

INTISARI

Perbankan wajib menerapkan *Good Corporate Governance* (GCG) dalam setiap kegiatan usahanya sesuai dengan Peraturan Bank Indonesia no. 8/4/PBI/2006. Penerapan GCG perlu diterapkan kepada seluruh aktivitas perbankan tak terkecuali BPR. Penelitian ini bertujuan untuk menganalisis penerapan GCG BPR Artha Berkah Cemerlang berdasarkan Rancangan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola (GCG) bagi Bank Perkreditan Rakyat (BPR).

Penelitian merupakan penelitian deskriptif dengan metode survey dan pendekatan kualitatif. Data yang diperoleh dalam penelitian merupakan data primer. Alat ukur penelitian ini menggunakan Rancangan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola (GCG) bagi Bank Perkreditan Rakyat (BPR). Teknik pengumpulan data dalam penelitian adalah wawancara semi terstruktur kepada Direksi, Pejabat eksekutif dan karyawan BPR. Analisis data dalam penelitian dengan cara mengkaji hasil wawancara, analisis pembahasan dan simpulan dengan pemberian rating berdasarkan Lampiran III Surat Edaran Bank Indonesia Nomor 15/15/Dpnp Tanggal 29 April 2013 Perihal Pelaksanaan GCG Bagi Bank Umum.

Hasil penelitian ini adalah Penerapan *Good Corporate Governance* (GCG) pada BPR Artha Berkah Cemerlang adalah “Cukup Baik”. BPR Artha Berkah Cemerlang telah melaksanakan GCG sesuai dengan Rancangan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola (GCG) bagi Bank Perkreditan Rakyat (BPR), namun masih terdapat beberapa unsur GCG yang harus diperhatikan oleh manajemen BPR. BPR Artha Berkah Cemerlang telah menerapkan prinsip akuntabilitas, prinsip responsibilitas dan prinsip kewajaran dan kesetaraan dengan baik, namun penerapan prinsip transparansi dan prinsip independensi pada BPR Artha Berkah Cemerlang belum optimal.

Kata kunci: *Good Corporate Governance*, BPR

ABSTRACT

Banks are required to apply Good Corporate Governance (GCG) in all its operations accordance with Bank Indonesia Regulation no. 8/4 / PBI / 2006. GCG implementation needs to be applied to all banking activities are no exception rural bank. This study aimed to analyze the GCG implementation at BPR Artha Berkah Cemerlang based on The Financial Services Authority Draft Regulation about Corporate Governance Impelementation (GCG) for rural banks (BPR).

The research is a descriptive study with survey method and qualitative approach. The data obtained in the research is the primary data. Measuring tool in this study is using The Financial Services Authority Draft Regulation about Corporate Governance Impelementation (GCG) for rural banks (BPR). Data collection technique in this research is a semi-structured interview to the Board of Directors, executive officers and employees of BPR. The data analysis by reviewing the results of interviews, analytical discussion and conclusions by providing rating based on Annex III of Bank Indonesia Circular Letter No. 15/15 / DPNP dated 29 April 2013 regarding the implementation of GCG for Commercial Banks.

Result of this research is the Implementation of Good Corporate Governance (GCG) at BPR Artha Berkah Cemerlang is "Good Enough". BPR Artha Berkah Cemerlang has implemented GCG in accordance with The Financial Services Authority Draft Regulation about Corporate Governance Impelementation (GCG) for rural banks (BPR), but there are still some elements of good corporate governance that must be considered by the management of the rural bank. BPR Artha Berkah Cemerlang has been applying the principles of accountability, responsibility and the principles of fairness and equality very well, but the application of the principle of transparency and the principle of independence of the BPR Artha Berkah Cemerlang is not optimal.

Keywords: Rural Bank, Good Corporate Governance