

CHAPTER ONE

INTRODUCTION

A. Background of Study

Sharia bank is the bank that operated consistently with the principles of Sharia. As part of Islamic business's organization, sharia bank is encouraged to obtain profits. Therefore, in order to make assured operational banking in impluance to Islamic banking principles, so it should apply the system and management through good corporate governance.¹

Good Corporate Governance is a one of success solution toward corporate its for growing up and beneficially in long time and all at once of it.² Because, bank is like a heart and machine on activator of economy it is a state must implement good corporate governance principle. William A. Lovette said;

¹ Jumansyah and Syafei, "Analisis Penerapan Good Governance Business Syariah dan Pencapaian *Maqashid Syariah* Bank Syariah di Indonesia", *see in institution of AL-AZHAR INDONESIA Journal*, (Vol. 2, No. 1, Maret 2013), p. 25.

² Mas Ahmad Daniri, "*Good Corporate Governance: Konsep dan Penerapanna di Indonesia*", (Ray, Indonesia: Jakarta, 2005), p. 9.

*“Bank and financial institution collect money and deposit from all elements of society and invest these fund in loans, securities and various other production assets”.*³

An importance of character and function in bank that has been known from some bussiness aspect was donated the most interesting because of that bussiness was began and reputation by society. Therefore, in operation of channelize the bank function, it is to mobilize the donation of society and also to channelize it into credit concept for his purpose or investor effectively and effeciency, it is necessary to carry the regulation enough indivisible from good corporate governance principle.⁴

Good corporate governance which conducted effectively in bank and the customer who purpose of donation is one of important pillar must be made the deputized for economic at social condition old ones. But, good corporate governance is not only important for

³ William A. Lovette, *“Banking and Financial Institution Law”*, (USA; West Publishing, Co. 1997), p.1 copy a pertion from Bismar Nasution, *“Hukum Kegiatan Ekonomi”*, (Bandung, Books Terrace and Library, 2007), p. 152.

⁴ *Ibid*, p. 153.

conventional bank, but also at sharia bank. Without lost of it the implementation of good corporate governance effectives one, sharia bank will be difficult for consolidating of position, the escalating the network, and indicating his workly with most effective. Requirements of sharia banking toward good corporate governance become more seriously, keep his pace with complex more and more the problem involved, where these problems will be undermined of the ability at sharia bank facing the challenges on a long term.⁵

The development of good corporate governance has been started for long time ago in line the establishment of *Corporate System*⁶ in United Kingdom and United State of America (USA) around the 18th century. The term of Good Corporate Governance (GCG) was first at corporate governance introduced in 1992 within the report came to be called *Cadbury Report*. This report has been prescriptived the worldview.

⁵ M. Umer Chapra and Habib Ahmed, “*Corporate Governance Lembaga Keuangan Syariah*”, (Jakarta: Bumi Aksara, first edition, 2008), p. 13-14.

⁶ *Corporation System* is “A Company which are the corporation body or legal entity”, (Muladi dan Dwidja Priyanto, 1991), p. 14.

As Cadbury Committe in Tjager, interprets about Corporate Governance is :

“A set of rules that define the relantionship between stakeholder, managers, creditors, the government, employees and other internal and external stakeholder in their right and responsibilities.”⁷

However, the major attention to the term “Corporate Governance” had been brought in 1997-1998 after the Asian financial crisis and collapse of some listed corporations due to fraud and corruptions. Thus, the term of corporate governance caught the attention of the world during the global financial crisis on 2008. Then this moment could be concerned with job in a bad away and competitiveness so lower grade of Indonesian State Owned Enterprises (BUMN).⁸ So, the enterprises have to be a professional in managing system, in order to establish

⁷ I Nyoman Tjager, et. all, *“Corporate Governance: Tantangan dan Kesempatan bagi Komunitas Bisnis Indonesia”*, (Jakarta: Komite Nasional Kebijakan Governance (KNKG), 2003), p. 24.

⁸ Zainab Belal and Mustapha Hamad, “An Overview of Corporate Governance Practices of Selected Islamic Banks”, in *TSAQAFAH*, (Vol. 12, No. 1, Mei 2016), p. 1-18.

the corporate world's conductively by implementation the principles of Good Corporate Governance.⁹

Good Corporate Governance means of Regulation of Inonesian Bank (PBI) legal requirement on Leg No. 1, Number 6 Acc. Good Corporate Governance No. 8/4/PBI/2006, Good Corporate Governance is a good managerial system which apply prinsiples of *transparency, accountability, independency, respnsibility, and fairness.*

Whereas, the application of good corporate governance in sharia business The Governance Committee of National Policy must be based on faithful and piousness which formed through two aspects, rightfull (*al-Halāl*) and good (*al-Ṭayyib*). And also by applying the characteristic of Prophet Muhammad SAW in implementy the duties of businness the guided by shariah ways is *al-Shidqi* (honest), *al-Faṭōnah* (smart), *al-amānah*

⁹ Tuti Rastuti, “*Seluk Beluk Perusahaan dan Hukum Perusahaan*”, (Bandung: PT. Refika Aditama, 2015), p. 136.

(accountable), dan *al-Tablig* (cooperative) and it is outbining made stand.¹⁰

Therefore, sharia bank is an institution of business which operated by the intention is not only Islamic principles profit oriented but also on social oriented. As an institutional business for sharia banking must be directed for promoting in the *al-Falāh*. For to be institutional about, it necessary are presented the implement of good corporate governance principles. Basically, sharia bank differ from conventional banks, which corporate governance is relecable with *al-Maqāsidu-al-Sharī'ah* or Islamic perspective.¹¹

BNI Syariah is a banking institution in Indonesia. The bank was originally named the Syariah Business Unit of Bank Negara Indonesia, a subsidiary of PT. Bank BNI Persero, Tbk. Since 2010, the PT. Bank BNI Syariah Business Unit has been transformed into a sharia

¹⁰ *Pedoman Umum Good Corporate Governance Indonesia*. 2006, Komite Nasional Kebijakan Governance (KNKG), 2006, p. 9-10.

¹¹ Tuti Rastuti, "*Seluk Beluk Perusahaan dan Hukum Perusahaan*",....., p. 136.

commercial bank under the name of PT. Bank BNI Syariah.¹²

PT. Bank BNI Syariah is one of the best Sharia Bank, that obtain best reward such as *Most Efficient Bank at 2016* and one of first ranking in best category of Good Corporate Governance (GCG) in Indonesia at 2016.¹³

PT. Bank BNI Syariah of Tasikmalaya have some excess or uniqueness on 2016 is have a accompanying from Islamic compliance, religiousness or spiritual, organizingly so good. Can be seen from all of appearance is the financial in asset profit, operational, the business review, and management operational in good category or best performance.¹⁴

In general it can be said that the data result of self assessment on implementation of good corporate governance on 2016 in PT. Bank BNI Syariah, which is reflected from the composite Self Assessment value calculation then the category or ranking of good corporate

¹² www.bnisyariah.co.id, Accesed, on Monday of November 21, 2016, At, 23.31.

¹³ *Ibid*, Accesed, on Sunday of Juny 4, 2017, at. 21.32.

¹⁴ *Ibid*, Accesed, on Monday of Juny 5, 2017, at. 02.05 am.

governance implementation in BNI Syariah is the first rank with very according composite value 74%.¹⁵

And every the first four months and the second must be came to rest, so that in the last four months can be a little more to relaxed, now te first four monts already reach for 74% of a predetermined the target use the datas is with of growth the net profit on third of period of three months (3rd quarterly), with data obtained by PT. Bank BNI Syariah from an increase in assets of 34,42% and net turn in the third quarter of 2016 was recorded at Rp. 215,32 billion compared to the same period last year of Rp.156,62 billion. The financial also had increased 13,4% became Rp. 18,98 trillion on 2016 compared to the same of last year Rp. 16,74 trillion.¹⁶

¹⁵ *Ibid*, Accesed, on Saturday, June 3, 2017, at. 12.46 am.

¹⁶ *Ibid*, at. 12.49 am.

The following data can be raised:

Table 1.1
Income Data of PT. Bank BNI Syariah

Category of Income	Total
Dominant Customer Financing	52,96%
Prouctive Financing	22,78%
Commercial Financing	16,38%
Micro Finance	5,77%
Hasanah Card	2,11%
Total Income	100%

By all explanation above, this research attempts to use *Content Analysis*, that try investigate about is a true as the concept of good corporate governance in PT. Bank BNI Syariah branch of Tasikmalaya in accordance with Islamic Perspective.

So then, the study is under the title: **Analysis of The Implementation of Good Corporate Governance in Islamic Banking (Case Study in PT. Bank BNI Syariah Branch of Tasikmalaya on 2016).**

B. Problem Formulation of Study

The researcher limits this study as follow:

1. What is the concept of Good Corporate Governance in Islamic Banking?
2. How is the implementation of Good Corporate Governance according to Islamic perspective in PT. Bank BNI Syariah Branch of Tasikmalaya on 2016?

C. Purpose of Study

Based on the background described above, then the problem which formulated in this study are:

1. To explore the concept of Good Corporate Governance in Islamic Banking.
2. To explore the implementation of Good Corporate Governance according with Islamic perspective in PT. BNI Syariah Branch of Tasikmalaya on 2016.

D. Significance of Study

1. Theoretical Significance:

Through this research is expected to contribute positively to the application of Good Corporate Governance according to Islamic perspective in

Sharia Banking is expected to be used as a reference for researcher who will conduct further research, particularly relating to the object under investigation or other research.

2. Practical Significance:

The Institution can be used as a reference and evaluation in a similar research model and if possible to be input or referral to overcome the obstacles encountered by the relevant institutions.

E. Literature Review

Resti Astuti Soraya of thesis entitled **“Good Corporate Governance dalam Perspektif Islam dan Penerapannya pada Bisnis Syariah di Indonesia Tahun 2012”**.¹⁷ This study aims to know Islamic’s perspective about good corporate governance. This study is described by library and qualitative research method. Data used in this study are Islamic Banking Corporate Governance Report and Islamic Insurance Report. The results showed that Islam recognized Good Corporate

¹⁷ Resti Astuti Soraya, *“Good Corporate Governance dalam Perspektif Islam dan Penerapannya pada Bisnis Syariah di Indonesia Tahun 2012”*, Thesis, Departement of Accountancy, Faculty of Business and Economic, University of Hasanuddin, Makassar, 2012.

Governance principle. The principles that implemented by Islamic banks and insurance institution companies is commonly agreed principles in KNKG (National committee of Good Corporate Governance Policy) 2011. In addition, this study also concluded that self assessment result showed that good corporate governance implemented in shariah banks and insurance companies are in good level.

The similarity in this research alike use the principles of good corporate governance on sharia banking and this study described by qualitative research method. So data used are Islamic banking good corporate governance report. And the difference that researcher not to use in insurance bussiness report but just for good corporate govrnance principle in sharia banking and also researcher not be use described by library method but field research and also by interview not just discuss of commonly agreed principles in KNKG only but wants to extensible more in Islamic perspective according to use the Zulkifli Hassan theory or Masyudi Muqorobin¹⁸ concept.

¹⁸ Conferencer has been communicable on The Governance National and The Work Meeting Seminar, at 25-27 March 2011 in

Hari Suwandi entitled **“Tinjauan Hukum Islam terhadap Penerapan Good Corporate Governance dalam Bank Syariah di BRI Syariah cabang Yogyakarta Tahun 2007”**.¹⁹ This study aims to know about the implementation of good corporate governance’s principles, covered by fairness, transparency, accountability, responsibility and independency in BRI Syariah branch of Yogyakarta and about the consideration of research this study has been looked from Islamic law. Types of research this study is field research and data collection techniques covered by interview, observation, and documentation. Also about type of approach by normative juridical approach. The result this study is found that the implimentation of good corporate governance in BRI Syariah branch of Yogyakarta have been appropriated with Islamic law and more effective the consist in values of Islamic law.

Muhammadiyah University Purwokerto by topic is *“Fikih Tata Kelola Organisasi Laba: Sebuah Pengantar”*.

¹⁹ Hari Suwandi, *“Tinjauan Hukum Islam terhadap Penerapan Good Corporate Governance dalam Bank Syariah di BRI Syariah cabang Yogyakarta Tahun 2007”*. Thesis, Departement of Islamic Economic and Science, Faculty of Sharia, University of Islam Negeri Sunan (UIN) Kalijaga, Yogyakarta, 2007.

The similarity in this research are researcher use the principles of good corporate governance on shariah banking. And using field research described by interview and documentation. The difference with this study that researcher hasn't by observation and also not use the type of approach by normative juridical approach but with content analysis research a means researcher want to explain or analyse of implementation the principles of good corporate governance in PT. Bank BNI Syariah branch of Tasikmalaya conformity with existing Islamic law.

Muwahid Ummah entitled **“Analisis Praktik Islamic Corporate Governance pada Perbankan Syariah di PT. Bank Muamalat Indonesia Tbk Cabang Makassar Tahun 2013”**.²⁰ This study propose the practice of Islamic corporate governance in Islamic banking and the values contained in the Islamic corporate governance by taking a case study design PT Bank Muamalat Indonesia Tbk. This study uses data collection techniques such as library research and field research

²⁰ Muwahid Ummah, *“Analisis Praktik Islamic Corporate Governance pada Perbankan Syariah di PT. Bank Muamalat Indonesia Tbk Cabang Makassar Tahun 2013”*, Thesis, Departement of Accountancy, Faculty of Business and Economic, University of Hasanuddin, Makassar, 2013.

consisting of interviews and documentation. Results of this study found that the implementation of Islamic corporate governance on PT. Bank Muamalat Indonesia Tbk had Islamic values by applying dimension of unity of *God, justice, consultation, al-Hisbah, and audit religious*. In terms of fairness PT Bank Muamalat Indonesia Tbk has embodied the values of justice and material to the spiritual side of stakeholders.

The similarity in this research is using the principles good corporate governance to analyze sharia banking uses data collection techniques such as field research consisting of interviews and documentions. So the difference is Islamic corporate governance on PT Bank Muamalat Indonesia Tbk about Islamic values by applying dimension of unity of *God, justice, consultation, al-Hisbah, and audit religious* and agency theory do not it but reseacher wants to discuss more in producing a research result by applying the main dimension of Islamic Corporate Governance by Zulkifli Hasan²¹ theory and Masyudi Muqorobin concept.

²¹ Zulkifli Hasan is Doctoral candidate at the School of Government and International Affairs, University of Durham.

Iqbal Sarayulus Nuh entitled **”Penerapan Prinsip Good Corporate Governance dalam Aspek Keterbukaan di BNI Syariah Cabang Semarang Tahun 2012”**²². This study aims to know about the implementation of good corporate governance’s principles especially in transparency aspect angle. Type of research this study is library research and field research to describe about the implementation of good corporate governance principles especially in transparency aspect. Else that also this study aims to know about field researcher in PT. Bank BNI Syariah branch of Semarang until know how about the implementation in that place. The result from this study is found that the implementation of good corporate governance principles especially is at the raising of ethos to be the best ones and also for to be work culture so *al-Amānah* and *al-Jamā’ah* to stakeholders for carry through a confidence and to increase of values in PT. Bank BNI Syariah branch of Semarang.

²² Iqbal Sarayulus Nuh, *”Penerapan Prinsip Good Corporate Governance dalam Aspek Keterbukaan di BNI Syariah Cabang Semarang tahun 2012”*. Progam of D3/ Diploma, Department of Sharia Banking Science, Faculty of Sharia, Institute of Islamic Religion Land (IAIN) Walisongo, Semarang, 2012.

The similarity in this research are researcher use the principles of good corporate governance on sharia banking. And using the field research to describe about that principles. The difference with this study resechers wants the explining all of the aspect not just in transparency aspect only. So the reseacher wants to adding the thopicaly of good corporate governance in Islamic perspective in Zulkifli Hasan theory or Masyudi Muqorobin concept to know that in PT. Bank BNI Syariah branch of Tasikmalaya has been in accordance with Islamic principle in the implementation of good corporate governance right there.

H. Ayman entitled “**Implementasi Prinsip-Prinsip Good Corporate Governance pada PT. Bank Negara Indonesia (BNI) Syariah Kantor Cabang Banjarmasin Tahun 2015**”²³. This study aims to know about the implementation of good corporate governance’s principles and what does the obstacle which is difficulties involved

²³ H. Ayman, “*Implementasi Prinsip-prinsip Good Corporate Governance pada PT. Bank BNI Syariah Kantor Cabang Banjarmasin Tahun 2015*”, Thesis, Department of Sharia Banking, Faculty of Islamic Economic and Sharia, Institute of Islamic Religion Land (IAIN) Antasari, Makassar 2015.

of PT. Bank BNI Syariah branch of Banjarmasin in the implementation of good corporate governance principle and the manner for his coping. And also solution to coping the obstacle it. The obstacle about it is in implementation of good corporate governance principles just be culture factor which extanted the argumentation that it principles just to requirement only.

The similarty in this research are researcher use the principles of good corporate governance on sharia banking. And using the field research to describe about that principles. The different with this study not explained about the obstacle and the requirement but want to explaining about reason of PT. Bank BNI Syariah branch of Tasikmalaya has been first ranking in good corporate governance along two years ago.

F. Theoretical Framework

The meaning of Islamic bank is intermediary that operate based on sharia principles. Shariah bank is not allowed to use interest as the instrument in all activities run by sharia bank. It repers to the principle of good corporate governance.²⁴

The meaning of Corporate Governance followed in FCGI (Forum Corporate Governance in Indonesia) is the equipment regulations to organize a connection related the heels and the duties from Shareholder, Board of Commissioners, Board of Directors, Internal and External Audit, Committee Audit, Compliance Officer, Corporate Secretary, Sharia Supervisory Boards, and other stakeholders.²⁵

In matter of fact, the meaning of corporate governance followed in IICG (The Indonesian Institute for Corporate Governance) is the process and structural of dicaded into perfome the corporate, with best aims for

²⁴ Mannan, M.A, *“The Objective of Islamic Banks, Ins Thouht of Islamic Banks”*, Dhaka. Bangladesh, p. 5.

²⁵ Binhadi, *“Prinsip Dasar Pedoman Umum Good Corporate Governance Perbankan Indonesia 2012”*, Publised by Komite Nasional Kebijakan Governance, draft at January 9, 2013, p. 3.

increase of shareholder values in long range and must be observed to importance of other stakeholders.²⁶

So the importance of good corporate governance is the guarantee a strategy desired could be done by right and effective, and to guard against in order to happen the conflict of interest for all sorts of sides, and also keeping it for manager of interest always in accordance with an interest of stakeholders.

The aims of good corporate governance principles are having five principles: transparency, accountability, responsibility, independency, and fairness, they would be elaborated as follows:

a. Transparency

Transparency contains disclosing elements and equipping the information in a timely manner, be equal to, clear, accurate, and comparable as well as accessible by important functions and society. Transparency is needed in order that a bank can carry out its business objectively,

²⁶ Armaini, Akhirson and Framudyo Jati, 2009, *“Effect of Structure on The Performance of Corporate Governance of Listed Companies in Manufacturing Indonesia Stock Exchange”*. Paper Gunadharma.ac.id, p. 120.

profesionalitas dan melindungi kepentingan konsumen.²⁷

b. Akuntabilitas

Akuntabilitas mengandung unsur-unsur fungsi yang jelas dalam organisasi dan cara pertanggungjawabannya. Bank sebagai institusi dan fungsinya harus dijalankan secara transparan dan akuntabel. Untuk itu bank harus dikelola dengan profesional, terukur, dan profesional dengan selalu memperhatikan kepentingan pemegang saham, nasabah, dan pihak lain. Akuntabilitas adalah prasyarat yang diperlukan untuk bekerja secara terus-menerus.²⁸

c. Tanggung Jawab

Tanggung jawab mengandung unsur-unsur pelaksanaan peraturan perundang-undangan dan internal bank serta pertanggungjawabannya kepada masyarakat dan lingkungannya. Prinsipnya adalah memastikan

²⁷ *Pedoman Umum Good Corporate Governance Indonesia*. 2006, Komite Nasional Kebijakan Governance (KNKG), 2012, p. 3.

²⁸ *Ibid*, p. 3.

been protected of continuity the business in long time and gotten confession as good corporate citizen.²⁹

d. Independency

Independency is containing the element of autonomy or stand alone from another side and objectivities his the work and the duty. In the connection from independency principle, bank must be managed independently in order to organize corporate of as well as entire under the row another to domina and can not be considered actions by either party can be influencing the objectivity and professionalism in perform of duties and responsibility.³⁰

e. Fairness

Fairness is continuing of element is substance fair treatment and also the same way as opportunity in that portion. In this management, bank must always to observe the importance of shareholder, consumer

²⁹ *Ibid*, p. 3.

³⁰ *Ibid*, p. 4.

and other manager based on fairness principle from each side.³¹

And then, there are four Islamic principles that must implementation of corporate governance as follows be base on:³²

a. *al-Tawhīd*

al-Tawhīd is basis high principle from all of life activity muslim members, and became a hand grip each muslim without dicrimination about *al-Mazhab* or attentive his ideology. This principles teach the human being always be remember if his self have been only God creature must at up to Allah and bring about the rule and leave His prohibition.

b. *al-Taqwa* and *al-Riḍā*

al-Taqwa and *al-Riḍā* is becoming of prominent principal for upright a Islamic institute into anyhting type about basis of *al-Taqwa* to Allah and His *al-Riḍā* . Business corporate governance in Islam also

³¹ *Ibid*, p. 4.

³² Masyudi Muqorobin, “*Fikih Tata Kelola Organisasi Laba: Sebuah Pengantar*”, Disampaikan pada Seminar Nasional Tata Kelola dan Rapat Kerja tanggal 25-27 Maret 2011, (Universitas Muhammadiyah Purwokerto: 2011), p. 23.

must upright on the top of the foundation of *al-Taqwa* to Allah and his *al-Ridā*.³³

c. Equilibrium

al-Tawāzun or *al-Mīzān* (Equilibrium) and justice are these two concept about equilibrium in Islam. Describing a *al-Tawhīd* in context of social in societies included in business and economic.³⁴

d. *al-Maṣlahah* (Prosperity)

Maintenance of leadership authority and religiousness in order to keep physical or social harmonism, be intended also to fill the purpose of applicable Islamic sharia (*al-Maqāṣidu-al-Sharī'ah*), it is have achieved *maṣlahah* for human being in total as shape from islamic desire became rahmat for universe.³⁵

Other research has been done by Hassn as suggest of dimensions contained in corporate governance in Islamic perspective, that is *al-‘Adl* (justice), *al-Hisbah*

³³ *Ibid*, p. 23.

³⁴ *Ibid*, p. 23.

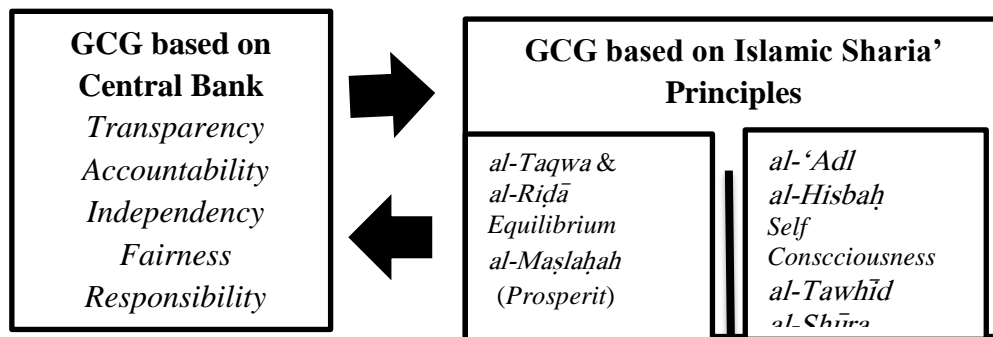
³⁵ Masyudi Muqorobin, “*Fikih Tata Kelola Organisasi Laba: Sebuah Pengantar*”, p. 23.

(inspection, oversight and control), self consciousness (alertness), *al-Tawhīd* (unity), *al-Shūrā* (consultancy).³⁶

This constraint for consideration of research has concerned with title this research:

Scheme 1.1

Scheme of Research



Author own figures based on Summary Result from KNKG Committee (2012), Masyudi Muqorobin (2012), Schieffer et al (2008).

³⁶ Wael Moustafa Hassn, “ *Corporate Governance Practices of Islamic Banks versus Conventional Banks*”, 2011 edition (Evidence from the Middle East-Melboerne: World Business Institute Australia), p. 8.

G. Research Method

This research is using by qualitative research with descriptive formatively. The used research methods used by :

1. Type of Research

This type of research is including in *Field Research* has the quality for using *Content Analysis*.³⁷

Field research is observation method of research directly conduct observation to obtain information needed in preparation of final project report. This research to for investigation the implementation of good corporate governance in PT. Bank BNI Syariah branch of Tasikmalaya and the method for taking the measurement is the concept of good corporate governance application use the Zulkifli Hassan theory or Masyudi Muqorobin concept.

³⁷ Content Analysis is to analyze of data had been gotten through the step of data collecting, data reduction, data processing, conclude the data result and resul analysis.

2. Location and Time of Study

a. Location of Study

Location of the research was conducted at PT. Bank BNI Syariah branch of Tasikmalaya which is addressable at Jl. Masjid Agung no. 26, Block of Kaum Kaler, Kelurahan Tawang Sari, Kecamatan Tawang, Tasikmalaya, West Java, Indonesia.

b. Time of Study

The time of the study starts on the date April 28, 2017 until May 30, 2017.

3. Type and Source of Data

This research will be done by using materials as endorser for completed this study, that is to say:

a. Primary Data

The primary data, a source of data obtained occurred.³⁸ And primary data obtainable by bringing about result of research from field collecting at the observation, interview and documentary and would involve with composed of Bank Manager, either or the other side of the

³⁸ Andi Prastowo, “*Memahami Metode-Metode Penelitian*”, Third Edition (Jakarta: Ar-Ruzz Media), p. 280.

shield who is interested parties with the object's research for acquiring relevantly data in aim of research to bank research (on one's side in PT. Bank BNI Syariah branch of Tasikmalaya on 2016).

b. Secondary Data

Secondary research data is data collected from a second hand or from other sources which had been available before the study is done.³⁹ And secondary data obtainable by bringing about relevant technical or do documentary of related dependent notes for publishing statement of object research.

4. Techniques of Collecting Data

Data and information will be done for this research collectable by using three methods, this is to say:

a. Observation

Observation is often referred to as a method of observation. In short the method of observation is a systematic meticulous way. Or a careful and

³⁹ *Ibid*, p. 291.

systematic observation and recording of the phenomena under investigation.⁴⁰

Observation is the foundation of all science. The data can be obtained with various tools. Through observation, the researcher learn about behavior and the meaning attached to those behavior.

Techniques of collecting data by observation, reseacher have suggest or set before ineter-alia by:⁴¹

1) Observation Type

The researcher use the observation type is “*Participative Observation*” is reseacher are involved with the day-to-day activities of the person being observed or used as a source of data, participating in feelings of grief. With this participant observation, then the data obtained will be more complete, sharp, and to know at the level of meaning of each behavior appear.

⁴⁰ Sugiyono, “*Metode Penelitian Kuantitatif Kualitatif dan R&D*”, (Bandung: Alfabeta, 2011), p. 145.

⁴¹ *Ibid*, p. 145-146.

But researcher was done observation type which is accordance with the observations made in the field of research. The researchers more appropriate to use “*Passive Participation*”. Means of passive participation is the research is present at the scene of action but does not interact or participate.

2) Observation Stage⁴²

Researchers in performing the observation stage is using “*Focused Observation*” stage. At this stage researchers have done a *mini tour obseravation*, that is something observation, because at this stage the researcher performs *Taxonomic Analysis*⁴³ so can find focus.

⁴² *Ibid*, 231.

⁴³ Taxonomi Analysis is Analysis of the overall data collected based on predefined domains.
<http://m.kompasiana.com/ilvi.nurdianah/analisis-taksonomi-taxonomy-analysis56b68ed957e61f46170968>), Accesed, on Friday of June 2, 2017, At, 02.38 pm.

b. Interview⁴⁴

Interview method is a research method to guide the interview asking questions, listening to answers, observing and recording the behavior of all the responses from surveyed.⁴⁵ This method as a preliminary study to find problems to be studied in depth knowledge and also the number of respondents is small.

Stated the subject or respondent is the person most knowledgeable about herself and knows more about the object to be examined as well as true and trustworthy.⁴⁶ This the researchers looked for the source and conduct structured interviews with some of the instruments that will be addressed to the branch Manager of PT. Bank BNI Syariah branch of Tasikmalaya.

⁴⁴ Sugiyono, “*Metode Penelitian Kuantitatif Kualitatif dan R&D*”, (Bandung: Alfabeta, 2011), p. 137-138.

⁴⁵ *Ibid*, p. 224.

⁴⁶ *Ibid*, p. 225.

Techniques of collecting data by interview, researcher have suggest or set before ineter-alia by:

1) Interview Type⁴⁷

The reseacher use the “*structured interview*”. The structured interview use as techniques of collecting data which researcher have been knowing the definitely about the imformation what is to obtainabl or procurable. Every responden has in wrought the same question, and data collector had been making a note of it.

2) Instrument of Collecting Data⁴⁸

Reseacher have the proof had taken the interview to informant or data sources is use “*tape recorder and note book*”. The tape recorder fuction to recording all of conversation or local call. And note book fuction is make a note of all of conversation by data sources. So that can make something

⁴⁷ *Ibid*, p. 138.

⁴⁸ *Ibid*, p. 239.

easier for process or writing the result of interview.

3) Sampling Technique⁴⁹

Sampling technique used by the researcher is using “*nonprobability sampling*” which the technique does not have equal opportunity for each element or the population member to be selected to be a simple.

Nonprobability sample technique used by the researcher is “*sampling purposive*”. Sampling purposive is technique of determining samples with certain consideration. Carefully selected samples that are relevant to the study design. Because the advantage of this sampling method is that the sample is chosen in such a way that it is relevant to the research design. The selected sample is the individual who, according to the researcher’s consideration, can be approached. Otherwise it is relatively easy to implement.

c. Documentation

⁴⁹ *Ibid*, p. 208.

Document is a past event that written or printed form of anecdotal records, letters, diaries, and document, in this case could include internal sheet, comunication to the public of diverse, files, program descriptions.⁵⁰

Document studies are complementary to the use of observation and interview methods in qualitative research. The result of this study from observation or interviews, will be more creideble or reliable if supported by several important aspects.⁵¹

5. Technique of Data Analysis⁵²

Data analysis will be done using by inductive method. This form of inductive method is paragraphs that are preserved by explaining specific issues (containing evidences) which end with a general

⁵⁰ Uhar Suharsaputra, “*Metode Penelitian Kuantitatif, Kualitatif, dan Tindakan*”, first edition, (Bandung, PT. Refika Aditama, 2012), p. 215.

⁵¹ Sugiyono, “*Metode Penelitian Kuantitatif Kualitatif dan R&D*”, (Bandung: Alfabeta, 2011), p. 240

⁵² <http://rismarhaesa15.wordpress.com>, Accessed on Sunday of Juny 04, 2017, at, 11.23

statement of conclusions or methods with a special to public approach (going from specific to the general).⁵³ In this case the researcher to describe the implementation of good corporate governance according and to analysis as appropriate have to be right or contrary from Islamic law or Islamic perspective about it.

H. System of Study

To facilitate understanding and explaining the research, the writer arrange the stage from summary each chapter, and it was containing four chapters. So the research systematic writing as follow:

Chapter One: Introduction

In this chapter contains the research of problem is means the application of good corporate governance in sharia bank a public style, the problem formulation, purpose of study, significance of study, literature review whose theories pertaining to a nucleus problems, and system of study.

Chapter Two: Theoretical Framework

⁵³ Andi Prastowo, “*Memahami Metode-Metode Penelitian*”, Third Edition, (Jakarta: Ar-Ruzz Media, 2014), p. 263.

In this chapter contains the explaine about theoretical framework as base for this research as opinion materials to established reseach focus. This framework implementation coming from literatur research or base of university lecture.

Chapter Three: Result and Discuss

In this chapter contains of general image of sharia bank is explaining about history of concise business, vision and mission, the structural of PT. Bank BNI Syariah branch of Tasikmalaya, and then a continuing with the implementation of good corporate governance practices according with Islamic perspective in PT. Bank BNI Syariah branch of Tasikmalaya.

Chapter Four: Closing

In this chapter contains about the coclusion and restrictiveness of this research. For cope with this research given thes suggestion for research method and also for next doing this research.