

**Efektivitas Kewenangan Jaksa Pengacara Negara Pada Kejaksaan Negeri
Tanjungpinang Dalam Penyelesaian Tunggakan Utang Pada
Pt. Bank Riau Kepri Syariah**

**Oleh
Windy Pratiwi
Nim. 2205040093**

ABSTRAK

Pembiayaan bermasalah yang mengakibatkan tunggakan utang pada perbankan syariah berpotensi mengganggu kualitas aset dan kesehatan bank. Untuk mengatasinya, PT. Bank Riau Kepri Syariah bekerja sama dengan Kejaksaan Negeri Tanjungpinang melalui kewenangan Jaksa Pengacara Negara berdasarkan Surat Kuasa Khusus (SKK). Namun, efektivitas pelaksanaan kewenangan tersebut masih perlu dikaji karena terdapat berbagai hambatan dalam penyelesaian tunggakan utang. Penelitian ini bertujuan menganalisis efektivitas kewenangan Jaksa Pengacara Negara pada Kejaksaan Negeri Tanjungpinang dalam penyelesaian tunggakan utang pada PT. Bank Riau Kepri Syariah serta mengidentifikasi hambatan dan upaya penyelesaiannya. Penelitian ini menggunakan metode penelitian hukum empiris dengan pendekatan yuridis empiris. Data diperoleh melalui studi kepustakaan dan wawancara dengan Jaksa Pengacara Negara pada Bidang Perdata dan Tata Usaha Negara Kejaksaan Negeri Tanjungpinang, kemudian dianalisis secara kualitatif menggunakan Teori Efektivitas Hukum Soerjono Soekanto. Hasil penelitian menunjukkan bahwa pelaksanaan kewenangan Jaksa Pengacara Negara telah berjalan efektif berdasarkan faktor hukum, penegak hukum, sarana dan fasilitas, masyarakat, serta budaya hukum. Penyelesaian tunggakan utang dilakukan melalui mekanisme nonlitigasi berdasarkan Surat Kuasa Khusus (SKK) melalui pemanggilan, mediasi, negosiasi, dan pendekatan persuasif sehingga seluruh perkara yang menjadi objek penelitian dapat diselesaikan tanpa proses litigasi. Hambatan yang dihadapi meliputi keterbatasan sumber daya manusia, anggaran operasional, debitur yang kurang kooperatif, perubahan domisili, penurunan kemampuan ekonomi debitur, serta rendahnya kesadaran hukum. Hambatan tersebut diatasi melalui koordinasi dengan pemberi kuasa, pendekatan persuasif, mediasi, pemanggilan debitur, dan penguatan kapasitas sumber daya manusia. Dengan demikian, kewenangan Jaksa Pengacara Negara berperan efektif dalam membantu pemulihan piutang PT. Bank Riau Kepri Syariah melalui penyelesaian secara nonlitigasi.

Kata Kunci: Efektivitas, Jaksa Pengacara Negara, Tunggakan Utang, Nonlitigasi, PT. Bank Riau Kepri Syariah.

**The Effectiveness of the Authority of State Attorney Prosecutors at the
Tanjungpinang District Attorney's Office in Resolving Outstanding Debt
Owed to PT Bank Riau Kepri Syariah**

By
Windy Pratiwi
Nim. 2205040093

ABSTRACT

Non-performing financing resulting in outstanding debts has the potential to affect asset quality and the financial soundness of Islamic banks. To address this issue, PT Bank Riau Kepri Syariah collaborates with the Tanjungpinang District Prosecutor's Office through the authority of the State Attorney based on a Special Power of Attorney (Surat Kuasa Khusus/SKK). However, the effectiveness of this authority still requires further examination due to various obstacles encountered in the settlement of outstanding debts. This study aims to analyze the effectiveness of the State Attorney's authority at the Tanjungpinang District Prosecutor's Office in resolving outstanding debts at PT Bank Riau Kepri Syariah and to identify the obstacles encountered along with the efforts made to overcome them. This research employed an empirical legal research method with an empirical juridical approach. Data were collected through library research and interviews with State Attorneys in the Civil and State Administrative Division of the Tanjungpinang District Prosecutor's Office and were analyzed qualitatively using Soerjono Soekanto's Theory of Legal Effectiveness. The findings indicate that the implementation of the State Attorney's authority has been effective based on the factors of legal substance, law enforcement officers, facilities and infrastructure, society, and legal culture. The settlement of outstanding debts was carried out through non-litigation mechanisms based on a Special Power of Attorney (SKK), including summons, mediation, negotiation, and persuasive approaches, enabling all cases examined in this study to be resolved without litigation. The obstacles encountered included limited human resources, operational budget constraints, uncooperative debtors, changes in debtors' domicile, declining economic conditions of debtors, and low legal awareness among some debtors. These obstacles were addressed through intensive coordination with the principal, continuous persuasive approaches, mediation, debtor summons, and strengthening human resource capacity. Therefore, the authority of the State Attorney has played an effective role in supporting the recovery of receivables of PT Bank Riau Kepri Syariah through non-litigation settlement mechanisms.

Keywords: *Effectiveness, State Attorney, Outstanding Debt, Non-Litigation, PT Bank Riau Kepri Syariah.*