

ABSTRACT

This study aims to analyze the legal liability of banks for losses suffered by non-debtor business actors due to the placement of “debt arrears” labels. This research uses a normative legal method with statutory and conceptual approaches. The results indicate that the bank’s actions can be classified as unlawful acts, as they fulfill elements of conduct, fault, damage, and causal relationship. Furthermore, such actions potentially violate prudential principles, consumer protection, and rights to dignity and personal data. Therefore, banks are obligated to provide compensation to non-debtors to ensure justice, legal certainty, and protection of individuals from improper debt collection practices.

Keywords: *Legal liability, bank, non-debtor, unlawful act, debt collection, damages*



ABSTRAK

Penelitian ini bertujuan menganalisis pertanggungjawaban hukum bank atas kerugian yang dialami pelaku usaha non debitur akibat penempelan label menunggak. Metode yang digunakan adalah penelitian hukum normatif dengan pendekatan perundang-undangan dan konseptual. Hasil penelitian menunjukkan bahwa tindakan bank dapat dikategorikan sebagai perbuatan melawan hukum karena memenuhi unsur adanya perbuatan, kesalahan, kerugian, dan hubungan kausal. Selain itu, tindakan tersebut berpotensi melanggar prinsip kehati-hatian, perlindungan konsumen, serta hak atas kehormatan dan data pribadi. Oleh karena itu, bank wajib bertanggung jawab memberikan ganti rugi kepada pihak non debitur guna mewujudkan keadilan dan kepastian hukum

Kata Kunci: *Pertanggungjawaban hukum, bank, non debitur, perbuatan melawan hukum, penagihan kredit, kerugian*

