

## ABSTRAK

### TINJAUAN TENTANG PENYELESAIAN WANPRESTASI DALAM PERJANJIAN KREDIT

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Rumusan masalah yang penulis kaji adalah: apa alasan atau dasar pertimbangan hakim pengadilan menjatuhkan putusan gugatan dikabulkan, tidak dapat diterima dan ditolak dalam perjanjian pinjaman kredit?. Tujuan Penelitian ini adalah: Untuk mengetahui alasan atau dasar pertimbangan hakim pengadilan menjatuhkan putusan gugatan dikabulkan, tidak dapat diterima dan ditolak dalam perjanjian pinjaman kredit Dan Penelitian ini bersifat deskriptif dengan jenis penelitian hukum normatif dengan menggunakan Variabel bebas dari penelitian ini adalah alasan hakim pengadilan negeri dikabulkan, tidak dapat diterima dan ditolak dalam perjanjian kredit dan Variabel terikat adalah “Putusan Hakim Terhadap penyelesaian wanprestasi dalam perjanjian kredit

Berdasarkan Deskripsi hasil penelitian serta masalah yang diteliti, Tentang alasan Hakim menjatuhkan putusan dalam perkara penyelesaian wanprestasi dalam perjanjian kredit, menyatakan gugatan dikabulkan, tidak dapat diterima dan ditolak dalam perjanjian kredit, namun adapun yang menjadi kesimpulan umum dalam penelitian ini yaitu: a). Dasar pertimbangan hakim pengadilan negeri menyatakan gugatan dikabulkan (1).Gugatan sempurna. (2) Penggugat dapat membuktikan dalil gugatannya. b) Dasar pertimbangan hakim pengadilan negeri menyatakan gugatan ditolak (1)Penggugat tidak dapat membuktikan dalil – dalil gugatannya (2)Penggugat tidak memenuhi syarat hukum formil c) Dasar pertimbangan hakim pengadilan negeri menyatakan gugatan tidak dapat diterima (1)Gugatan cacat hukum formil

Berdasarkan pada kesimpulan diatas dapat disarankan beberapa hal yaitu: 1) Untuk terciptanya putusan yang berkepastian hukum dan berkeadilan hukum, maka sangat diperlukan adanya konsistensi alasan dalam pertimbangan hukum terhadap penilaian asas norma dan interpretasi sesuai dengan undang-undang yang berlaku . Dan ketua hakim pengadilan negeri perlu menciptakan suatu sistem yang dapat dipakai untuk mengontrol agar putusan yang berkualitas dan berupa atas perubahan pengaturan regulasi terhadap suatu peraturan perundang-undangan di pengadilan negeri. 2) Kepada para pihak dimanapun berada jika ingin berperkara hendaklah menyiapkan seluruh bukti – bukti sehingga kemudian tidak menimbulkan kerugian bagi pihak yang berperkara.

***Kata Kunci : Wanprestasi Dalam Perjanjian Kredit.***

## ABSTRAK

### OVERVIEW OF DEFAULT SETTLEMENT IN CREDIT AGREEMENTS

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The formulation of the problem that the author examines is: what is the reason or basis for consideration of the court judge in handing down the decision that the lawsuit is granted, cannot be accepted and is rejected in the credit loan agreement? accepted and rejected in the credit loan agreement and this research is descriptive with a type of normative legal research using the independent variable from this research is the reason the district court judge granted, could not accept and rejected in the credit agreement and the dependent variable is "the judge's decision regarding the resolution of default in credit agreement.

Based on the description of the research results and the problems studied, regarding the reasons why the judge handed down a decision in the case of resolving a default in the credit agreement, stating that the lawsuit was dismissed, could not be accepted and was rejected in the credit agreement, however, the general conclusions in this research are: a) The basis for consideration by the district court judge states that the lawsuit is granted (one) Perfect suit (two) The plaintiff can prove the arguments of his claim. b) The basis for consideration by the district court judge stating that the lawsuit is rejected (one) The plaintiff cannot prove the arguments of his lawsuit (two) The plaintiff does not fulfill the formal legal requirements. c) The basis for consideration by the district court judge stating that the lawsuit cannot be accepted (one) Formal legal disability lawsuit

Based on the conclusions above, several things can be suggested that is: (one) In order to create decisions that have legal certainty and legal justice, it is very necessary to have consistency of reasons in legal considerations regarding the assessment of the principles of norms and interpretations in accordance with applicable laws. And the chief judge of the district court needs to create a system that can be used to control quality decisions and in the form of changes to regulatory arrangements for laws and regulations in the district court. (two ) If the parties want to litigate, wherever they are, they should prepare all the evidence so that it does not cause harm to the parties involved in the lawsuit.

***Keywords : De***