

# Business Ethics: An Essential Skill for Leaders.



## *Sharing Experience with...*

### **Arwin Rasyid**

- Founder & Chairman TEZ Capital Group (2015–sekarang)
- CEO Danamon (2000-2003), CEO Telkom (2005-2007), CEO CIMB Niaga (2008-2015)
- Wakil Direktur Utama BNI (2003-2005), Wakil Ketua Badan Penyehatan Perbankan Nasional - BPPN (2000), Wakil Direktur Utama Bank Niaga (1997-1998)

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**Business Ethics & Compliance** sangat penting bagi **Leaders**. Untuk memenuhi “*The Triple Bottom-Line: People, Planet, Profit*”—perlu fondasi *Ethics, Values* dan *Moral* yang kokoh ...

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|   |        |
|---|--------|
| 1 | PEOPLE |
| 2 | PLANET |
| 3 | PROFIT |

**Manfaat dan Pentingnya Penerapan Business Ethics, antara lain:**

- Brand recognition and growth
- Increased ability to negotiate
- Increased trust in products and services
- Customer retention and growth
- Attracts talent
- Attracts investors

**ETHICS vs VALUES vs MORALS**

| ETHICS                                               | VALUES                                                              | MORALS                                                           |
|------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------|
| Guiding principles of conduct of an individual group | Principles or standards of behavior                                 | Principles on which one's judgements of right or wrong are based |
| Related to professional work                         | Personal                                                            | Not related to professional work                                 |
| Influenced by profession, field, organization, etc.  | Influenced by family background, culture, religion, community, etc. | Influenced by society, culture and religion                      |
| Can vary according to professions                    | Can vary according to individuals                                   | Vary according to different cultures and religions               |
| Does not change with time                            | Might change over time                                              | Might change over time                                           |

**“A Business That Makes Nothing but Money Is a Poor Business” – Henry Ford**

Mengabaikan penerapan Business Ethics & Compliance di perusahaan dapat mendorong terjadinya skandal yang merugikan *stakeholders* dan *shareholder*, seperti kasus-kasus yang menghebohkan publik, antara lain...

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## SKANDAL JIWASRAYA & ASABRI

### JIWASRAYA

PT Asuransi Jiwasraya

- Oktober 2018**  
Tunda Pembayaran Klaim Polis Rp 802 M
- Oktober-Desember 2019**  
Gagal Bayar Klaim Polis Jatuh Tempo Rp 12,4 T
- 2010-2019**  
BPK Temukan Penyimpangan Pengelolaan Investasi Asuransi Jiwasraya
- Diduga Ada Rekayasa Harga Saham
- Kejagung Duga Potensi Kerugian Negara **Rp 13,7 T**
- 34 Saksi & 55.000 Transaksi** Keuangan Diperiksa
- 13 Pegawai** Jiwasraya & Pihak Swasta Dicekal
- 14 Januari 2020** Kejagung Tetapkan **5 Tersangka**

### ASABRI

PT Asuransi Sosial Angkatan Bersenjata Republik Indonesia

- 10 Januari 2020**  
Menko Polhukam Mahfud Md Ungkap Dugaan **Korupsi di Asabri**
- Portofolio Saham Milik Asabri Anjlok hingga 90%, Kerugian Diduga **> Rp 10 T**
- Investasi Anjlok** Diduga Kelola Saham Murahan
- Asabri Klaim Punya Upaya Mitigasi & Operasional Berjalan Normal
- Para Debitur Diminta Bayar Utang ke Asabri

**LIPUTAN 6**

Sumber Data: Liputan6.com  
Olah Data: Anri Syaiful | Grafis: Abdillah  
Liputan6online @liputan6dotcom

## SKANDAL INDOSURYA KERUGIAN CAPAI RP 106 TRILIUN



*“Scandal breeds hatred; hatred begets division; division makes faction, and faction brings ruin.” ~ Francis Quarles*



Pelanggaran terhadap *Business Ethics* bisa terjadi di mana pun di dunia ini, bahkan melibatkan perusahaan-perusahaan ternama dunia di berbagai negara bahkan melibatkan oknum pejabat negara, seperti kasus-kasus berikut ini...

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**McKINSEY South Africa SCANDAL**  
melibatkan: ESKOM, SARS, KPMG,  
BELL POTTINGER, McKINSEY,  
GUPTA—menggunakan *issue*  
*renewables and climate change...*



**FTX - WAS IT SIMPLY A  
CRIMINAL CRYPTO SCAM?**  
**\$12 BILLION OF INVESTMENT LOST**



*“Exemplary leaders know that if they want to gain commitment and achieve the highest standards, they must be models of the behavior they expect of others.” — [James M. Kouzes](#)*

Pelanggaran *business ethics* yang berujung skandal umumnya seputar **FINANCE&ACCOUNTING**, meski dapat juga terjadi seputar **OPERATIONS**. Berikut upaya pencegahan skandal keuangan perusahaan, antara lain...

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### *The best ways to prevent Corporate Accounting Scandals*

*Improve  
internal  
controls and  
financial  
reporting  
processes*

*Improve  
communication  
between  
management  
and the board  
of directors*

*Put a whistle-  
blowing policy  
in place*

*Use  
technology*

*Establish  
ethical  
standards  
and a culture  
of honesty*

*Background  
checks on all  
executives*

*Better  
communication  
with auditors*

*Compliance  
with the set  
laws*

*“If you see fraud and do not say fraud, you are fraud...”* –Nassim Nicholas Taleb



Ada 3 (tiga) *challenges* yang sering menjadi dilema *Leaders* dalam menegakkan *business ethics*. Pilihan-pilihan yang diambil *Leaders* mencerminkan kualitas keputusan dan kepemimpinan...

How to choose between  
RIGHT and RIGHT

It's easy to choose between right and wrong ... but to choose the better of two right paths and the worse of two wrong paths ... these things make the decisions of our lives

How to choose between  
KIND and RIGHT

If you have to choose between being kind and being right, choose being kind and you will always be right.

How to choose between  
EASY and RIGHT

It is easy to choose between RIGHT and WRONG.  
It is easy to choose between EASY and HARD.  
But it takes courage to choose between EASY and RIGHT.

***“It is more important to do what is strategically right than what is immediately profitable...” | Philip Kotler***

**Keberhasilan *Leaders* dalam mengatasi dilema dan tantangan pengambilan keputusan terkait *business ethics* bergantung pada *strong and good values* yang diyakininya sebagai “kompas”...**

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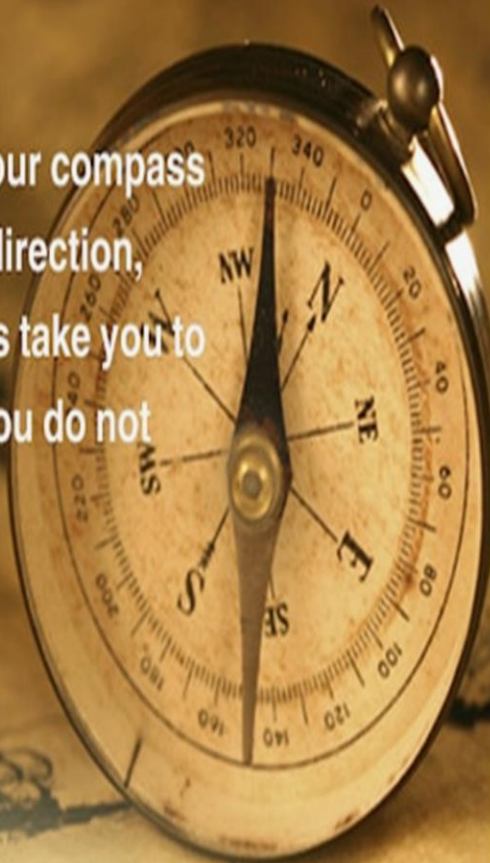
### ***Strong and Good Values as a Compass***

“

If you do not use your compass  
to determine your direction,  
may days and years take you to  
the direction that you do not  
desire

-Nabil Shalaby

”



- *Put your heart in the right place.*
- Selalu membangun *Trust and Respect*
- Mengejar prestasi dan kontribusi, bukan jabatan atau posisi.
- Loyal kepada perusahaan, bukan atasan.
- Menghindari perilaku “Kubu-Kubu”-an
- Memiliki sikap “Menang-Menang”, bukan “Menang-Menangan”.
- Proaktif, Inisiatif dan Inovatif.
- Membangun *SuperTeam*, bukan *SuperMan*, to create *The Winning Team*.
- *Walk the Talks*
- Mengutamakan “tidur nyenyak” sebelum “makan enak” atau menghindari benturan kepentingan.

***“Without a moral compass the human mind will justify anything..”—Mehrnaz Bassari***



Selain pentingnya “kompas” dan dukungan *the winning team* dalam menerapkan *Business Ethics*, keberhasilan seorang *Leader* dipengaruhi kesabaran dan keyakinannya terhadap “Time Zone”-nya

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"THE TWO MOST  
POWERFUL  
WARRIORS ARE  
PATIENCE AND TIME."

—Leo Tolstoy, *War and Peace*

Everyone has his own Time Zone...  
Some become successful at the age of 21 and some at the age of 50...  
And, the definition of success also differs from Man to Man...  
Achievement of certain desired thing, may be success to someone but, for someone else that may not be the limit.. and the definition of success...  
So trust your own Time Zone and abilities to become successful of your kind...

***“Don't compare your life to others. There's no comparison between the sun and the moon. They shine when it's their time...”— Anonymous***



Thank You



## Arwin Rasyid

Tempat, Tanggal : Lahir: Roma-Italia, 22 Januari 1957  
 Hobi : Membaca, Golf, Berburu  
 Instagram : @arwinrasyid  
 Website : [www.arwinrasyid.com](http://www.arwinrasyid.com)

### PENDIDIKAN

1980 : Sarjana Ekonomi – Universitas Indonesia  
 1981 : Master of Arts – University of Hawaii, USA  
 1982 : Master in Business Administration – University of Hawaii, USA

### PENGALAMAN ORGANISASI di Universitas Indonesia

2003 – 2006 : Ketua Umum ILUNI FEB UI  
 2007 : Best Alumni Award, FEB UI.  
 1977 – 1978 : Wakil Ketua Dewan Mahasiswa UI bidang Hub. Luar Negeri  
 1976 : Ketua AISEC UI  
 1982 : Wakil Ketua PERMIAS (Perhimpunan Mahasiswa Indonesia–AS), Hawaii Chapter.

### PENGALAMAN PROFESSIONAL

2021 - Sekarang: Presiden Komisaris PT Leading Vision Otomotif (ATPM Volvo)  
 2021 - Sekarang: Presiden Komisaris PT Cita Rasa Arora (Romano Gelato)  
 2016 - Sekarang: Presiden Komisaris PT Sarana Gadai Prioritas  
 2015 - Sekarang: Founder & Chairman TEZ Capital Group  
 2008 - 2015 : Presiden Direktur PT Bank CIMB Niaga Tbk  
 2005 - 2007 : Presiden Direktur PT Telekomunikasi Indonesia Tbk  
 2003 - 2005 : Wakil Presiden Direktur PT Bank Negara Indonesia Tbk  
 2000 - 2003 : Presiden Direktur PT Bank Danamon Tbk  
 2000 - 2000 : Wakil Ketua BPPN  
 1997 - 1998 : Wakil Presiden Direktur PT Bank Niaga Tbk  
 1994 - 1998 : Direktur PT Bank Niaga Tbk  
 1992 : Presiden Direktur PT Niaga Factoring Corporation

### PENGALAMAN AKADEMIK di Universitas Indonesia

1980 – 1999 : Staf Pengajar FE-UI, Asisten Dosen  
 1976 - 1980 : Staf Peneliti di LPEM UI

### PELATIHAN EXECUTIVE

Insead – Paris, Perancis  
 Harvard – Boston, USA  
 Wharton – Philadelphia, USA  
 IMD – Lausanne, Perancis

### KARYA PUBLIKASI (BUKU, dalam 2 bahasa)



### BISNIS RETAIL

