

Analisa tentang tanggung jawab direktur kepatuhan terkait dengan non-performing loan: study kasus pada bank x = Analysis on the responsibility of compliance director in regards to non performing loan: case study bank x

Muhammad Arbani, author

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Abstrak

Kepatuhan berfungsi sebagai salah satu perlindungan utama dalam Industri Perbankan, dengan mematuhi ketentuan atau peraturan baik secara internal maupun eksternal, pelanggaran kredit dapat terhindar, pelanggaran kredit dapat menyebabkan Non Performing Loan serta menimbulkan risiko terhadap bank. Skripsi ini akan menjelaskan bagaimana Direktur Strategi, Kepatuhan dan Manajemen Risiko pada Bank X dapat mencegah Non-Performing Loan dengan menerapkan budaya kepatuhan terhadap semua tingkat organisasi di dalam Bank. Selain memastikan bahwa seluruh operasional Bank mematuhi ketentuan hukum dan peraturan perundang-undangan yang berlaku, Direktur Strategi Kepatuhan, Manajemen Risiko memiliki tugas untuk mencegah 8 jenis dari risiko yang dapat membahayakan Bank. Tesis ini dibuat dalam bentuk Penelitian Hukum Normatif dengan deskriptif analisis dengan pendekatan kualitatif.

Skripsi ini menyarankan agar Otoritas Jasa Keuangan Indonesia mengatur secara spesifik tentang penggabungan fungsi Direktur yang Membawahi Kepatuhan dan Manajemen risiko agar sejalan dengan tujuan kepatuhan dan manajemen risiko. Sebagai contoh Direktur Kepatuhan digabungkan dengan Fungsi Tata Kelola yang baik Good Governance karena kepatuhan berkaitan dengan tata kelola perusahaan yang baik.

.....Compliance serves as one of the prominent protection in the Banking Industries, by complying towards the provisions or regulations both internally and externally, credit violations or misconduct could be prevented. Delinquency of credit could lead to Non Performing Loan in the bigger picture it may cause Risk towards the Bank.

This Thesis will discuss on how the Role of the Compliance Director Director of Strategy, Compliance and Risk Management at Bank X could Prevent Non Performing Loan by Implementing a Compliance Culture towards all levels of Organizations inside the Bank. Aside from assuring that the overall operations of the Bank have complied with the prevailing laws and regulation, the Strategy, Compliance and Risk Management Director has the obligation to prevent 8 Types of Risks that may harm the Banks Existence. Therefore, the Role of the Compliance Director Strategy, Compliance and Risk Management is believed to be very important in amplifying compliance culture and assuring that all Banking personnel complies with the prevailing rules and regulations in order to prevent misconduct in relation to Credit. This Thesis is Normative Legal Research it emphasis on a Descriptive Analysis with Qualitative Approach.

This Legal Research suggest that the Indonesian Financial Service Authority shall govern a specific task towards the Director in charge of Compliance, that is align with the role of Compliance and Risk Management in order to avoid ambiguity e.g. Pairing the Director of Compliance and Risk Management with a Task Related to Good Governance.