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THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE PRINCIPLES IN BANK NTT

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ABSTRACT

Bank NTT is the sole financial institution operating within the NTT region, hence holding a monopoly over the regional banking sector. The application of GCG (Good Corporate Governance) is necessary to enhance banks' performance. Hence, the primary objective of this study is to examine the execution of effective corporate governance practices inside Bank NTT. This study aims to examine the fundamental tenets of effective corporate governance, encompassing transparency, accountability, responsibility, independence, and fairness. The research methodology employed in this study involves using documents, specifically secondary data sourced from the Bank NTT website. This dataset is anticipated to enable scholars to conduct an analysis of the five principles. The findings indicate that Bank NTT has successfully applied the principles of Good Corporate Governance (GCG). This is supported by the acquisition of the prestigious title of Top Bank in KBMI 1 Category 2022.

Keywords: Bank; Good Corporate Governance; Implementation

1. Introduction

A regional development bank operating in Indonesia, especially in the province of East Nusa Tenggara, is Bank NTT. The implementation of Organizational Governance in the banking sector aims to create stronger internal conditions for banks, improve bank operations, and also improve the ability of banks to effectively manage risks found.

Bank NTT consistently improves and enhances the implementation of GCG in accordance with its vision to become a healthy, strong, and trusted bank, as well as its four missions, namely as Pioneer of driving the people's economy, exploring potential sources of the region to be cultivated productively for the welfare of the people of NTT, increase Local Original Revenue Sources and optimizing the bank intermediation function through the collection and distribution of funds to the public in the form of credit to seek employment opportunities and business opportunities to increase the income of the people of NTT. The Bank has established a clear growth strategy that is accountable to shareholders. The Bank has also developed clear structures and responsibilities within the company to ensure effective and efficient management. Job descriptions are provided to all employees, and the functions of each department are clearly defined.

In terms of risk management, Bank NTT applies the principles of prudence and compliance with applicable regulations, both internally and externally. The bank is also committed to social responsibility and has implemented it well in its operational activities. Furthermore, the bank provides tolerable interest rates for loans and funds to the public, and provides opportunities for customers to provide feedback and opinions for the benefit of the bank.

The implementation of GCG in the banking sector is important to maintain the confidence of stakeholders, more specifically customers, and to ensure the stability and

competitive⁵⁶ ss of the banking industry. Bank Indonesia has issued special regulations governing the implementation of GCG in commercial banks, which include various principles.

The problem formulations used based on the background of this research are as follows:

- a. How is the Implementation of the Principles of Good Corporate Governance at Bank NTT?
- b. Has Bank NTT implemented GCG thoroughly and effectively?

The theories used in the implementation of this research are the principles of GCG and the GCG implementation report at Bank NTT.

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2. Literature Review

2.1 Good Corporate Governance

Good Corporate Governance (GCG) is a framework of principles adopted by a company to achieve its main goal, namely maximizing company value. More than just a set of guidelines, GCG reflects a company's commitment to improve its operational performance and enhance its contribution to its business environment¹⁷. By integrating GCG principles into the structure and culture of the organization, the company aims to create an effective, transparent and accountable decision-making system.

The implementation of GCG is not only about achieving financial benefits, but also creating long-term value and maintaining the sustainability of the company amidst changing market dynamics. GCG principles include aspects such as responsibility, transparency and fiduciary duty to all stakeholders. Therefore, GCG is not just a regulation, but a commitment to run the company's operations with integrity and prioritize the interests of all parties.

By implementing GCG, the company not only creates a healthy⁴¹ and ethical internal environment, but also strengthens its position as an entity that makes a positive contribution to society and the environment. GCG principles provide a solid foundation for sustainable strategic decision-making and provide confidence to shareholders and other stakeholders³.

There are several principles of GCG commonly referred to as TARIF (Transparency, Accountability, Responsibility²³ Independency, and Fairness). Transparency, to ensure the objectivity of doing business, companies must present important and relevant information in a way that is easily accessible⁷ and understandable to stakeholders. Companies must not only proactively disclose matters required by laws and regulations, but also proactively disclose all matters that are important to the decision-making process of shareholders, creditors, and other stakeholders.

In implementing the principle of transparency⁶, there are several implementation guidelines that need to be considered. First, companies must provide information in a timely, adequate, clear, accurate and comparable manner and easily accessible to stakeholders in accordance with their rights. Second, information that must be disclosed includes but is not limited to the company's vision, mission, objectives and business strategy, financial status, management, composition and remuneration of controlling shareholders, the ratio of share ownership⁶ of board members and shareholders, the company's supervisory board and their families; other companies' risk management systems, internal supervision⁸ and control systems, GCG systems and their level of implementation and compliance, as well as important events that may affect the company's status. Third, the principle of openness adopted by the company does not reduce the obligation to comply with the company's confidentiality regulations in accordance with legal regulations, official secrecy and personal rights. Fourth, company policies must be made in writing and communicated proportionally to stakeholders (KNKG 2006).

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Accountability in the context of Good Corporate Governance (GCG) is a crucial foundation in running company operations with integrity and responsibility. By strengthening accountability, companies can assure stakeholders that every step taken is based on a solid

foundation and will provide long-term benefits. In this regard, the company's board of directors and management play a key role in maintaining an optimal level of accountability. Decision-making processes should be transparent and open, ensuring that the interests of all parties are fairly covered. By building a strong foundation in terms of Good Corporate Governance, a company not only creates trust among stakeholders, but also maintains its reputation and credibility in the eyes of society. Thus, the implementation of GCG in a company is not only a regulatory requirement, but also a long-term investment to achieve sustainable performance.

Responsibility, the company complies with applicable laws and regulations and is responsible for its duties and roles to society. In this case, the company ensures that all parties comply with applicable regulations, is responsible for social activities, and maintains the sustainability of the company for the long term. The company carries out the implementation of social responsibility such as paying attention to the and the company's environment by determining sufficient preparation and implementation.

Independency, the company is able to make decisions objectively without being influenced by external interests and conflicts of interest. In addition, in carrying out its duties and functions, the company is expected to always comply with the articles of association and applicable laws and regulations. The importance of compliance with these regulations is not only to maintain credibility, but also to prevent domination and responsibility shifting between parties within the company. Thus, integrity and transparency in corporate decision-making can be well maintained.

Fairness, the company must pay attention to the interests of shareholders and other stakeholders based on the principle of fairness or fairness and equality to carry out the company's activities properly. In carrying out its duties, the company must not only prioritize profits for shareholders, but must also consider social impacts, the environment, and community welfare fairly. The company should also provide opportunities for stakeholders to express opinions for the benefit of the company and provide access to information on the principle of transparency. In addition, the Company should provide opportunities to accept employees, have a career, and implement tasks professionally without regard to differences in religion, ethnicity, race, gender, class, or physical condition of employees.

2.2 History of Bank NTT

Bank NTT was established in Kupang, East Nusa Tenggara in 1662 by WJ Lalamentik, Frans Seda, D. Paikun and J.L. Indradewa. Based on the Decree of the Minister of Finance and the Central Bank No. BUM 9-13// on 5 December 2012: BUM 9-13// dated February 5, 1962 concerning the Granting of Business License to PT Bank Pembangunan Daerah Nusa Tenggara Timur Bank NTT conducts its business activities with its domicile in Kupang, East Nusa Tenggara. In order to adjust to the provisions of Law No. 13 of 1962, Bank NTT changed its legal status to a Regional Company from a Limited Liability Company.

On February 1, 1998, Bank NTT again switched to a Limited Liability Company from a regional company based on the regulation of the Minister of Home Affairs No.1 of 1998. This change is stipulated in the Regional Regulation of the Province of East Nusa Tenggara Level I No.3 of 1990. Based on the data obtained, Bank NTT has implemented good corporate governance since 2010 as outlined in the 2011 annual report. In 2022 Bank NTT received the Top Bank in KBMI 1 Category 2022 award.

3. Research Methods

In this study, descriptive research with qualitative research methods was used. According to Satori and Komariah (2009) qualitative research is a method of revealing certain social situations through a true picture of reality, consisting of texts based on relevant data collection and analysis techniques obtained from natural situations. According to Creswell (2012),

qualitative research is a useful medium for exploring and understanding the meaning given by individuals or groups to a social or human issue.

Based on these two theories, there is compatibility with the content of the research, where this research seeks to understand the application of the principles of good corporate governance by exploring various appropriate data sources and consists of texts obtained from relevant sources. The data sources used come from secondary data in the form of journals, the NTT Bank website, and the General Guidelines for Good Corporate Governance in Indonesia issued by the National Committee on Governance Policy (KNKG) in 2006.

The technique of analyzing data in qualitative research methods aims to provide a description or explanation of a collection of relevant data that has been selected and will then be presented through written data. After the data is selected and presented, conclusions will be drawn. This conclusion is expected to summarize well all the explanations presented in this study.

4. Research Findings and Discussion

Bank NTT is a regional development bank operating in East Nusa Tenggara Province. Bank NTT has spread in every region in East Nusa Tenggara and is used by all NTT people, especially employees who work in East Nusa Tenggara. This bank has been established since 1662. People in NTT are of course familiar with this bank.

In its operation, Bank NTT uses Good Corporate Governance as a guideline in carrying out the duties and responsibilities of each party in the bank. Everyone has carried out and implemented the TARIF principles (Transparency, Accountability, Responsibility, Independency, and Fairness) in carrying out their respective responsibilities and duties. This is evidenced by the award received by Bank NTT as Top Bank in KBMI 1 Category 2022. With the implementation of GCG at Bank NTT, it is hoped that there will be good organizational management from Bank NTT.

4.1 Transparency

This principle relates to the financial reporting of an organization openly to the public so that the public can assess and supervise the performance of the parties in the organization. This principle also relates to the delivery of relevant information that can be useful to other parties such as stakeholders, creditors, and other parties. This information is expected to be presented in a timely manner so that it can be used in the decision-making process by interested parties.

In implementing the principle of transparency, Bank NTT refers to Financial Services Authority Regulation Number: 32/POJK.03/2016 dated August 08, 2016 concerning Amendments to Financial Services Authority Regulation Number: 06/POJK.03/2015 dated March 31, 2015 concerning Transparency and Publication of Bank Reports and also Financial Services Authority Circular Letter Number 43/SEOJK.03/2016 dated September 28, 2016 concerning Transparency and Publication of Conventional Commercial Bank Reports. These provisions help Bank NTT to maximize the implementation of the transparency principle.

Bank NTT uses three media as a means of disseminating company data and information, namely print media, television, and radio. Bank NTT disseminates information to the public through print media in the form of news and publication of financial reports. The dissemination of messages includes all Bank activities that need to be known by the public. In addition, Bank NTT also disseminates company data and information through printed documents in the form of annual reports, company profiles and brochures. At the same time, Bank NTT disseminates corporate data and information through television and radio in the form of broadcast spots/advertisements, local print media, online media, and Bank NTT information. This collaboration is a form of corporate accountability and transparency to stakeholders.

Regarding the principle of transparency, Bank NTT has implemented and carried out the principle of transparency well. Bank NTT always reports their financial information openly to the public. This financial information can be easily accessed by the public through the website of Bank NTT. Not only information related to financial statements, but other information that is material and also relevant. Bank NTT has also presented the financial statement information in a timely and complete manner. Through this timely information, interested parties can certainly use this information to make decisions on certain matters. This principle of transparency still pays attention to the provisions of Bank secrets, official secrets, and the personal rights of each party in accordance with applicable regulations. In addition to transparency relating to the presentation of financial statement information presented to the public, Bank NTT also implements transparency on the board of commissioners. Based on the 2022 Annual Report, it is submitted that members of the Bank's Board of Commissioners do not have shares in Bank NTT, other Banks, Non-Bank Financial Institutions, and in other companies that conduct business inside or outside the East Nusa Tenggara Province area.

4.2 Accountability

¹⁴ The principle of accountability relates to the principle of a company that must be able to account for its performance fairly and transparently. The management of the company must be carried out carefully, measured, and in line with the interests of the company itself, while taking into account the interests of shareholders and other parties who have related interests. The sustainability of this performance certainly cannot be separated from the concept of accountability, which is the main prerequisite in maintaining integrity and ensuring that every action and decision of the company can be accounted for clearly and comprehensively. Thus, a company that applies these principles can be expected to achieve long-term success, create added value, and maintain harmonious relationships with all parties involved in the company's ecosystem.

Bank NTT has implemented this accountability principle well. This success is reflected in the strategy adopted by Bank NTT regarding the growth of the financial institution. This strategy not only provides significant growth, but is also able to be clearly accounted for to shareholders. Effective management is one of the tangible proofs of the application of the principle of accountability in this company. The importance of accountability is also reflected in the clarity of the organizational structure and accountability system at Bank NTT. The existence of a well-structured framework provides a foundation for the efficient implementation of company functions. Thus, each element in the organization has clearly defined responsibilities, thus creating a transparent and organized environment.

Furthermore, Bank NTT demonstrates a strong commitment to accountability through the implementation of detailed job descriptions for all employees. This helps to ensure that each team member understands their roles and responsibilities thoroughly. The creation of clear and detailed job descriptions provides a strong basis for objective performance evaluations based on standards approved by management. Not only that, Bank NTT also conducts regular performance appraisals of all officers and employees. This appraisal process is conducted with reference to the criteria set by management, thus providing an accurate picture of each individual's contribution to the company's objectives. Thus, Bank NTT not only runs its operations responsibly but also measures and evaluates the contribution of each member of its team on a regular basis. This overall approach creates an environment where accountability is at the heart of every aspect of Bank NTT's operations, ensuring sustainable growth and the long term success of the company.

4.3 Responsibility

The principle of responsibility relates to the principle of companies that must be responsible to the community and the environment and the company with the aim of maintaining the balance of the company. In this case, the company is required to be responsible and comply with the regulations that apply in the company. The regulations that apply in the company include the company's own regulations, laws and regulations that apply in the country where the company is established, and regulations regarding the articles of association. All company activities must preserve the environment and society.

Bank NTT has implemented the principle of responsibility well. The implementation of this principle is evident when the audit committee is responsible for implementing the rules for drafting, always evaluating company policies, as a coordinator in conducting meetings, conducting meetings regularly, attending meetings, and contributing to meetings and within the company. The credit committee also carries out its responsibilities to conduct meetings and discussions on credit proposals, collect information on credit, and make decisions on credit proposals.

The risk management committee carries out its responsibilities in drafting risk management regulations, improving the processes implemented by risk management, setting regulations and also business decisions for the company. There is also an information technology steering committee that carries out its responsibilities to supervise IT activities, develop IT regulations and standards, recommend IT planning, analyze IT effectiveness and efficiency, oversee IT performance, resolve IT problems that occur, and make suggestions regarding regulations and ways to improve IT.

4.4 Independence

The 2006 GCG Guidelines emphasize corporate independence to avoid domination and conflicts of interest. Bank NTT, in its 2022 annual report, committed to avoiding domination and remaining objective in decision-making. Bank NTT's Board of Commissioners, consisting of three people, has met the GCG requirements with more than 50% independent commissioners, including Samuel Djoh Despantsian and Frans Gana. Bank NTT complies with OJK's definition of corporate governance, and the board of commissioners is free from financial, management, shareholding and family relationships with other members. The independence statements of independent commissioners, such as Juvenile Jodjana, Semual Djoh Despantsianus, and Frans Gana, indicate fulfillment of six aspects of independence, including having no affiliation with other members of the Board of Directors and/or Board of Commissioners of Bank NTT. Based on the Decree of the Board of Directors of PT Bank Pembangunan Daerah Nusa Tenggara Timur Number 67 of 2022, dated June 3, 2022, regarding the extension of the term of office of the members of the Board of Commissioners Committee of PT Bank Pembangunan Daerah Nusa Tenggara Timur, the composition of the Board of Commissioners Committee consisting of the audit, risk monitoring, and reuration-nomination committees was determined.

Bank NTT's audit committee, led by Samuel Djoh Despantsianus, DR. Markus Yohanis Hage, SH, MH, and Yohana Victoria Lerik Rebo, SE, MM, has met the requirements of independence, expertise, integrity, and morals in accordance with Bank NTT's Good Corporate Governance Guidelines. The audit committee members have also fulfilled the five aspects of independence, including not having management, share ownership, family relationships with the Board of Commissioners, Board of Directors, or fellow Audit Committee members, and not serving as political party administrators or local government officials.

The risk monitoring committee consists of an Independent Commissioner, an Independent Party financial expert, and an Independent Party risk management expert, in accordance with the provisions of the Financial Services Authority Regulation Number

55/POJK.03/2016 and the Decree of the Board of Directors of PT Pembangunan Daerah Nusa Tenggara Timur Number 89 of 2022. All members have met the criteria of independence, expertise, integrity, and good morals, including not having financial relationships, management in Bank NTT, share ownership in Bank NTT, family relationships with the Board of Commissioners, Board of Directors, or fellow Audit Committee members, and not serving as political party administrators or local government officials. The Remuneration and Nomination Committee consists of an Independent Commissioner, a Commissioner, and an Executive Officer who oversees human resources or employee representatives. This committee has complied with the five aspects of independence, including not having financial, management, share ownership in Bank NTT, family relationships with the Board of Commissioners, Board of Directors, or fellow members of the Audit Committee, and not serving as political party administrators or local government officials.

4.5 Fairness

The principle of fairness and equality means that the company must oversee the interest of shareholders and company stakeholders. In this case, stakeholders have the opportunity to express their opinions for the benefit of the company. Stakeholders also have the same rights to contribute to the running of a company. Company employees also get the opportunity from the company to carry out their role in the company without regard to differences in race, religion, ethnicity, gender, class, and physical condition.

In the implementation of the principles of fairness and equality, NTT bank implements reasonable work practices or does not coerce the implementation of obligations and performance in all operating NTT banks, NTT bank carries certain reasonable transactions, NTT bank also has a commitment to be consistent in the implementation of corporate governance, all stakeholder needs will be considered by NTT bank in accordance with applicable principles, and stakeholders also have the opportunity to express their opinions for the sustainability of a company.

5. Conclusion

From the review of the 2022 financial statements regarding good corporate governance. It can be concluded that Bank NTT has implemented the five principles of good corporate governance. Transparency, where Bank NTT has presented material and relevant information to the public through the three media used. This information is needed by stakeholders to make decisions. Accountability, where Bank NTT has implemented strategies and rules that can be accounted for by all interested parties in the company. Responsibilities, where Bank NTT has carried out its responsibilities to society and also the environment around the company to maintain compliance with regulations. Independence, Bank NTT in the implementation of the board of commissioners and committees has fulfilled the independence aspect in accordance with the Financial Services Authority Regulations and the Standards set by the company and Fairness, where the company oversees every interest of shareholders and also company stakeholders. This proves that Bank NTT has implemented the principles of governance very well by Bank NTT, this is supported by in 2022 Bank NTT received the Top Bank in KBMI 1 Category 2022 award.

The limitation of this research is that researchers only obtain data and analyze the contents of the Annual Report data, especially in 2022, which is presented on the official website of Bank NTT due to distance and time that do not allow researchers to conduct research directly. Researchers hope that the contents of this study can be of benefit to readers and hope that this research can continue to be developed by other parties. In addition, researchers hope that further research can be carried out through direct research by interviewing parties from Bank NTT and also making observations of corporate governance implemented at Bank NTT.

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