

Legal Analysis of Criminal Acts Corruption Against Credit Customers/Debtors of The Limited Liability Company Bank Perekonomian Rakyat Jepara Artha (Perseroda)

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Abstract. This study examines the juridical aspects of corruption involving credit/debtor customers at PT BPR Bank Jepara Artha (Perseroda) and the legal efforts to protect customers and sanction perpetrators. The research employs a normative legal approach by analyzing legislation, legal literature, research journals, and reports on banking corruption cases. The study focuses on identifying the modus operandi of fictitious credit, the role of bank employees, and the involvement of customers in corrupt practices. The findings indicate that corruption in fictitious credit cases causes significant losses to both the bank and its customers, and perpetrators can be prosecuted under Law No. 31 of 1999 jo. Law No. 20 of 2001 concerning the Eradication of Corruption Crimes. The effectiveness of legal protection for customers depends on the implementation of good corporate governance principles, internal and external audits, and whistleblowing mechanisms. Preventive and repressive legal measures must be implemented simultaneously to ensure the bank's internal oversight functions optimally and perpetrators are prosecuted fairly. The study recommends strengthening internal supervision mechanisms, providing integrity training for employees, offering legal assistance to affected customers, and enhancing coordination among law enforcement agencies to minimize the risks of collusion and document manipulation. A comprehensive legal approach is expected to improve customer protection while ensuring justice for perpetrators of corruption. This research contributes to the development of legal protection theory and its implementation in the banking sector.

Keywords: Bank Customers; Corruption; Corruption Crime; Fictitious Credit; Good Corporate Governance; Legal Protection.

1. Introduction

In a state based on the rule of law, law is the main pillar driving the foundations of social, national, and state life. One of the main characteristics of a state based on the rule of law lies in its tendency to assess the actions of its citizens based on legal regulations. This means that a state based on the rule of law always regulates every action and behavior of its citizens based on applicable laws.

Criminal law itself is a tool or means for resolving problems in society. Criminal law can provide justice and appropriate solutions for that society. Criminal law is a set of regulations that govern actions, whether they require or prohibit actions or prohibitions, as stipulated in the law, with criminal sanctions for violators.¹ Meanwhile, the criminal law applicable in Indonesia can be divided into two types, criminal law known in the Criminal Code (KUHP) and Special Criminal Law which is regulated outside the KUHP.²

Criminal law not only provides an understanding of actions prohibited by a legal rule, which prohibition is accompanied by a threat (sanction) in the form of a certain penalty for anyone who violates the prohibition, but also includes matters related to the imposition of penalties and how the penalty can be implemented. The prohibition is directed at actions, a condition or incident caused by a person's behavior or actions. The threat of criminal penalties or sanctions is directed at the perpetrator who commits a criminal act, usually referred to as "whoever", namely the perpetrator of the criminal act as a legal subject, namely the supporter of rights and obligations in the legal field.³ So that criminal acts are one of the parts studied in criminal law.

Corruption is an extraordinary crime that has a broad impact on the economy and public trust in financial institutions.⁴ The banking sector, as a financial intermediary institution, is vulnerable to corrupt practices, especially in terms of providing credit that does not comply with procedures.⁵ Such practices not only harm financial institutions, but also customers and the wider community.⁶

PT Bank Perekonomian Rakyat Jepara Artha (Perseroda) is a regional bank that plays a strategic role in supporting the local economy by providing credit to the community. However, in recent years, the bank has been implicated in a

¹Rahman Syamsuddin, 2014, Weaving Law in Indonesia, Mitra Wacana Media, Jakarta, p. 192

²Rodliyah, 2017, Special Criminal Law: Elements and Criminal Sanctions, 1st Edition, PT. Raja Grafindo Persada, Jakarta, p. 1

³Chairul Huda, 2006, From No Crime Without Fault Towards No Criminal Responsibility Without Fault, Kencana Prenada Media, Jakarta, p. 127

⁴John H. Merryman, The Civil Law Tradition: An Introduction to the Legal Systems of Europe and Latin America, 3rd ed., Stanford: Stanford University Press, 2007, p. 52.

⁵Mochtar Kusumaatmadja, Banking Law in Indonesia, Jakarta: Pradnya Paramita, 2020, p. 34.

⁶Prof. Dr. Barda Nawawi Arief, Criminal Law Anthology, Bandung: Citra Aditya Bakti, 2019, p. 112.

massive corruption case involving fictitious loans, costing the state hundreds of billions of rupiah.⁷ The Corruption Eradication Commission (KPK) discovered 38 fictitious accounts used to accommodate funds from corruption in the disbursement of business loans at the bank. The total funds transferred to these fictitious accounts reached Rp272 billion during the 2022–2023 period.⁸

Corruption Eradication Commission (KPK) investigators have named five individuals as suspects in this case, including Jhendik Handoko, President Director of PT BPR Bank Jepara Artha. The KPK has also seized assets belonging to the suspects, including cash and property, as part of efforts to recover state losses. This case highlights weak internal and external oversight in the lending process at regional banks, as well as the importance of implementing prudential principles in banking operations.

Furthermore, allegations of corrupt funds being used to finance political campaigns further tarnish the image of regional financial institutions. This demonstrates that corruption in the banking sector not only results in financial losses but can also undermine the integrity of the democratic system.

In the context of criminal law, corruption is defined as an unlawful act committed by a public official or other authorized party with the intent of unlawfully enriching themselves or others. In this case, the granting of fictitious loans involving customers as fake debtors is a form of abuse of authority that harms state and public finances.⁹

Furthermore, banking law stipulates the principle of prudential banking, which requires banks to conduct thorough evaluation and verification before granting credit. This principle aims to prevent bad debts and misuse of funds, which could harm both the bank and its customers.¹⁰ In the case of PT BPR Bank Jepara Artha, the weak implementation of the principle of prudence in the credit granting process was one of the factors causing the occurrence of criminal acts of corruption.¹¹

Legal protection for customers is also an important issue in this case.¹² Customers who are victims of fictitious credit have the potential to face legal and financial problems, even though they are not directly involved in the crime.¹³ Therefore, it is important to analyze the extent to which the legal system provides protection to customers in fictitious credit cases and how

⁷Metrotvnews.com, "Corruption Case at BPR Jepara Artha, Rp272 Billion in Cash Entered Fictitious Account", accessed August 17, 2025,

⁸Infobanknews.com, "Investigating Fictitious Credit Case, KPK Summons BPR Jepara Artha CEO", accessed August 17, 2025,

⁹Mochtar Kusumaatmadja, Banking Law in Indonesia, Jakarta: Pradnya Paramita, 2020, p. 78.

¹⁰John H. Merryman, The Civil Law Tradition, p. 56.

¹¹Prof. Dr. Barda Nawawi Arief, Criminal Law Anthology, p. 115.

legal mechanisms can be used to recover losses experienced by customers.

This research is expected to provide a deeper understanding of the legal aspects of corruption in the banking sector, particularly those involving customers as fictitious debtors. Furthermore, the results are expected to provide recommendations for policymakers and legal practitioners in preventing and addressing corruption in the banking sector and improving legal protection for customers.¹²

Thus, this research is not only relevant from an academic perspective, but also has a practical contribution in efforts to strengthen the legal and banking systems in Indonesia, as well as increase public trust in financial institutions.

2. Research Methods

In accordance with the title and problems that will be discussed in this research, in order to provide useful results, this research was conducted using normative legal research (normative legal research method). The normative legal research method is legal research literature. This research is conducted by examining library materials or secondary data alone. This research is conducted to obtain materials in the form of: theories, concepts, legal principles, and legal regulations related to the topic.¹³

3. Results and Discussion

3.1. Legal Aspects of Corruption Crimes Involving Credit Customers/Debtors at PT BPR Bank Jepara Artha (Perseroda)

Corruption in Indonesia is an act that is detrimental to state finances or the country's economy, whether carried out by public officials or private parties.¹⁴ In the banking sector, fictitious credit practices or manipulation of funds by customers and internal bank parties fall into the category of criminal acts of corruption because they cause real financial losses for financial institutions.¹⁵ Law No. 31 of 1999 in conjunction with Law No. 20 of 2001 stipulates that any act of abuse of authority that harms state or bank finances is subject to criminal prosecution. In the context of BPR Bank Jepara Artha, the fictitious credit case may involve collusion between bank employees and customers to gain personal gain through document manipulation. This requires a comprehensive legal

¹²Mochtar Kusumaatmadja, *Banking Law in Indonesia*, p. 90.

¹³Soerjono Soekanto and Sri Mahmudji, *Normative Legal Research, A Brief Review*, (Jakarta: Raja Grafindo Persada, 2003), p. 13.

¹⁴Transparency International, *Corruption Perceptions Index*, 2021.

¹⁵Chairul Huda, *From No Crime Without Fault Towards No Criminal Responsibility Without Fault*, Jakarta: Kencana Prenada Media, 2006, p. 127.

approach, encompassing internal audits, criminal investigations, and restitution of the bank's losses to the injured parties.¹⁶

Another important legal aspect is the element of intent or mens rea, which distinguishes ordinary administrative actions from criminal acts of corruption.¹⁷ Intentionality is demonstrated by the perpetrator's intention to manipulate credit or falsify documents to obtain funds illegally. Barda Nawawi Arief stated that corruption occurs when there is an interaction between intention, opportunity, and weaknesses in internal controls.¹⁸ Therefore, the legal assessment of this case must be based on documentary evidence, witness testimony, and the results of the bank's internal audit. This approach ensures that the guilty parties can be prosecuted under criminal law without neglecting civil procedures for redress.

Fictitious credit or debit transactions are a common modus operandi in mid-sized banks, such as rural banks (BPR). This scheme typically involves fictitious credit applications, false records, and funds flowing beyond the loan's original purpose. According to Chairul Huda, the element of actual loss is key in determining whether such actions can be categorized as corruption.¹⁹ Without clear evidence of losses, it is difficult to prosecute corruption crimes, even if administrative violations are present. Therefore, financial audits and forensic investigations are the primary tools for uncovering these cases.

From a banking legal perspective, every credit transaction must comply with the provisions of Banking Law No. 10 of 1998 and OJK regulations regarding governance and transparency. Violations of these procedures, such as the issuance of fictitious loans, indicate abuse of authority and negligence in internal oversight. This strengthens the legal basis for criminal prosecution of both internal bank parties and customers involved. Furthermore, this regulation emphasizes the protection of the rights of third parties harmed by illegal practices. Therefore, law enforcement must be comprehensive, including the recovery of lost funds.

According to Ika Saimima's research, corruption in the banking sector often occurs due to weak internal oversight and low employee integrity. Collusion between bank employees and customers is a major factor in the occurrence of fictitious loans, especially when loan approval procedures are not strictly monitored.²⁰ Therefore, the legal aspect emphasizes the need for concrete

¹⁶Barda Nawawi Arief, Anthology of Criminal Law Policy, Jakarta: Kencana, 2014, pp. 71-72.

¹⁷Nikmah Rosidah, SH, MH, Juvenile Criminal Justice System, Bandar Lampung: [author], 2019.

¹⁸Barda Nawawi Arief, Anthology of Criminal Law Policy, Jakarta: Kencana, 2014, pp. 71-72.

¹⁹Chairul Huda, From No Crime Without Fault Towards No Criminal Responsibility Without Fault, Jakarta: Kencana Prenada Media, 2006, p. 127.

²⁰Ika Saimima, Protection of Children in Conflict with the Law, Journal of Scientific Studies of the Ubhara Jaya Research Institute Vol. 9 No. 3 of 2008, p. 939.

evidence in the form of documents, electronic evidence, and valid witness statements. The legal analysis must also include elements of intent, unlawful acts, and the resulting losses. With this approach, responsible parties can be prosecuted in accordance with applicable laws and regulations.

Fictitious loans also impact public trust in banks. The high number of cases can damage the reputation of financial institutions and undermine the banking system in general. From a legal perspective, it is crucial to enforce criminal sanctions against perpetrators to create a deterrent effect. Furthermore, banking regulations emphasize the protection of customer rights and transparency in every credit transaction. Therefore, legal action is not merely repressive but also encourages improvements to banks' internal systems.

In the context of criminal law, the elements of loss, intent, and abuse of authority are the basis for prosecuting perpetrators. The Corruption Eradication Law emphasizes that financial or economic loss due to corruption is one of the main criteria for determining criminal penalties. Therefore, any manipulative actions in lending must be analyzed comprehensively. Effective law enforcement requires coordination between banks, law enforcement agencies, and supervisory agencies. This strategy aims to uphold the law while protecting the interests of customers and banks.

Fictitious credit schemes often exploit internal procedural loopholes and forged documents. This highlights the need for strict internal oversight and regular audits. According to research by Barda Nawawi Arief, weak internal oversight increases the opportunity for corruption in the financial sector. A systematic legal approach involves criminal investigations, documentary evidence, and expert assessments to prove intent and damages. With comprehensive evidence, the judicial process can proceed smoothly and fairly for all parties.

The Financial Services Authority (OJK) and Bank Indonesia also play a crucial role in overseeing bank operations. They regulate governance, compliance, and reporting mechanisms to minimize fictitious credit practices. Implementing these regulations strengthens the legal framework for prosecuting perpetrators and recovering customer losses. Without strict external oversight, unlawful internal bank actions are difficult to detect. Therefore, the legal framework involves a combination of criminal law, banking law, and anti-corruption regulations.

Education and training of bank employees regarding banking integrity and ethics is a crucial preventative measure. This helps instill legal awareness and minimizes the risk of collusion with customers. Furthermore, an internal whistleblowing system can facilitate the early detection of fraudulent credit practices. This mechanism provides banks with a legal and procedural basis for taking action against violating employees.

Forensic audits are a key tool in uncovering fraudulent credit schemes. These audits examine every document and cash flow to identify evidence of legal violations. Based on the audit results, banks can report the perpetrators to law enforcement and seek restitution. This aligns with the principles of accountability and good governance in banking.

Collusion between customers and internal bank employees demonstrates the need for firm law enforcement. Without effective legal action, fictitious loans could recur and lead to systemic losses. The Corruption Eradication Law provides criminal sanctions and fines to deter similar practices. Furthermore, law enforcement must be accompanied by restoration of customer rights and internal bank transparency.

From a social perspective, corrupt practices involving fictitious loans undermine public trust in financial institutions. This distrust can reduce public participation in the banking system and undermine local economic stability. Consistent law enforcement can achieve a deterrent effect while simultaneously improving banks' reputations.

Corruption investigations must include electronic evidence, official documents, and witness testimony. This is crucial because fictitious credit schemes are often complex and involve multiple parties. With comprehensive evidence, the court can impose criminal penalties under the Corruption Eradication Law and banking regulations.

A comprehensive legal approach must also consider the elements of moral culpability and the perpetrator's intent. This aligns with Sutherland's theory of social deviance learned through interaction and the environment. By analyzing intent and the impact of harm, the law can fairly prosecute the guilty party.

The legal aspects of the fictitious credit case at BPR Bank Jepara Artha demonstrate that the act constitutes not only an administrative violation but also criminal corruption. This requires coordination between the bank, law enforcement officials, and supervisory agencies to ensure effective law enforcement.

Proper legal enforcement helps protect customers, prevent recurrence of corrupt practices, and uphold the principle of accountability in banking. Furthermore, customer fund recovery mechanisms are an integral part of legal efforts. Thus, the legal aspects can serve as a basis for further legal action against perpetrators.

Preventing corruption in credit/debtor management involves education, oversight, and strict sanctions. Banks need to implement transparent procedures, regular audits, and effective internal control systems. This is crucial to minimize fictitious loans and protect customers from financial loss.

Ultimately, a thorough understanding of the legal aspects of corruption helps develop an appropriate legal strategy. This analysis provides the basis for prosecuting perpetrators, recovering losses, and improving the bank's internal systems. This approach ensures the legal protection of the interests of the bank, its customers, and the public.

3.2. Legal Action to Protect Customers and Prosecute Perpetrators

Legal action against fictitious credit corruption cases must be comprehensive, encompassing both preventive and repressive measures. Preventive measures are implemented through strengthening internal control systems, routine audits, and compliance with OJK and Bank Indonesia regulations.²¹ By implementing good corporate governance principles, the opportunity for collusion between bank employees and customers can be minimized. Employee integrity education and training are also crucial steps to prevent fraudulent credit document manipulation. Internal whistleblowing enables early detection of fictitious credit practices before they cause significant losses. This mechanism allows banks to take internal legal and administrative action against violating employees.

Repressive legal action involves law enforcement officials such as the police, the Prosecutor's Office, or the Corruption Eradication Commission (KPK) to conduct investigations and prosecutions. Customers who are victims can file reports or demand that the perpetrator be prosecuted. Evidence of credit documents, financial transactions, and witness statements form the primary basis for prosecution. Law No. 31 of 1999 in conjunction with Law No. 20 of 2001 stipulates that any act that harms state or bank finances is considered a criminal act of corruption. This provides a legal basis for prosecuting internal bank parties and customers involved in collusion.

Recovering losses from customers and banks is an integral part of the legal process. A restorative justice approach can be implemented to recoup financial losses and strengthen the integrity of the banking system. Law enforcement not only punishes perpetrators but also ensures that customers receive their rights.²² This aligns with the principles of accountability and transparency stipulated in banking regulations. By recovering losses, the public gains confidence in the banking system and provides effective legal protection.

The application of strict criminal sanctions is crucial to create a deterrent effect. Those found guilty of fraudulent loans can face imprisonment and fines under the Corruption Eradication Law. Law enforcement must be comprehensive, encompassing investigation, prosecution, and trial.²³ Coordination between

²¹Law No. 10 of 1998 concerning Banking.

²²Ika Saimima, Protection of Children in Conflict with the Law, Journal of Scientific Studies of the Ubhara Jaya Research Institute Vol. 9 No. 3 of 2008, p. 939.

²³Barda Nawawi Arief, Anthology of Criminal Law Policy, Jakarta: Kencana, 2014, pp. 71–72.

banks, law enforcement officials, and supervisory agencies strengthens the effectiveness of enforcement. This ensures the legal system provides maximum protection for customers and ensures that perpetrators are prosecuted fairly.

Forensic audits are a key tool in uncovering fictitious credit schemes. Every document and cash flow is examined for evidence of misuse.²⁴Audit results are used as the basis for reporting to law enforcement and demanding restitution of losses. This approach aligns with good governance principles that emphasize transparency and accountability.²⁵With proper auditing, legal evidence becomes clear and the court can enforce criminal penalties according to the Corruption Law¹[1].

Collusion between bank employees and customers can be minimized through strict internal oversight. Credit approval procedures must be equipped with an independent verification mechanism. This mechanism allows for early detection and prevention of manipulative actions before they cause losses. Furthermore, external oversight systems from the Financial Services Authority (OJK) and Bank Indonesia ensure banks' compliance with banking regulations. Internal law enforcement also serves as a preventative measure to prosecute violating employees.

Legal education and awareness for customers are also important preventative measures. Customers need to understand credit procedures and the legal risks involved in fraudulent practices. With this understanding, customers can protect themselves from fictitious credit practices or collusion. Furthermore, banks have the legal basis to prosecute those who commit unlawful acts. Education also helps increase customer trust in the bank's integrity.

Legal assistance for clients who are victims of corruption is essential. Legal consulting services help clients navigate the correct legal pathway. Research by Siti Zainab Yanlua (2018) shows that legal assistance increases the effectiveness of loss recovery.²⁶With legal support, customers can legally claim their rights and the legal process is fair. This also puts pressure on perpetrators to be held accountable.

Coordination between law enforcement agencies is essential for swift and appropriate handling of corruption cases. The police, prosecutors, and the Corruption Eradication Commission (KPK) must share information and evidence. This facilitates investigations and makes prosecutions more effective.

²⁴Chairul Huda, *From No Crime Without Fault Towards No Criminal Responsibility Without Fault*, Jakarta: Kencana Prenada Media, 2006, p. 127.

²⁵Siti Zainab Yanlua, *Juvenile Delinquency and Its Causative Factors*, UIN Alauddin Thesis, 2018, pp. 45–47.

²⁶Siti Zainab Yanlua, *Juvenile Delinquency and Its Causative Factors*, UIN Alauddin Thesis, 2018, pp. 45–47.

Furthermore, coordination with the Financial Services Authority (OJK) and Bank Indonesia ensures that banking regulations are enforced. This synergy will make legal efforts more effective in protecting customers and prosecuting perpetrators.

Criminal sanctions for perpetrators must be accompanied by efforts to recover funds. Fines and restitution are intended to reimburse customers or banks for losses. The Corruption Law emphasizes a combination of criminal penalties and restitution for deterrence and financial recovery. This mechanism ensures that legal action is not only repressive but also restorative. This maintains a balance between law enforcement and victim protection.

In addition to recovering funds, legal action must also be directed at strengthening banking risk management. Cases of fictitious loans often arise due to weak risk management systems and internal controls. Therefore, banks are required to update their standard operating procedures (SOPs) for assessing creditworthiness. The application of credit scoring technology and data analytics can help detect anomalies in customer data. This way, irregularities can be identified early before they cause significant losses to financial institutions.

Beyond institutional aspects, preventing fraudulent credit corruption also requires an active role from supervisory authorities. The Financial Services Authority (OJK) and Bank Indonesia must tighten the reporting system for non-performing loans and implement risk-based supervision. If any indication of violations is found, supervisory agencies are required to impose administrative sanctions, up to and including business license revocation. This step is crucial to ensure that all banking industry players adhere to prudential banking principles.

Law enforcement also needs to emphasize corporate criminal liability. In practice, fraudulent credit fraud is not always perpetrated by individuals but can involve internal policies that deviate from management. Therefore, companies or banks can be held criminally liable if proven to have committed or permitted corrupt practices within their workplace. This is in accordance with Article 20 of Law Number 31 of 1999 concerning the Eradication of Corruption.

Synchronization between general criminal law and banking law is also crucial, as many banking corruption cases are complex and inter-regulatory. Some cases involve violations not only of the Corruption Eradication Law but also of Banking Law No. 10 of 1998. This synchronization will facilitate law enforcement officials in determining relevant articles and prevent legal overlap. This will ensure legal certainty throughout the investigation process and the imposition of sanctions.

In addition to law enforcement, ethical and organizational culture reform within financial institutions is a key preventative measure. Organizational cultures that tolerate data manipulation or the granting of credit facilities without verification have the potential to create moral hazard. Therefore, every financial institution must instill the values of integrity and transparency through regular training and

a reward system for employees who behave honestly. A strong work ethic is the first line of defense against corrupt practices.

In terms of enforcing sanctions, courts must impose proportionate sentences and provide a deterrent effect. Weak sentences or sentences disproportionate to the state's losses can undermine public confidence in the legal system. Conversely, imposing strict penalties on internal bank perpetrators demonstrates the impartiality of the law. This way, substantive justice can be achieved and serves as an example for other institutions to be more disciplined in managing credit.

The next step is to strengthen international cooperation, particularly when funds from fictitious credit corruption are hidden abroad. In this regard, Indonesia can leverage cooperation through Mutual Legal Assistance (MLA) or international conventions such as the United Nations Convention against Corruption (UNCAC). These mechanisms allow assets held abroad to be traced and returned to the state. This effort aligns with the principles of asset recovery in modern legal systems.²⁷

Furthermore, public participation also plays a crucial role in combating corruption in the banking sector. The public can be involved by reporting suspected violations or irregularities in credit services. Transparency of public data through debtor information systems and open financial reports will minimize the scope for corruption. With public support, external oversight of financial institutions will be stronger and more effective.

In the context of national legal reform, strengthening economic justice institutions needs to be a priority. Fictitious credit corruption cases often require technical expertise in finance and auditing. Therefore, judges and prosecutors handling these cases need specialized training to professionally assess financial evidence. With this competence, law enforcement will be not only formal but also substantive.

From an Islamic legal perspective, corruption in the form of fictitious loans falls under the category of ghulul, or betrayal of a public trust. Islam emphasizes that any wealth obtained through illegitimate means is haram (forbidden) and must be returned to its owner. Therefore, the application of sharia values such as amanah (honesty), adl (justice), and maslahah (public benefit) can serve as a moral basis for preventing corruption in the financial sector.

In practice, the synergy between positive law and Islamic law can strengthen the effectiveness of eradicating fictitious credit corruption. Positive law emphasizes normative aspects and criminal sanctions, while Islamic law provides moral and spiritual dimensions for perpetrators and institutions. By combining the two, it is

²⁷United Nations Convention against Corruption (UNCAC), 2003, Chapter V on Asset Recovery.

hoped that a banking system will be created that not only complies with the law but is also grounded in the values of honesty and social responsibility.

Ultimately, the success of legal efforts in cases of fraudulent credit corruption is measured not only by the number of perpetrators punished, but also by the extent to which the system can be transformed to become more transparent and accountable. Prevention, prosecution, and recovery must go hand in hand to create justice and economic stability. With firm law enforcement, public support, and the implementation of integrity values, trust in the banking sector can be restored and it can function optimally as a pillar of the national economy.

4. Conclusion

Based on the results of the research and discussion conducted by the author above, the author concludes: 1. The criminal act of corruption involving credit customers/debtors at PT BPR Bank Jepara Artha (Perseroda) is an act that is detrimental to the bank's finances and the banking system as a whole. From a legal aspect, this act can be prosecuted based on Law No. 31 of 1999 in conjunction with Law No. 20 of 2001 concerning the Eradication of Criminal Acts of Corruption, by taking into account the elements of intent, abuse of authority, and financial loss. Fictitious credit cases usually involve collusion between customers and bank employees, so internal supervision, documentary evidence, and witness statements are important bases in law enforcement. 2. Legal efforts to address this case must be comprehensive, encompassing both preventive and repressive measures. Preventive measures include strengthening the bank's internal controls, implementing good corporate governance, routine audits, and employee integrity education. Repressive measures, meanwhile, involve law enforcement, investigations, prosecutions, and restitution of customer losses. The imposition of criminal sanctions coupled with restitution ensures a deterrent effect on perpetrators and protects the rights of victims. 3. Coordination between banks, law enforcement officials, and supervisory agencies (the Financial Services Authority (OJK) and Bank Indonesia) is a crucial factor in the effective handling of corruption cases. A whistleblowing system, forensic audits, and legal assistance for customers also enhance accountability and transparency in the legal process. With a comprehensive legal approach, fictitious credit practices can be minimized and public trust in banking institutions maintained.

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