

ABSTRAK

Difa Aghniya Rakhman (1228010055): Pelaksanaan *Corporate Governance Perception Index* (CGPI) Dalam Menilai Penerapan *Good Corporate Governance* Pada PT Bank Mandiri (Persero) Tbk

Penerapan *Good Corporate Governance* (GCG) pada sektor perbankan merupakan faktor penting dalam menjaga kepercayaan publik, meningkatkan akuntabilitas, serta mendukung keberlanjutan perusahaan. Sebagai salah satu bank BUMN terbesar di Indonesia, PT Bank Mandiri (Persero) Tbk secara konsisten memperoleh predikat “Sangat Terpercaya” dalam *Corporate Governance Perception Index* (CGPI). Meskipun demikian, kompleksitas operasional, transformasi digital, dan dinamika industri perbankan menimbulkan tantangan dalam menjaga efektivitas struktur tata kelola, kualitas proses pengambilan keputusan, serta konsistensi hasil penerapan GCG.

Penelitian ini bertujuan untuk menganalisis penerapan GCG pada PT Bank Mandiri (Persero) Tbk berdasarkan hasil penilaian CGPI, khususnya pada dimensi *governance structure*, *governance process*, dan *governance outcome*.

Kerangka berpikir penelitian ini mengacu pada *Agency Theory* yang dikemukakan oleh Jensen dan Meckling (1976), yang menjelaskan pentingnya mekanisme tata kelola dalam meminimalkan konflik kepentingan dan asimetri informasi antara pemegang saham (*principal*) dan manajemen (*agent*). Analisis penerapan GCG menggunakan dimensi CGPI yang dikembangkan oleh *The Indonesian Institute for Corporate Governance* (IICG), meliputi *governance structure*, *governance process*, dan *governance outcome*.

Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui observasi nonpartisipatif, wawancara mendalam, dan dokumentasi. Informan penelitian ditentukan menggunakan teknik *purposive sampling* yang melibatkan pihak internal PT Bank Mandiri (Persero) Tbk, perwakilan IICG, dan akademisi. Analisis data dilakukan menggunakan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa penerapan GCG pada PT Bank Mandiri (Persero) Tbk telah berjalan dengan baik pada ketiga dimensi CGPI. Pada dimensi *governance structure*, Bank Mandiri memiliki kelengkapan organ tata kelola, mekanisme pengawasan yang efektif, serta komposisi Direksi dan Dewan Komisaris yang kompeten dan adaptif terhadap transformasi digital. Pada dimensi *governance process*, perusahaan telah menerapkan mekanisme koordinasi antarorgan, pengendalian benturan kepentingan, serta pengambilan keputusan yang mengedepankan prinsip *check and balance*. Sementara itu, pada dimensi *governance outcome*, perusahaan menunjukkan komitmen yang kuat terhadap keterbukaan informasi, transparansi, dan keberlanjutan, yang tercermin dari konsistensi perolehan predikat “Sangat Terpercaya” dalam CGPI. Meskipun demikian, perusahaan masih menghadapi tantangan dalam menjaga akurasi, konsistensi, dan ketepatan waktu pengungkapan informasi seiring meningkatnya kompleksitas operasional perusahaan.

Kata kunci: Bank Mandiri, *Corporate Governance Perception Index*, *Good Corporate Governance*.

ABSTRACT

Difa Aghniya Rakhman (1228010055): Pelaksanaan Corporate Governance Perception Index (CGPI) Dalam Menilai Penerapan Good Corporate Governance Pada PT Bank Mandiri (Persero) Tbk

The implementation of Good Corporate Governance (GCG) in the banking sector is a crucial factor in maintaining public trust, enhancing accountability, and supporting corporate sustainability. As one of the largest state-owned banks in Indonesia, PT Bank Mandiri (Persero) Tbk has consistently been awarded the “Most Trusted” predicate in the Corporate Governance Perception Index (CGPI). Nevertheless, operational complexity, digital transformation, and the dynamic nature of the banking industry present challenges in maintaining the effectiveness of governance structures, the quality of decision-making processes, and the consistency of GCG implementation outcomes.

This study aims to analyze the implementation of GCG at PT Bank Mandiri (Persero) Tbk based on the results of the Corporate Governance Perception Index (CGPI) assessment, particularly in the dimensions of governance structure, governance process, and governance outcome.

The conceptual framework of this study is based on Agency Theory proposed by Jensen and Meckling (1976), which explains the importance of corporate governance mechanisms in minimizing conflicts of interest and information asymmetry between shareholders (principals) and management (agents). The analysis of GCG implementation employs the CGPI dimensions developed by The Indonesian Institute for Corporate Governance (IICG), consisting of governance structure, governance process, and governance outcome.

This study employed a qualitative research method with a descriptive approach. Data were collected through non-participant observation, in-depth interviews, and documentation. Research informants were selected using a purposive sampling technique, including internal representatives of PT Bank Mandiri (Persero) Tbk, representatives of The Indonesian Institute for Corporate Governance (IICG), and academics. Data were analyzed using the Miles and Huberman interactive model, which consists of data reduction, data display, and conclusion drawing.

The findings indicated that the implementation of GCG at PT Bank Mandiri (Persero) Tbk has been effectively carried out across the three CGPI dimensions. In the governance structure dimension, Bank Mandiri possesses a comprehensive governance framework, effective supervisory mechanisms, and a competent and adaptive Board of Directors and Board of Commissioners capable of responding to digital transformation. In the governance process dimension, the company has implemented effective coordination mechanisms among corporate organs, conflict-of-interest control measures, and decision-making processes that emphasize the principle of checks and balances. Meanwhile, in the governance outcome dimension, the company demonstrates a strong commitment to information disclosure, transparency, and sustainability, as reflected in its consistent achievement of the “Most Trusted” predicate in the Corporate Governance Perception Index (CGPI). Nevertheless, the company continues to face challenges in maintaining the accuracy, consistency, and timeliness of information disclosure amid the increasing complexity of its business operations.

Keyword : Mandiri Bank, Corporate Governance Perception Index, Good Corporate Governance.