

ABSTRAK

Skripsi dengan judul “Implementasi *Good Corporate Governance* Dalam Layanan Pembiayaan Pada Lembaga Keuangan Syariah di Masa Pandemi Covid-19 (Studi Kasus BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung)” ini ditulis oleh Devia Fatmasari Orenza, NIM. 12401183251 dengan dosen pembimbing Ibu Dr. Hj. Nur Fadhilah, S.H.I., M.H.

Penelitian ini dilatarbelakangi oleh adanya pandemi Covid-19 yang terjadi selama kurun waktu 2 tahun yang berdampak pada penurunan kondisi ekonomi. Layanan pembiayaan oleh Lembaga Keuangan Syariah seperti BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung dinilai mampu memberikan solusi atas permasalahan tersebut. Implementasi *Good Corporate Governance* dalam layanan pembiayaan pada kedua LKS di atas adalah isu yang menarik untuk dikaji.

Fokus penelitian dan pertanyaan dalam penelitian ini adalah: 1) Bagaimana implementasi prinsip *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19? 2) Bagaimana mekanisme *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19? 3) Bagaimana pencapaian tujuan *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19? Penelitian ini bertujuan untuk: 1) Mendeskripsikan implementasi prinsip *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19. 2) Mendeskripsikan mekanisme *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19. 3) Mendeskripsikan pencapaian *Good Corporate Governance* dalam layanan pembiayaan di BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung di masa pandemi Covid-19.

Penelitian ini adalah penelitian kualitatif. Pengumpulan data menggunakan observasi, wawancara, dan dokumentasi. Analisis data menggunakan analisis data kualitatif. Triangulasi digunakan untuk pengecekan keabsahan temuan.

Hasil penelitian menunjukkan bahwa: 1) Layanan pembiayaan pada BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung telah mengimplementasikan *Good Corporate Governance* yang meliputi keterbukaan, akuntabilitas, pertanggungjawaban, independensi, dan kewajaran 2) Mekanisme *Good Corporate Governance* pada BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung terwujud dalam pemberian prosedur pembiayaan 3) Layanan pembiayaan pada BMT Sahara Bandung Tulungagung dan KSPPS Baitul Izza Pakel Tulungagung telah mencapai tujuan *Good Corporate Governance*.

Kata Kunci: *Good Corporate Governance*, lembaga keuangan syariah, layanan pembiayaan, pandemi Covid-19

ABSTRACT

Thesis with the title "Implementation of Good Corporate Governance in Financing Services at Islamic Financial Institutions during the Covid-19 Pandemic (Case Study at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung)" was written by Devia Fatmasari Orenza, NIM. 12401183251 with the supervisor Mrs. Dr. Hj. Nur Fadhillah, S.H.I., M.H.

This research was motivated by the Covid-19 pandemic that occurred over a period of 2 years which had an impact on the decline in economic conditions. Financing services by Islamic Financial Institutions such as BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung are considered capable of providing solutions to these problems. The implementation of Good Corporate Governance in financing services in the two LKS above is an interesting issue to study.

The focus of the research and the questions in this study are: 1) How is the implementation of the principles of Good Corporate Governance in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic? 2) What is the mechanism of Good Corporate Governance in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic? 3) How is the achievement of the objectives of Good Corporate Governance in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic? This study aims to: 1) Describe the implementation of Good Corporate Governance principles in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic. 2) Describe the mechanism of Good Corporate Governance in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic. 3) Describe the achievement of Good Corporate Governance in financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung during the Covid-19 pandemic.

This research is a qualitative research. Collecting data using observation, interviews, and documentation. Data analysis used qualitative data analysis. Triangulation is used to check the validity of the findings.

The results show that: 1) Financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung have implemented Good Corporate Governance which includes openness, accountability, responsibility, independence, and fairness 2) Good Corporate Governance mechanisms at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung is manifested in the provision of financing procedures. 3) Financing services at BMT Sahara Bandung Tulungagung and KSPPS Baitul Izza Pakel Tulungagung have achieved the goal of Good Corporate Governance.

Keywords: *Good Corporate Governance, Islamic financial institutions, financing services, the Covid-19 pandemic*