ABSTRAK

Penelitian ini menganalisis penerapan prinsip Good Corporate Governance (GCG) di PT Bank KB Bukopin Syariah tahun 2022, dengan fokus pada kelemahan implementasi dan dampaknya terhadap risiko hukum dan operasional. Penelitian ini bertujuan untuk menganalisis sejauh mana implementasi GCG di PT Bank KB Bukopin Syariah pada tahun 2022, mengidentifikasi kelemahan dalam penerapan prinsip-prinsip GCG, serta mengkaji dampaknya terhadap risiko hukum dan operasional. Berdasarkan analisis hukum normatif, penerapan GCG berada pada kategori "cukup baik" (peringkat komposit 3), tetapi terdapat kelemahan signifikan, seperti kurangnya transparansi, belum selesainya sertifikasi fit and proper test, serta rangkap jabatan di Dewan Pengawas Syariah. Kelemahan ini meningkatkan risiko hukum, seperti sengketa dan denda regulasi, serta risiko operasional berupa kasus fraud dan gangguan layanan. Penelitian merekomendasikan penguatan transparansi, penyelesaian sertifikasi fit and proper test, pembatasan rangkap jabatan, dan percepatan penyelesaian sengketa hukum melalui mediasi dan arbitrase. Langkah-langkah ini diharapkan meningkatkan implementasi GCG dan mendukung keberlanjutan bisnis bank.

Kata Kunci: *Good Corporate Governance, Risiko Hukum, Risiko Operasional, Bank Syariah.*

ABSTRACT

This study analyzes the implementation of Good Corporate Governance (GCG) principles at PT Bank KB Bukopin Syariah in 2022, focusing on implementation weaknesses and their impact on legal and operational risks. This study aims to analyze the extent of GCG implementation at PT Bank KB Bukopin Syariah in 2022, identify weaknesses in the implementation of GCG principles, and examine their impact on legal and operational risks. Based on normative legal analysis, the implementation of GCG is in the "quite good" category (composite rating 3), but there are significant weaknesses, such as lack of transparency, incomplete fit and proper test certification, and concurrent positions on the Sharia Supervisory Board. These weaknesses increase legal risks, such as regulatory disputes and fines, as well as operational risks in the form of fraud cases and service disruptions. The study recommends strengthening transparency, completing fit and proper test certification, limiting concurrent positions, and accelerating the resolution of legal disputes through mediation and arbitration. These steps are expected to improve GCG implementation and support the sustainability of the bank's business.
Keywords: Good Corporate Governance, Legal Risk, Operational Risk, Sharia Bank.