

## ABSTRAK

Khoirul Hibat, 2823133077, 2017. “Analisis Penerapan *Good Corporate Governance* (GCG) Pada Lembaga Keuangan Syariah Serta Pengaruhnya Terhadap Tingkat Pengembalian Pembiayaan (Studi Kasus BMT AS SALAM Kras Kediri).” Skripsi Program Studi Perbankan Syariah (PS), Fakultas Ekonomi dan Bisnis Islam (FEBI) Institut Agama Islam Negeri (IAIN) Tulungagung. Pembimbing Dr. Nur Aini Laitifah, SE,MM.

Penelitian dalam skripsi ini dilatar belakangi oleh lembaga keuangan syariah non bank yaitu BMT As Salam Kras Kediri yang masih belum maksimal dalam menangani pengembalian pembiayaan. Oleh karena itu dengan penerapan prinsip-prinsip *Good Corporate Governance*. diharapkan mampu memaksimalkan dan dapat dilihat pengaruhnya terhadap pengembalian pembiayaan.

Fokus penelitian dalam penelitian ini adalah: (1) Bagaimana penerapan *good corporate governance* (GCG) pada lembaga keuangan syariah BMT As Salam? (2) Kendala apa yang diterima oleh lembaga keuangan syariah BMT As Salam dalam penerapan *good corporate governance* (GCG)? (3) Upaya-upaya apa saja yang mempengaruhi tingkat pengembalian pembiayaan apabila menerapkan *good corporate governance* (GCG)?

Adapun tujuan penelitiannya adalah: 1) Untuk mengetahui penerapan *good corporate governance* (GCG) pada lembaga keuangan syariah 2) Untuk mengetahui kendala yang didapat lembaga keuangan syariah dalam menyikapi *good corporate governance* (GCG) 3) Untuk mengetahui apa saja yang mempengaruhi tingkat pengembalian pembiayaan apabila menerapkan *good corporate governance* (GCG).

Penelitian ini menggunakan pendekatan Fenomenologi dan jenis penelitian deskriptif kualitatif. Peneliti bertindak sebagai instrumen sekaligus pengumpul data. Teknik pengumpulan data dalam penelitian ini adalah observasi, wawancara dan dokumentasi. Peneliti menganalisis data menggunakan data *reduction*, penyajian datadan penarikan kesimpulan. Untuk mengecek keabsahan temuan peneliti menggunakan teknik Keterpercayaan (*Credibility*), Perpanjangan masa pengamatan (*Prolonged engagement*) dan Triangulasi (*Triangulation*).

Hasil Penelitian ini adalah: 1) *Good Corporate Governance* yang dilakukan BMT As Salam adalah dengan memberikan tata kelola yang baik sehingga nasabah merasa nyaman dan tidak merasa dirugikan, selain itu BMT As Salam juga menerapkan prinsip kehati-hatian dan Pelaksaaan *Good Corporate Governance* (GCG), salah satunya adalah Professional 2) Penanganan pengembalian pembiayaan dan perlu pertimbangan dalam menyetujui suatu pembiayaan sebagai bahan pengolahan data yang *valid* sehingga benar-benar yakin akan kemampuan pengembalian pinjaman dari nasabah 3) Upaya yang dilakukan menerapkan prinsip 5C *Character, Capacity, Capital, Collateral, Condition of Economy*.

**Kata Kunci:** *Good Corporate Governance* (GCG), Lembaga Keuangan Syariah BMT As Salam Kras Kediri, Pengembalian Pembiayaan.

## ABSTRACT

Khoirul Hibat, 2823133077, 2017. "Analysis of Implementation of Good Corporate Governance (GCG) on Sharia Financial Institution and Its Influence on Financing Return Rate (Case Study of BMT AS SALAM Kras Kediri). " Thesis Program of Islamic Banking (PS), Faculty of Economics and Islamic Business (FEBI) State Islamic Institute (IAIN) Tulungagung. Advisor. Nur Aini Laitifah, SE, MM.

Research in this thesis backgrounded by non-bank syariah financial institutions that are BMT As Salam Kras Kediri which still not maximal in handling the return of financing. Therefore, by applying the principles of Good Corporate Governance. Is expected to maximize and can be seen the effect on the return of financing.

The focus of research in writing this thesis are: (1) How the implementation of good corporate governance (GCG) at sharia financial institutions BMT As Salam? (2) What constraints are accepted by Shariah financial institutions BMT As Salam in the implementation of good corporate governance (GCG)? (3) What efforts affect the rate of return on financing when implementing good corporate governance (GCG)?

The purpose of the research are: 1) To know the implementation of good corporate governance (GCG) in sharia financial institutions. 2) To know the constraints obtained by Islamic financial institutions in addressing good corporate governance (GCG). 3) To find out what affects the rate of return of financing when applying good corporate governance (GCG).

This research uses Phenomenology approach and qualitative descriptive research type. Researchers act as instruments as well as data collectors. Data collection techniques in this study are observation, interview and documentation. Researchers analyzed data using data reduction, data presentation and conclusions. To check the validity of the findings of researchers using techniques of Creation (Expansion), Prolonged engagement and Triangulation (Triangulation).

The results of this research are: 1) Good Corporate Governance done by BMT As Salam is to provide good governance so that customers feel comfortable and do not feel disadvantaged, besides BMT As Salam also apply the principles of prudence and Implementation of Good Corporate Governance (GCG) , One of them is Professional 2) Handling of financing refund and need consideration in approving a financing as a valid data processing material so that really sure about loan repayment ability from customer 3) Effort done apply 5C Character, Capacity, Capital, Collateral, Condition of Economy

**Keywords:** *Good Corporate Governance (GCG), Shariah Financial Institution BMT As Salam Kras Kediri, Return of Financing.*