

ABSTRAK

Perjanjian merupakan hubungan antara dua orang yang saling sepakat. Fakta dilapangan menunjukkan bahwa perjanjian kredit antara kreditur dengan debitur tidak berjalan sebagaimana semestinya. Karena pihak debitur tidak bisa memenuhi kewajibanya atau wansprestasi kepada kreditur sehingga timbul masalah. Penelitian ini bertujuan untuk mengetahui pelaksanaan perjanjian kredit antara kreditur dan debitur di Bank BRI cabang Demak serta apa yang menjadi masalah dalam perjanjian kredit di Bank BRI cabang Demak dan untuk mengetahui bagaimana penyelesaian sengketa perjanjian kredit antara kreditur dan debitur di Bank BRI cabang Demak.

Metode penelitian ini menggunakan pendekatan yuridis sosiologis meninjau bagaimana faktanya dilapangan. Spesifikasi penelitian yaitu deskriptif analisis menggambarkan permasalahan yang diolah menggunakan metode kualitatif. Sumber data dalam penelitian ini menggunakan data primer dan sekunder. Teknik pengumpulan data menggunakan data primer dan data sekunder yaitu wawancara terstruktur dan wawancara tidak terstruktur.

Berdasarkan penelitian dapat ditarik kesimpulan bahwa pelaksanaan perjanjian kredit antara kreditur dan debitur harus memenuhi prosedur persyaratan yang sudah di tentukan oleh pihak Bank BRI cabang Demak serta adanya masalah dalam perjanjian kredit antara kreditur dan debitur yaitu adanya penunggakan angsuran dari pihak debitur sehingga timbulah wansprestasi atau tidak memenuhi kewajibanya yang sudah di tentukan oleh pihak kreditur dan penyelesaian sengketa perjanjian kredit antara kreditur dan debitur dilakukan dengan dua cara yaitu litigasi dan non litigasi.

Kata kunci: Pelaksanaan Perjanjian kredit, masalah perjanjian kredit, Penyelesaian sengketa, Kreditur dan Debitur

ABSTRACT

An agreement is a relationship between two people who mutually agree. Facts in the field show that the credit agreement between creditors and debtors is not running as it should be. Because the debtor cannot fulfill his obligations or defaults to the creditor, so problems arise. This study aims to determine the implementation of the credit agreement between creditors and debtors at the Demak branch of BRI Bank as well as what is the problem in the credit agreement at the Demak branch of BRI and to find out how to resolve credit agreement disputes between creditors and debtors at the Demak branch of BRI Bank.

This research method uses a sociological juridical approach to review how the facts are in the field. The research specification, namely descriptive analysis, describes the problems that are processed using qualitative methods. Sources of data in this study use primary and secondary data. The data collection technique uses primary data, namely structured interviews.

Based on the research, it can be concluded that the implementation of the credit agreement between creditors and debtors must meet the procedure requirements that have been determined by the BRI Bank and there is a problem in the credit agreement between creditors and debtors, namely the arrears of installments from the debtor so that defaults arise or do not fulfill their obligations. It has been determined by the creditor and the settlement of credit agreement disputes between creditors and debtors is carried out in two ways, namely litigation and non-litigation.

Keywords: implementation of credit agreements, credit agreement problems, dispute resolution, creditors and debtors