

ABSTRACT

PROCEDURE FOR COLLECTION OF DEBTOR LEGALITY DOCUMENTS BEFORE THE END OF THE CREDIT PERIOD IN THE CONSUMER LOAN UNIT OF PT BANK X (Persero) Tbk TASIKMALAYA AREA

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The purpose of this study was to find out the Procedure for Retrieval of Debtor Legality Documents Before the Credit Period Ends at the Consumer Loan Unit of PT Bank X (Persero) Tbk in the Tasikamalaya area. The research approach used is a qualitative approach with field study data collection techniques in the form of observation (participant observer studies) and in-depth interviews (in-depth interview) and literature study. Based on research results for the Procedure for Retrieval of Debtor Legality Documents Before the Credit Period Ends at the Consumer Loan Unit of PT Bank X (Persero) Tbk in the Tasikmalaya area, customers make outstanding credit repayments and pay debtors. Then contact the consumer loan unit to process the submission of the legality documents that are collateralized. In the procedure the obstacles that occur are in the form of determining the time and day of the handling over of legality documents. For the obstacles the effort made by the debtor is to obtain permission or leave from work on the day of handling over the legality documents.

Keywords: Procedure, legal document, consumer loan.

ABSTRAK

PROSEDUR PENGAMBILAN DOKUMEN LEGALITAS DEBITUR KREDIT KEPEMILIKAN RUMAH (KPR) SEBELUM PERIODE KREDIT BERAKHIR PADA UNIT *CONSUMER LOAN* PT BANK X (Persero) Tbk AREA TASIKMALAYA

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Tujuan penelitian ini untuk mengetahui Prosedur Pengambilan Dokumen Legalitas Debitur Sebelum Periode Kredit Berakhir Pada Unit Consumer Loan PT Bank X (Persero) Tbk area Tasikmalaya. Pendekatan penelitian yang digunakan menggunakan pendekatan kualitatif dengan teknik pengumpulan data studi lapangan berupa observasi (*participant observer studies*) serta wawancara mendalam (*in depth interview*) dan studi kepustakaan. Berdasarkan hasil penelitian untuk Prosedur Pengambilan Dokumen Legalitas Debitur Sebelum Periode Kredit Berakhir Pada Unit Consumer Loan PT Bank X (Persero) Tbk area Tasikmalaya adalah nasabah menyiapkan kelengkapan persyaratan identitas diri lalu melakukan pelunasan *outstanding* kredit kredit dan membayar *penalty*, untuk menerima dokumen legalitas. Dalam prosedur ini hambatan yang terjadi berupa penentuan waktu dan hari pelaksanaan serah terima dokumen legalitas. Atas hambatan tersebut upaya yang dilakukan debitur terlebih dahulu izin atau cuti dari kerja di hari serah terima dokumen legalitas.

Kata kunci: Prosedur, dokumen legalitas, *consumer loan*.