

ABSTRAK

DIAN SASMITA, 2026. Perbedaan Penerapan Whistleblowing System Pada Perusahaan Perbankan di Indonesia. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Makassar. Dibimbing Oleh: Ainun Arizah dan Nurhidayah

Penelitian ini bertujuan untuk mengetahui penerapan Whistleblowing System (WBS) pada bank BUMN konvensional di Indonesia serta mengidentifikasi perbedaan implementasinya pada masing-masing bank. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif, dengan data sekunder yang diperoleh dari laporan tahunan, laporan keberlanjutan, dan laporan tata kelola perusahaan periode 2022–2024. Hasil penelitian menunjukkan bahwa Bank Mandiri, BRI, BNI, dan BTN secara umum telah menerapkan WBS sebagai bagian dari sistem pengendalian internal dan Good Corporate Governance (GCG), yang ditandai dengan adanya saluran pelaporan, perlindungan pelapor, serta mekanisme tindak lanjut. Namun, dalam praktiknya terdapat perbedaan dalam tingkat pemanfaatan sistem, konsistensi pelaporan, dan efektivitas tindak lanjut. Efektivitas WBS tidak hanya ditentukan oleh keberadaan sistem, tetapi juga oleh kualitas implementasinya, yang dipengaruhi oleh faktor kepercayaan pelapor, perlindungan whistleblower, dukungan manajemen, dan budaya organisasi. WBS memiliki peran penting dalam meningkatkan transparansi, akuntabilitas, serta mendukung pencegahan dan deteksi fraud di sektor perbankan.

Kata Kunci: Whistleblowing System, Good Corporate Governance, Fraud, Perbankan BUMN, Pengendalian Internal

ABSTRACT

DIAN SASMITA, 2026. Differences in the Implementation of Whistleblowing Systems in Indonesian Banking Companies. Undergraduate Thesis. Accounting Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Makassar. Supervised by: Ainun Arizah and Nurhidayah.

This study aims to examine the implementation of the Whistleblowing System (WBS) in state-owned conventional banks in Indonesia and to identify variations in its implementation across banks. This research employs a qualitative method with a descriptive approach, using secondary data obtained from annual reports, sustainability reports, and corporate governance reports for the period 2022–2024. The results indicate that Bank Mandiri, BRI, BNI, and BTN have generally implemented WBS as part of their internal control systems and Good Corporate Governance (GCG), as reflected in the availability of reporting channels, whistleblower protection, and follow-up mechanisms. However, in practice, differences are found in system utilization, reporting consistency, and the effectiveness of follow-up actions. The effectiveness of WBS is not solely determined by its formal existence but also by the quality of its implementation, which is influenced by factors such as reporter trust, whistleblower protection, management commitment, and organizational culture. WBS plays a significant role in enhancing transparency, accountability, and supporting fraud prevention and detection in the banking sector.

Keywords: Whistleblowing System, Good Corporate Governance, Fraud, State-Owned Banks, Internal Control