

## INTISARI

Pelaksanaan *good corporate governance* pada dunia perbankan bertujuan untuk meningkatkan kepercayaan masyarakat terhadap suatu bank. Penelitian ini bertujuan untuk menganalisis penerapan *good corporate governance* dan mengidentifikasi serta menganalisis faktor-faktor yang menghambat pelaksanaan *good corporate governance* di PT BPR Swadharma Artha Nusa. Analisis ini dilakukan dengan analisis tematik terhadap beberapa aspek GCG yang berdasarkan POJK No. 4/03.POJK/2015 tentang penerapan *good corporate governance* bagi BPR. Kesimpulannya didasarkan pada teknik Miles dan Huberman (2014) Penelitian ini menggunakan pendekatan kualitatif dengan metode pengumpulan data analisis dokumen, wawancara, dan observasi.

Hasil penelitian menunjukkan bahwa penerapan GCG pada PT BPR Swadharma Artha Nusa sudah Baik. Namun, masih terdapat beberapa bagian yang harus diperhatikan oleh manajemen BPR Swadharma Artha Nusa. Bagian yang masih harus diperhatikan oleh manajemen ialah pelaksanaan tugas dan tanggung jawab komisaris, pelaksanaan tugas dan tanggung jawab direksi, dan fungsi manajemen risiko. Adapun faktor-faktor yang menghambat penerapan GCG pada PT BPR Swadharma Artha Nusa antara lain adalah terbatasnya jumlah SDM, dan pertimbangan *cost and benefit*. Hasil penelitian ini diharapkan dapat memberikan informasi dan masukan kepada PT BPR Swadharma Artha Nusa dalam mengoptimalkan pelaksanaan GCG dalam mengelola perusahaan.

Kata kunci: *Good Corporate Governance*, BPR, dan faktor-faktor kendala

## ABSTRACT

*Good corporate governance in banking is intended to increase public trust in a bank. This research was to analyze the implementation of good corporate governance, to identify and to analyze factors impeding the implementation of good corporate governance at PT BPR Swadharma Artha Nusa. The analysis was carried out using thematic analysis on several aspects of good corporate governance based on POJK No. 4/03.POJK/2015 about the implementation of good corporate governance in rural banks (BPR). The conclusion was drawn on Miles and Huberman technique (2014). This research used a qualitative approach; data were collected through document analyses, interviews, and observations.*

*The result showed that the implementation of good corporate governance at PT BPR Swadharma Artha Nusa was already proper. However, there were some parts that needed to be attended by the bank management of BPR Swadharma Artha Nusa, i.e. the implementation of duties and responsibilities of the commissioners and the directors, along with the running of management functions. Some factors impeding the implementation of good corporate governance at PT BPR Swadharma Artha Nusa could be attributed to the limited number of human resources and the concern regarding cost and benefit. The results of this research were expected to provide useful information and input to PT BPR Swadharma Artha Nusa to optimize the implementation of good corporate governance.*

*Keywords: Good Corporate Governance, Rural Bank (BPR), impeding factors*