

## ABSTRACT

**Asmah.** 2020. Implementation of the Accountability Aspect at PT. Bank BNI Syariah Banjarmasin. Thesis, Departement of Islamic Banking, Faculty of Islamic Business. Supervisors: (I) Dra. Hj. Faridah, M.H.I., (II) Erissa Nilasari, M.P.

**Keywords:** Implementation, Accountability Aspect, PT. Bank BNI Syariah Banjarmasin.

This research is motivated by many awards received by PT. Bank BNI Syariah, one of Good Corporate Governance (GCG) awards which is ranked 1 in the *Economic Review*. In 2015-2018, PT. Bank BNI Syariah received an award in Indonesia as Good Corporate Governance ranked 1 in the Non-Tbk Sharia Banking Company Category in *Economic Review*. The Best GCG award is the fourth time in a row since 2015 in the *Economic Review*. PT. Bank BNI Syariah successfully defended the award until 2018. Based on Indonesian Bank Regulation Number 8/4/PBI/2006 as amended by Bank Indonesian Regulation Number 8/4/PBI/2006, which stipulates that commercial banks are required to implement the following principles of Good Corporate Governance in each of its business activities, including during the preparation of the vision, mission, strategic plans, implementation of policies, as well as internal control measures at all levels or levels of the organization in question are all managements and employees of the bank, starting from the board of commissioners and directors to the executive level employees. Thus every aspect must run properly and effectively. One of them is the aspect of accountability. The accountability aspect is the clarity of the function and implementation of the accountability of each work unit so that the management of Islamic Banks can run effectively. Accountability in running a business activity is very important to maintain the sustainability of the company. Several things related to the accountability of a company include: a description of the main tasks, functions and responsibilities of each work unit in accordance with the vision and mission as well as the company's strategy. Sharia Banks have an effective internal control system in their management and also have performance measures for the effective functioning of each work unit in Sharia Banks in accordance with company values and accompanied by rewards and punishment. The implementation

of accountability aspect is carried out with the aim of improving the performance of employees being responsible for their respective duties in accordance with their work units and positions. With the implementation of the accountability aspect at PT. Bank BNI Syariah Banjarmasin is expected that all employees are able to improve their performance and apply the principles of Good Corporate Governance (GCG) as well as carry out their duties in accordance with *Standard Operating Procedures* (SOP).

This research aims to determine how the implementation of accountability aspect at PT. Bank BNI Syariah Banjarmasin and what are the factors influence the implementation of the accountability aspect at PT. Bank BNI Syariah Banjarmasin.

This research is a field research that uses a qualitative approach. The author researched and obtained data directly from Muhammad Yuni (Operational Manager/OM), Arifin (Personalia), Dian Natalia Sari (Back Office Head/BOH), Nurul Karimah (Customer Service Head/CSH), Anggi Dwi Sofyan (Teller) related to the object of research through interviews. Based on the results of this study it was found that the employees of PT. Bank BNI Syariah Banjarmasin have implemented the accountability aspect in accordance with the principles of Good Corporate Governance (GCG) as well as carrying out it is duties in accordance with *Standard Operating Procedures* (SOP). The Factors that influence the implementation of the accountability aspect are the existence of *Standard Operating Procedures* (SOP) in the implementation of authority/policy implementation, the accountability mechanism, the annual report, the accountability report, the performance monitoring system, the supervision system, the reward and punishment mechanism. Furthermore, there are no obstacles faced by employees of PT. Bank BNI Syariah Banjarmasin in implementing the aspect of accountability. All employees can apply the accountability aspect in accordance with the principles of Good Corporate Governance (GCG) and carry out their duties in accordance with *Standard Operating Procedures* (SOP).