

## ABSTRAK

### PENERAPAN PRINSIP KEHATI-HATIAN DALAM PEMBERIAN KREDIT SIGER DEWAN DI PT BANK LAMPUNG

(Skripsi)

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Pemberian kredit perbankan merupakan kegiatan usaha yang mengandung risiko tinggi sehingga wajib dilaksanakan berdasarkan prinsip kehati-hatian sebagaimana diatur dalam Undang-Undang Nomor 10 Tahun 1998 tentang Perbankan dan regulasi Otoritas Jasa Keuangan. Kredit Siger Dewan sebagai kredit konsumtif yang diberikan kepada anggota Dewan Perwakilan Rakyat Daerah Provinsi Lampung memiliki karakteristik khusus karena berbasis penghasilan tetap dan bergantung pada status jabatan publik debitur, sehingga menuntut penerapan prosedur pemberian kredit yang objektif, transparan, dan bebas dari konflik kepentingan. PT Bank Pembangunan Daerah Lampung menerapkan prinsip kehati-hatian melalui analisis kelayakan kredit, pengawasan berlapis, monitoring pascakredit, serta pengelolaan risiko untuk mencegah terjadinya kredit bermasalah. Penelitian ini bertujuan untuk menganalisis pelaksanaan prosedur pemberian Kredit Siger Dewan, penerapan prinsip kehati-hatian, serta mekanisme penyelesaian sengketa wanprestasi dalam pelaksanaannya.

Penelitian ini menggunakan metode normatif empiris dengan pendekatan perundang-undangan, pendekatan koseptual, dan pendekatan sosiologis. Data diperoleh melalui wawancara dengan pihak *Account Officer* Kredit Siger Dewan dan Dosen Hukum Perbankan, kemudian dianalisis secara kualitatif untuk menilai kesesuaian antara ketentuan hukum dan praktik pemberian kredit di lapangan.

Hasil penelitian menunjukkan bahwa penerapan prinsip kehati-hatian dalam Kredit Siger Dewan pada PT Bank Lampung secara normatif telah sesuai dengan ketentuan hukum perbankan, khususnya Pasal 8 UU Perbankan, melalui analisis kredit yang objektif, pengawasan berlapis, dan pengelolaan risiko pascakredit. Penyelesaian sengketa wanprestasi dilakukan secara bertahap dengan mengutamakan upaya non-litigasi, sementara litigasi ditempuh sebagai upaya terakhir. Risiko struktural berupa Pergantian Antar Waktu (PAW) masih menjadi tantangan utama yang memerlukan penguatan kebijakan mitigasi risiko, peningkatan monitoring pascakredit, serta penyempurnaan prosedur internal guna memastikan keberlangsungan kredit dan perlindungan kepentingan bank serta debitur.

**Kata kunci:** Kredit Siger Dewan, Perbankan, Prinsip Kehati-hatian.

**ABSTRACT****APPLICATION OF THE PRINCIPLE OF PRUDENCE IN THE PROVISION  
OF SIGER DEWAN CREDIT AT PT BANK LAMPUNG**

*(Thesis)*

*By*

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*Providing banking credit is a business activity that contains high risk so it must be carried out based on the principle of prudence as stipulated in Law Number 10 of 1998 concerning Banking and the regulations of the Financial Services Authority. The Council's Siger Credit as a consumptive credit given to DPRD members has special characteristics because it is based on fixed income and depends on the status of the debtor's public position, so it requires the implementation of an objective, transparent, and free credit procedure from conflicts of interest. PT Bank Pembangunan Daerah Lampung applies the principle of prudence through creditworthiness analysis, layered supervision, post-credit monitoring, and risk management to prevent the occurrence of non-performing loans. This study aims to analyze the implementation of the procedure for granting Board Siger Credit, the application of the principle of prudence, and the mechanism for resolving default disputes in its implementation.*

*This study uses empirical normative methods with a legislative approach, a cosmological approach, and a sociological approach. The data was obtained through interviews with the Account Officer Kredit Siger Dewan and Banking Law Lecturers, then analyzed qualitatively to assess the suitability between legal provisions and lending practices in the field.*

*The results of the study show that the application of the prudential principle in the Siger Kredit Dewan at PT Bank Lampung is normatively in accordance with the provisions of banking law, especially Article 8 of the Banking Law, through objective credit analysis, layered supervision, and post-credit risk management. The settlement of default disputes is carried out in stages by prioritizing non-litigation efforts, while litigation is pursued as a last resort. Structural risks in the form of Inter-Time Replacement (PAW) are still a major challenge that requires strengthening risk mitigation policies, increasing post-credit monitoring, and improving internal procedures to ensure credit sustainability and protecting the interests of banks and debtors.*

**Keywords:** *Kredit Siger Dewan, Banking, Prudential Principle.*