

## ABSTRAK

**Tujuan** – Penelitian ini bertujuan untuk memahami bagaimana cara Bank Pembangunan Daerah (BPD) menjaga legitimasi organisasi melalui implementasi program Anti Pencucian Uang (APU) dan apa saja tantangan yang dihadapi oleh BPD sehubungan dengan hal tersebut.

**Metode Penelitian** – Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan studi kasus. Data primer diperoleh dari wawancara semi terstruktur dan data sekunder diperoleh dari telaah dokumen. Wawancara semi terstruktur dilaksanakan kepada tujuh posisi struktural divisi APU pada BPD Sumsel Babel. Pemilihan narasumber wawancara dilakukan dengan metode *purposive sampling* dengan kriteria memiliki tugas, fungsi, dan wewenang terkait dengan APU serta memiliki pengalaman kerja di atas satu tahun.

**Temuan** – Temuan penelitian ini menunjukkan bahwa BPD Sumsel Babel menerapkan legitimasi substantif untuk menjaga legitimasi organisasinya terkait dengan isu Tindak Pidana Pencucian Uang (TPPU). Kecenderungan tersebut dipengaruhi oleh beberapa faktor, yaitu tujuan dan nilai organisasi, kepentingan *stakeholder*, tekanan eksternal, sumber daya dan kapasitas serta budaya organisasi. Tantangan yang dihadapi oleh organisasi sehubungan dengan hal tersebut adalah prioritas pendanaan, kompleksitas regulasi, kualitas dan kuantitas sumber daya manusia serta komunikasi untuk bersinergi antar unit. Untuk mengatasi kendala tersebut, organisasi telah melakukan berbagai upaya antara lain mendahulukan hal-hal yang menjadi kewajiban organisasi, meningkatkan kompetensi karyawannya, melakukan pengembangan organisasi untuk menambah *man-power*, dan mengupayakan percepatan birokrasi komunikasi antar divisi.

**Keterbatasan Penelitian/Implikasi** – Pertama, proses wawancara dilakukan di sela-sela jam kerja karyawan dengan durasi yang cenderung terbatas, yaitu dibawah satu jam sehingga membuat narasumber harus membagi fokus antara pekerjaan dan kegiatan wawancara. Kedua, peneliti tidak mendapatkan akses dokumen pendukung berupa buku pedoman perusahaan secara keseluruhan karena perbankan menjunjung tinggi asas kerahasiaan demi kenyamanan dan kepercayaan nasabah.

**Orisinalitas** – Studi dilaksanakan pada Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung dengan menggunakan teori legitimasi yang menekankan konstruk legitimasi simbolis dan legitimasi substantif.

**Kata Kunci:** Anti Pencucian Uang; Legitimasi substantif; Legitimasi simbolik; Tindak pidana pencucian uang; Lembaga perbankan

## ABSTRACT

**Purpose** - *This study aims to understand how Regional Development Banks (BPD) maintain organizational legitimacy through the implementation of Anti-Money Laundering (APU) programs and what challenges BPDs face in this regard.*

**Design/Methodology/Approach** - *This study used a qualitative research method with a case study approach. Primary data were obtained from semi-structured interviews and secondary data were obtained from document review. Semi-structured interviews were conducted with seven structural positions in the APU division at BPD Sumsel Babel. The selection of interview sources was carried out using the purposive sampling method with the criteria of having duties, functions, and authorities related to APU and having work experience of more than one year.*

**Findings** - *The findings of this study indicated that BPD Sumsel Babel applied substantive legitimacy to maintain the legitimacy of its organization related to the issue of Money Laundering (TPPU). This tendency was influenced by several factors, namely organizational goals and values, stakeholder interests, external pressure, resources and capacity, and organizational culture. The challenges faced by the organization in relation to this were funding priorities, regulatory complexity, quality and quantity of human resources, and communication to synergize between units. To overcome these obstacles, the organization made various efforts including prioritizing matters that were the organization's obligations, improving employee competence, conducting organizational development to increase manpower, and trying to accelerate communication bureaucracy between divisions.*

**Research Limitation/Implication** - *First, the interview process was conducted between employee working hours with a duration that tended to be limited, namely under one hour so that the informant had to divide his focus between work and interview activities. Second, the researcher did not get access to supporting documents in the form of the company's entire manual because banking upholds the principle of confidentiality for the comfort and trust of customers.*

**Originality/Value** - *The study was conducted at the Regional Development Bank of South Sumatera and Bangka Belitung using legitimacy theory which emphasized the constructs of symbolic legitimacy and substantive legitimacy.*

**Keywords** - *Anti Money Laundering; Substantive legitimacy; Symbolic legitimacy; Money laundering; Banking institutions*