

ABSTRAK

Nerla Nurlela. (2022). Analisis Implementasi Prinsip Fairness Pada Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya. Program Studi Ekonomi Syariah Fakultas Agama Islam Universitas Siliwangi.

Prinsip Fairness adalah kesetaraan dalam memenuhi hak-hak stakeholder berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. Kewajaran mengandung unsur perlakuan yang adil dan kesempatan yang sama sesuai dengan proporsinya. Terdapat 3 asas pencegahan prinsip Fairness yaitu Insider Trading, Fraud, dan Dilusi Saham. Dengan adanya penerapan prinsip Fairness menjaga kestabilan sistem tata kelola perusahaan dimata publik, masyarakat, stakeholder dan nasabah. Bahwa tata kelola perusahaannya dikelola dengan baik sesuai peraturan yang berlaku. Tujuan penelitian ini untuk menganalisis penerapan prinsip Fairness pada Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya.

Metode penelitian ini menggunakan metode deskriptif kualitatif. Adapun sumber data dalam penelitian ini, yaitu data primer didapatkan dari wawancara kepada pimpinan, karyawan, nasabah Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya. Sedangkan data sekundernya diperoleh dari buku, buku laporan, jurnal, dan data dari Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya. Dengan menggunakan teknik pengumpulan data berupa observasi, wawancara, dan dokumentasi. Sedangkan teknik analisis datanya menggunakan analisis sebelum terjun lapangan dan sesudah penelitian lapangan.

Berdasarkan hasil penelitian yang diperoleh dari wawancara kepada pihak Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya pada dasarnya telah mengimplementasikan prinsip Fairness. Insider Trading (tidak pernah terjadi kasus), Fraud (tidak pernah terjadi kasus), Dilusi Saham (normal). Dengan dibuktikan prestasi Bank Syariah Indonesia Top 10 Bank Terbaik di Indonesia Tahun 2022 versi Forbes dengan 20.000 Employees.

Kata Kunci : Prinsip Fairness, Bank Syariah Indonesia

ABSTRACT

Nerla Nurlela. (2022). Analysis of the Implementation of Fairness Principles at Indonesian Islamic Bank KC Tasikmalaya Sutisna Senjaya. Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University.

The principle of fairness is equality in fulfilling the rights of stakeholders based on agreements and applicable laws and regulations. Fairness contains elements of fair treatment and equal opportunity in accordance with the proportions. There are 3 principles of prevention of the Fairness principle, namely Insider Trading, Fraud, and Stock Dilution. With the application of the principle of fairness, it maintains the stability of the corporate governance system in the eyes of the public, society, stakeholders and customers. That the corporate governance is well managed in accordance with applicable regulations. The purpose of this study was to analyze the application of the principle of Fairness at Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya.

This research method uses a qualitative descriptive method. The sources of data in this study, namely primary data obtained from interviews with leaders, employees, customers of Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya. While the secondary data were obtained from books, report books, journals, and data from Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya. By using data collection techniques in the form of observation, interviews, and documentation. While the data analysis technique uses analysis before entering the field and before field research.

Results Based on research obtained from interviews with Bank Syariah Indonesia KC Tasikmalaya Sutisna Senjaya basically has implemented the principle of Fairness. Insider Trading (never happened), Fraud (never happened), Stock Dilution (normal). With the achievement of Bank Syariah Indonesia in the Top 10 Best Banks in Indonesia in 2022 according to Forbes, with 20,000 employees.

Keyword : Fairness Principle, Bank Syariah Indonesia