disbursement and the effectiveness of law enforcement. The Bandar Lampung District Prosecutor's Office has a significant role in combating this corruption; however, its implementation faces various inhibiting factors affecting the legal process. This research aims to analyze the role of the Bandar Lampung District Prosecutor's Office and identify the obstacles in enforcing the law against KUR fund corruption, supporting effective and sustainable corruption eradication efforts in the banking sector.

This research employed an empirical juridical approach combined with a normative juridical approach. The informants consisted of prosecutors at the Bandar Lampung District Prosecutor's Office who were directly involved in handling KUR corruption cases, Legal Counsel at Sujarwo & Partners Law Office, and Lecturer in the Criminal Law Department, Faculty of Law, University of Lampung.. Data were analyzed qualitatively by examining law enforcement practices based on role theory and the theory of factors affecting law enforcement.

The research results show that (1) The Bandar Lampung District Prosecutor's Office has implemented its law enforcement function against corruption in accordance with the Corruption Law and the Prosecutor's Law. Factually, the office handled a KUR fund misuse case at Bank BRI Unit Untung Suropati involving a former bank loan officer ('Mantri') who provided fictitious credit to 20 debtors.

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The perpetrator was successfully proven to have violated Articles 2 and 3 of the Corruption Law, sentenced to 7 years and 6 months in prison, and ordered to pay restitution for the state loss of Rp1,255,033,770.00. This success reflects the Prosecutor's effectiveness in repressive law enforcement. (2) The inhibiting factors in the implementation of the Prosecutor's role include limited human resources (particularly in corruption investigation), a lack of supporting facilities and infrastructure such as audit technology and digital forensics, and low public legal awareness regarding the importance of transparency and integrity in public fund disbursement. Furthermore, coordination between agencies such as the Prosecutor's Office, the Police, and the Financial Services Authority still needs to be strengthened to ensure a more synergistic and efficient case-handling process. This research suggests the need to strengthen policies for handling KUR fund corruption to provide a deterrent effect, addressing both external and internal factors related to preventive, pre-emptive, and repressive efforts. Furthermore, improving technological facilities to assist the investigation and inquiry process by the Bandar Lampung District Prosecutor's Office is crucial. Closer synergy between institutions, particularly with banks and the Financial Services Authority, is also vital

in eradicating KUR corruption. Judicial intelligence and legal counseling must be intensively strengthened to detect and prevent the misuse of funds from an early stage. These steps are expected to enhance law enforcement effectiveness, provide a deterrent effect, increase public trust, and ensure KUR funds are disbursed to the rightful recipients.

Keywords: Prosecutor's Office, Corruption, People's Business Credit (KUR),