ABSTRAK

ANALISIS IMPLEMENTASI PRINSIP-PRINSIP *GOOD CORPORATE GOVERNANCE* (GCG) PADA KANTOR PUSAT BANK PEREKONOMIAN RAKYAT SHINTA DAYA

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Good Corporate Governance (GCG) merupakan sistem tata kelola perusahaan yang bertujuan menciptakan pengelolaan yang transparan, akuntabel, bertanggung jawab, independen, dan adil. Penerapan GCG menjadi fondasi penting dalam menjaga kepercayaan pemangku kepentingan, meningkatkan efisiensi operasional, dan mendukung keberlanjutan usaha, khususnya di sektor perbankan seperti BPR yang melayani UMKM.

Penelitian ini menggunakan metode kualitatif deskriptif dengan pendekatan studi kasus di Kantor Pusat BPR Shinta Daya. Data diperoleh melalui wawancara langsung dengan pejabat terkait. Penelitian ini bertujuan menganalisis sejauh mana prinsip-prinsip GCG telah diterapkan sesuai ketentuan POJK Nomor 9 Tahun 2024. Proses analisis dilakukan melalui reduksi data, penyajian data, dan verifikasi untuk memperoleh pemahaman mendalam terhadap praktik GCG di BPR Shinta Daya.

Hasil penelitian menunjukkan bahwa BPR Shinta Daya telah menerapkan kelima prinsip GCG. Prinsip keterbukaan dijalankan melalui pelaporan transparan kepada OJK dan publik. Akuntabilitas tercermin dari pemisahan tugas antara direksi dan komisaris serta pengelolaan risiko, meski belum membentuk komite audit. Prinsip tanggung jawab terlihat dari kepatuhan terhadap regulasi dan kontribusi sosial, independensi dijaga dengan pencegahan konflik kepentingan, dan kewajaran diterapkan lewat perlakuan adil terhadap semua pihak. Tidak ditemukan kendala signifikan dalam implementasinya, dengan dukungan baik dari internal maupun OJK.

Kata Kunci: Tata Kelola Perusahaan Yang Baik, Keterbukaan, Akuntabilitas, Tanggung Jawab, Independensi, dan Kewajaran.

ABSTRACT

ANALYSIS OF THE IMPLEMENTATION OF THE PRINCIPLES OF GOOD CORPORATE GOVERNANCE (GCG) AT THE HEAD OFFICE OF THE SHINTA DAYA PEOPLE'S ECONOMY BANK

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Good Corporate Governance (GCG) is a corporate governance system that aims to create transparent, accountable, responsible, independent and fair management. GCG implementation is an important foundation in maintaining stakeholder trust, improving operational efficiency, and supporting business sustainability, especially in the banking sector such as BPRs that serve MSMEs.

This research uses a descriptive qualitative method with a case study approach at the Head Office of BPR Shinta Daya. Data was obtained through direct interviews with relevant officials. This research aims to analyze the extent to which GCG principles have been implemented in accordance with the provisions of POJK Number 9 of 2024. The analysis process was conducted through data reduction, data presentation, and verification to obtain an in-depth understanding of GCG practices at BPR Shinta Daya.

The results showed that BPR Shinta Daya has implemented all five GCG principles. The principle of openness is implemented through transparent reporting to OJK and the public. Accountability is reflected in the separation of duties between directors and commissioners as well as risk management, although it has not yet formed an audit committee. The principle of responsibility is seen from compliance with regulations and social contributions, independence is maintained by preventing conflicts of interest, and fairness is applied through fair treatment of all parties. No significant obstacles were found in its implementation, with support from both internal and OJK.

***Keywords**:Good Corporate Governance, Transparency, Accountability, Responsibility, Independence, and Fairness.*