

Implementation of Good Corporate Governance (GCG) Sharia in Maintaining the Sustainability of Commercial Banks in Indonesia

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Article Information

Article History

Received, November 20, 2025

Revised, December 24, 2025

Accepted, December 28, 2025

Published, May 13, 2026

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ABSTRACT

This study aims to analyze the causal relationship between the implementation of Sharia good Corporate Governance and the long-term operational resilience of Sharia commercial banks, as well as integrating Islamic ethical concepts such as Ihsan and Maqashid Sharia into GCG performance measurement models. This study uses a normative-juridical-qualitative approach that is reinforced by quantitative-descriptive content analysis. The normative approach focused on the evaluation of the regulatory framework and the theological foundation, while the empirical analysis referred to the data of Sharia commercial banks operating in Indonesia for the period 2014-2023. Research shows that effective implementation of Sharia GCG contributes significantly to profitability (ROA) and operational resilience. The Sharia Supervisory Board (DPS) serves as a pillar of integrity with strict legal accountability. Banks that apply the Ihsan principle perform voluntary disclosure, which creates superior Trust Capital. However, the main challenge lies in the substantive implementation due to personal involvement and cultural challenges such as mental corruption. Good Sharia Corporate Governance is a non-negotiable prerequisite for the sustainability of Sharia commercial banks in the financial, ethical, and social dimensions. The effectiveness of Sharia Good Corporate Governance positions the bank to meet the dual objectives of mundane and ukhrawi accountability, with ethical transparency and Islamic Social Reporting (ISR) reporting as an important instrument in maintaining stakeholder trust.

Keywords: Maqashid Al Shariah, Islamic Economics, Welfare, Economic Justice

1. INTRODUCTION

The Islamic banking sector in Indonesia continues to show significant growth, making it a key player in the national financial system. However, this expansion brought with it ever higher operational complexity. Islamic commercial banks (BUS) are facing challenging dual demands. The need to compete financially in a highly regulated modern banking ecosystem, while ensuring that every aspect of their operations is firmly grounded in ethical principles and Islamic law (Sharia). In this context, the implementation of Sharia Good Corporate Governance (GCG) is not only seen as regulatory compliance but as a vital mechanism to ensure the resilience and integrity of institutions.

Along with the increasing volume and diversity of Islamic banking products, the governance problems faced by Islamic commercial banks are also becoming increasingly complex. This complexity has the potential to erode the bank's ability to deal with emerging challenges in the long term. When there is a governance failure in a financial institution, the impact is much more serious, creating greater systemic risks than failures in the non-financial sector, given the large number of stakeholders that depend on bank stability.

The Financial Services Authority and Bank Indonesia have placed Sharia Good Corporate Governance as a fundamental macro policy instrument. The regulation explicitly links the framework of Good Corporate Governance with a larger goal, namely the maintenance of financial system stability and the achievement of Sustainable Finance. In addition to the implementation of Good Corporate Governance, the Islamic banking industry must also meet Sharia principles (Sharia compliance). Incompatibility of bank governance with Sharia principles will potentially cause various risks, especially reputational risks for the Islamic banking industry. This relationship underlines that Good Corporate Governance is not only an internal corporate problem but is an important pillar for the resilience of the national economy as a whole (Wijaya et al., 2024)

The concept of sustainability for Islamic commercial banks is defined holistically, going beyond mere profitability metrics. Sustainability includes financial resilience, ethical stability, and social accountability. Sharia good Corporate Governance that is applied effectively is the key to achieving organizational maintainability through systematic, careful administration. The existence of Sharia Good Corporate Governance also serves as a shield against non-financial risks, especially reputational risks. For entities that sell ethical integrity as their primary selling point, governance failures can cause substantial losses and erode public trust. Therefore, strong Good Corporate Governance helps Islamic commercial banks deal with unexpected risks, ensuring integrity and sustainable customer trust (Diana et al., 2024)

This study aims to provide a critical and in-depth analysis of the causal relationship between the implementation of Islamic ethical governance and the long-term operational resilience of Islamic commercial banks. The main focus is on the quality of the implementation of Sharia Good Corporate Governance (GCG) and its impact on various dimensions of sustainability. This study aims to provide a comprehensive academic analysis, integrating philosophical foundations, the OJK or BI regulatory framework, and the latest empirical findings on the function of Sharia Good Corporate Governance (GCG) as the main pillar in ensuring the sustainability of Sharia commercial banks in Indonesia.

The urgency of this study lies in integrating high-level ethical concepts, such as Ihsan, i.e., awareness that Allah oversees, encourages actions that go beyond the obligations, and Maqashid Sharia, the highest goal of Islamic Sharia, into the performance measurement model of Good Corporate Governance Sharia (Dewanti & Birton, 2024). Therefore, this study provides a new theoretical base that is more relevant to assessing the sustainability of Islamic banks that claim moral superiority over conventional institutions.

2. LITERATURE REVIEW

Philosophical Foundations *Good Corporate Governance Syariah*

Corporate governance in an Islamic perspective has deep roots, differing philosophically from Western models dominated by agency theory. This difference is crucial in understanding why Good Sharia Corporate Governance is considered fundamental to the sustainability of Sharia commercial banks.

Conventional good Corporate Governance generally focuses on maximizing shareholder value and addressing conflicts of interest between management and owners. In contrast, Sharia Good Corporate Governance is strengthened by a broader perspective, namely Stakeholder Theory, and deepened by the concept of Sharia-compliant accountability (Ningsih et al., 2025)

Within the framework of Good Corporate Governance Sharia, organizational goals should include worldly success and ukhrawi. Islamic Corporate Governance (ICG) is intended so that the economic activities carried out can really achieve their goals, both the goals of *hablumminallah* (obedience to God) and *hablumminanas* (service to others). The logic behind this is very strong: if ICG has become the soul of all parties involved in the company (stakeholders), then fraud, speculation, insider-trading, and other adverse practices will be effectively minimized. In addition, Islamic Corporate Governance (ICG) is designed to ensure the continuity of Islamic banking operations through a risk-based supervision system that matches the unique characteristics of Islamic banks (Ningsih et al., 2025)

Failure in the implementation of Sharia Good Corporate Governance, in this discussion, is not only seen as a management or financial failure, but also as a failure to internalize and implement the theological mandate inherent in Sharia commercial banks. If a bank fails to execute this compliance instrument, it inherently threatens the legitimacy of the Sharia entity itself.

The concept of good governance is not a new term for Islamic teachings, although the terminology of Good Corporate Governance is emerging in modern life. The value, content, and purpose of Good Corporate Governance have been discussed in the Qur'an and Hadith. Although these moral teachings are scattered in various sources, they explain and support each other.

Modern principles of Good Corporate Governance such as transparency (Disclosure) have a very strong theological foundation. According to the Quran a Muslim is one who has absolutely surrendered to Allah and his commands and believes in pure Tawhid (the oneness of God (QS. Al-Baqarah 282)

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَيْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُب بِيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْب كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ
وَلْيَمْلِكِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ
فَلْيَمْلِكْ وَلِيُّهُ بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَيْنِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا
فَتُذَكَّرَ إِحْدَاهُمَا الْأُخْرَىٰ وَلَا يَأْبُ الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْمَعُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلٍ ذَلِكُمْ أَفْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ
لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَ
كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَفَلَّحُوا فَإِنَّهُ فُسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ

O you who believe! When you owe a debt for a term, write it down. Let a scribe among you write it down correctly. Let not the recorder refuse to write it down as God has taught him. Let him record (it), and the debtor dictate (it). Let him fear Allah, his Lord, and let him not diminish him in the least. If the debtor lacks intellect, is weak, or is unable to dictate to himself, let his guardian dictate to him in truth. Ask two male witnesses among you. If there are not two men, a man and two women from among those whom you like among the witnesses, so that if one of them forgets, the other reminds him. Do not reject witnesses when called. Do not be weary of recording it until its term, whether it be small or great. That is more just in the sight of Allah, more able to bear witness, and more likely to bring you nearer to dishonesty, unless it is a transaction of money that you conduct between yourselves. There is no blame on you if you do not record it. Take witnesses when you trade, and do not make it difficult for the registrar, nor for the witness. If you do that, it is indeed evil to you. Fear Allah; he admonishes you, and Allah is the knower of all things. Al-Baqarah 282)

To avoid injustice and ensure reliable information is provided correctly and completely, including details of all transactions undertaken, this shows that transparency and accountability are religious obligations before they become secular legal obligations.

Good Corporate Governance Sharia Principles in Indonesia

The regulatory framework in Indonesia, established by Bank Indonesia and OJK, bases Good Corporate Governance Sharia on five main principles, namely Transparency, Accountability, Responsibility, Independence, and Fairness. These principles are the basis for evaluating the compliance of Islamic Commercial Bank governance.

- a. **Transparency:** This principle requires adequate disclosure of information to stakeholders. In the context of Sharia, transparency includes providing detailed and relevant information related to Sharia principles applied, product details, and customer rights and obligations.
- b. **Accountability:** establish the clarity of the functions, structures, and accountability systems of the company's organs so that management runs effectively.
- c. **Responsibility:** includes compliance with the law, including Sharia compliance, as well as the socio-ethical dimension.
- d. **Independence:** achieved through a decision-making process that must be free from external pressures or conflicts of interest. To uphold independence, all members of the Board of Commissioners are required to disclose their dual positions as well as their financial and family relationships. This step is a risk mitigation that aims to ensure stress-free decisions.
- e. **Fairness:** reflected in fair and equal treatment of all stakeholders, including Depository customers and shareholders (Risma Indriyanti et,al 2025)

Functions and accountability in Sharia governance

Islamic commercial banks have a different governance structure than conventional banks, especially with the presence of Sharia supervisory organs.

The Sharia Supervisory Board (DPS) is an organ that must be established in every Sharia Commercial Bank or Sharia Business Unit. DPS plays a central role in maintaining the integrity of Islamic commercial banks. Its main task is to be the main supervisor of the compliance of Islamic financial institutions with the principles of Sharia. This includes ensuring that every policy, product, financial service, as well as the management and administration of Islamic financial institutions, is in accordance with the teachings of Islam. Thus, DPS is responsible for mitigating the risk of non-compliance, which can be a major source of monetary and reputational losses (Shalihin et al., 2025)

The Sharia Supervisory Board also serves as a representative and consultant of the National Sharia Council (DSN). DPS has the responsibility to consult and communicate regularly with DSN, provide input, and ask questions related to fatwas or additional guidance, so that the consistency of Sharia principles throughout the industry (Shalihin et al., 2025).

Regulations in Indonesia impose multiple sanctions to ensure compliance. The Financial Services Authority (OJK) has the authority to impose administrative sanctions on banks that fail or hinder the implementation of sharia principles (Muflikh & Baidhowi, 2025).

Sharia supervisory boards have a very serious individual legal responsibility. If the DPS provides reports, information, data, and/or documents that are not true, false, and/or misleading to the OJK, they can be punished with a maximum imprisonment of 5 years and a maximum fine of Rp 10 billion (Putri, 2025). Enforcement of individual criminal sanctions against DPS is very important, because it specifically aims to mitigate the agency risk of problems that are unique to Sharia commercial banks, namely the risk of DPS failure due to internal intervention, conflict of interest, or personal involvement that have been identified as challenges to the implementation of S-GCG. This layered sanction authority creates a strong incentive for Sharia Commercial Bank managers to ensure substantive compliance (Sekar, 2025)

In addition to DPS, the Internal Audit Unit (UAI) plays a crucial role in the governance ecosystem. The Internal Audit Charter at Sharia commercial banks confirms that the Internal Audit Unit (UAI) has the function of checking compliance with laws and regulations, and this explicitly

includes compliance with Sharia principles. The Internal Audit Unit (UAI) has full authority to carry out internal audits in all units of the bank and has direct lines of communication with the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board. Full access to all bank data (print and electronic) and the authority to conduct investigations into cases of suspected Code of Conduct (CoC) violations or fraud, strengthening the role of the Internal Audit Unit (UAI) as the first line of Defense for governance (Mildawati et al., 2025)

Good corporate governance relationship with the concept of sustainability

The sustainability of Sharia commercial banks cannot be separated from the effectiveness of Sharia Good Corporate Governance (GCG) seen from two dimensions, namely financial and ethical (social).

- a. Financial sustainability: The implementation of good governance is proven to be the secret of financial performance and long-term profitability of a company.³ empirical studies in Indonesia have shown that Good Corporate Governance has a significant positive effect on financial performance, measured through Return on Assets (ROA). Good Corporate Governance must ensure efficient, effective, economical, and productive management of resources (E3P) (Maharani et al., 2025)
- b. Ethical and social sustainability: the obligation of Corporate Social Responsibility (CSR) in Sharia Commercial Banks is a logical consequence inherent in Islamic teachings. The implementation of CSR and Islamic banking business activities is seen as activities that must be accounted for to Allah SWT on the day of judgment. Its main purpose is the realization of usefulness (maqashid al-Sharia). Therefore, social accountability requires a unique reporting framework, such as Islamic Social Reporting (ISR), which is philosophically different from conventional global standards (GRI) (Nufaisa & Aristantia, 2025)

3. RESEARCH METHOD

This study adopts a normative-juridical-qualitative approach reinforced by quantitative-descriptive content analysis to achieve a thorough depth of analysis. Normative and juridical approaches are focused on evaluating the regulatory framework of Good Corporate Governance (PBI/POJK) and theological foundations. This approach is based on library research and internet browsing of relevant secondary data.

To analyze the empirical impact and implementation in the field, this study adopts the empirical study framework commonly used in the field of Islamic banking, which often uses a quantitative approach to test the relationship between variables or qualitative case studies to explore implementation in specific branch offices.

Although this study is dominated by qualitative-juridical analysis, the discussion section refers to empirical simulations whose population includes Islamic commercial banks operating in Indonesia during the period 2014-2023, in accordance with relevant quantitative studies that have been carried out. Sampling in this discussion usually uses purposive sampling techniques against Sharia commercial banks that meet certain criteria.

4. RESULTS AND ANALYSIS

Implementation Of The Core Principles Of Good Corporate Governance Sharia

Sharia commercial banks in Indonesia have shown a high formal commitment to adopting the Sharia Good Corporate Governance framework. However, an ongoing challenge is bridging the gap between formal regulatory compliance and achieving true depth of ethical (substantive) compliance (Risma & Teku Dede 2025).

Empirical research consistently underscores the importance of Good Corporate Governance in promoting financial sustainability (Ningsih et al., 2025). The study of panel data shows that good GCG implementation contributes significantly to profitability, as measured by ROA. In addition to

GCG, liquidity ratios, such as Financing to Deposit Ratio (FDR), also show a significant positive influence on ROA.

On the other hand, operational efficiency, measured through the ratio of operating costs to operating income (BOPO), must be maximized. The results of the analysis often show that BOPO negatively affects ROA, stressing that effective Good Corporate Governance should encourage optimal resource management. Good Corporate Governance Sharia requires Strategic Control and management of organizational resources efficiently, effectively, economically, and productively (E3P) (Safitri, 2025). Good Sharia Corporate Governance performance should be reflected in strict cost management and high efficiency (Azzahra & Nugroho, 2025)

Although in general, Islamic banks have implemented the principles of Good Corporate Governance (accountability, transparency, fairness) effectively, there are critical areas that need improvement. One of the main challenges is the need for improvement in the comprehensive implementation of Sharia principles and the effectiveness of risk management (Rizal & Indani, 2025)

To ensure independence, the regulation requires disclosure of multiple positions as well as financial and family relationships of the Board of Commissioners. This disclosure mechanism is designed to prevent potential conflicts of interest that could harm the bank. However, a deeper structural challenge arises from the issue of personal involvement. Experience shows that poor governance practices, even in Islamic commercial banks, can be caused by weak internal controls and potential "corruption mentality" or greater system weaknesses. Regulations provide a prevention mechanism, but failure in substantive execution due to personal interests or a corrupt culture is the main cause of failure of Good Corporate Governance that seriously threatens the reputation and sustainability of banks (Sutanto et al., 2025) .

The role of the Sharia Supervisory Board (DPS) is a characteristic that conventional banking does not have. This Organ serves as the main gatekeeper for the moral integrity of Islamic commercial banks. DPS has the authority to oversee not only Islamic financial products, but also the management and administration of institutions. This close scrutiny directly acts as a mitigation of the risk of non-compliance, which, if it occurs, can lead to fatal reputational risks. The implementation of solid Good Corporate Governance is the key to rebuilding and maintaining public confidence in Islamic banking, especially when the sector. Facing a crisis or systemic risk (Ningsih et al., 2025).

Strong Good Corporate Governance serves as a capital of trust that allows the bank to strengthen its position, expand its network, and demonstrate effective performance in the long term.

Sharia compliance has been integrated into the bank's internal control functions. The Internal Audit Charter of Bank Syariah Indonesia, for example, explicitly lists "compliance with laws and regulations, including compliance with Sharia principles" as one of the scopes of internal audit. This integration shows that Sharia supervision is not only theoretical-normative but has been institutionalized in operational and audit mechanisms, ensuring DPS has a functional partner in the Internal Audit Unit (Qonita, 2023).

Sustainability through ethical transparency (Ihsan and ISR)

The concept of Ihsan in Islam, which is "worship Allah as if you see him, if you cannot see him then indeed he sees you," has a direct manifestation on the quality of Good Corporate Governance. Islamic banks that adopt Ihsan principles not only report Good Corporate Governance to the public in accordance with the rules (mandatory disclosure), but also obediently disclose additional information voluntarily (voluntary disclosure)(Dewanti & Birton, 2024)

These voluntary disclosures demonstrate transparency driven by sincere obedience and deep ethical commitment, rather than a mere regulatory burden. Banks driven by Ihsan commitment tend to build superior market credibility. This superior moral commitment in turn creates more stable

relationships with stakeholders and wins customer loyalty in the long run, as customers feel confident that the bank is operating with the highest integrity promised by Sharia (Dewanti & Birton, 2024).

Social accountability through Islamic Social Reporting (ISR)

CSR obligations in Sharia banks are a reflection of the role of humans as caliphs on Earth (caliph fiil ardh) and aim to achieve maqashid al-Sharia because social activities in Sharia business entities have different principles and philosophies from non-Sharia businesses. Conventional reporting standards such as the Global Reporting Initiative (GRI) are considered inadequate.

Therefore, the framework of Islamic Social Reporting (ISR) becomes a necessity to provide full disclosure in the context of Islam. ISR serves as an instrument of Sharia-based accountability, allowing stakeholders to assess whether the bank has fulfilled its social and ethical responsibilities, which are integral components of the sustainability of an Islamic bank (Abadi et al., 2020)

Table 1

Qualitative indicators of Sharia GCG and its impact on Non-financial sustainability

Source: data processed by the author, 2025

Qualitative Indicators S-GCG	Related Ethical Concepts	Measurement Method (Content Analysis)	Impact Sustainability
Depth Of Voluntary Disclosure	<i>Ihsan</i>	Frequency and elaboration of disclosure outside POJK / PBI.	Increased Trust Capital and reputation, reducing reputational risk.
Social Disclosure	ISR & <i>Maqashid Syariah</i>	The number of disclosed ISR items (for example, social programs, welfare funds).	Fulfillment of Social Responsibility and strengthening of social legitimacy in the eyes of the community.
Independence Disclosure	<i>Fairness</i>	Disclosure Of Financial/Family Relations Of The Board Of Commissioners.	Minimize conflicts of interest, speculation, and insider-trading.

Based on relevant quantitative study frameworks in Indonesia, GCG-Performance relationship testing often uses panel data regression analysis. Through diagnostic tests such as the Chow Test and the Hausman test, it is often found that the Random Effect Model (REM) is the most appropriate model.²² These results indicate that, in assessing the performance of Islamic commercial banks, unobserved specific characteristics of each bank (such as corporate culture, founding history, or founding ethos) have a significant and non-negligible influence, which is often more dominant than the Fixed Effect model.

Empirically, GCG is proven to be an important variable that increases Return on Assets (ROA). This suggests that investment in strong governance translates directly into financial value, reinforcing the argument that S-GCG is not an operating expense, but rather a strategic investment for long-term stability.

5. CONCLUSION

The implementation of Sharia Good Corporate Governance (SGCG) is an absolute prerequisite for Sharia commercial banks in Indonesia to maintain the sustainability of financial, ethical, and social dimensions through worldly and ukhrawi accountability. This strategy proved to be a significant performance driver, where the implementation of the E3P principles of effective, efficient, economical and productive contributed directly to improving the profitability (ROA) and operational resilience of the bank. In addition, the integrity of the system is legally strengthened through the role of the Sharia Supervisory Board which has broad authority and the risk of strict criminal accountability as a risk mitigation mechanism for sharia non-compliance. Ethical transparency based on the Ihsan principle also plays a crucial role in building capital market trust and long-term customer loyalty through voluntary disclosure. However, the main challenge still lies in the substantive implementation aspect, where personal issues and cultural barriers such as mental corruption are often gaps that can erode the effectiveness of the governance system even though the existing regulatory framework is adequate.

The implications of these findings confirm that the success of Islamic banks depends not only on formal compliance with regulations, but on the internalization of deep ethical values to create operational resilience and sustainable market confidence. In practical terms, bank management needs to strengthen the role of Sharia Supervisory Boards through the integration of digital surveillance technology and integrity training to minimize the risk of "mental corruption" that can damage the governance system from within. For future research, it is suggested that researchers conduct cross-country comparative studies with different regulatory backgrounds or use qualitative methods of phenomenology to delve deeper into how organizational culture influences individual compliance behavior. In addition, the exploration of the impact of digitalization on the effectiveness of Sharia Good Corporate Governance (SGCG) in mitigating contemporary risks is also a very relevant area to be developed.

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