



ISLAMICONOMIC: Jurnal Ekonomi Islam
Department of Islamic Economics
Faculty of Islamic Economics and Business
Universitas Islam Negeri Sultan Maulana Hasanuddin Banten
Jln. Syech Nawawi Al-Bantani-Andamui-Curug-Kota Serang 42171
BANTEN - INDONESIA

Phone: +62254 200323 || Fax: +62254 200022 || Website: www.journal.islamiconomic.or.id

INTEGRATING GOOD GOVERNANCE BUSINESS SHARIA INTO MAQASID SHARIA: EVIDENCE FROM ISLAMIC RURAL BANKS IN INDONESIA

**Muhammad Ridlo Zarkasyi,¹ Agung Lia Handayani,^{2*} Setiawan bin Lahuri,³
Royyan Ramdhani Djayusman,⁴ Adi Rahmannur Ibnu⁵**

^{1 2 3 4}Universitas Darussalam Gontor, Indonesia

⁵ University of Birmingham, Birmingham Law School, United Kingdom

* Corresponding author: agungliahandayani15@student.mhes.unida.gontor.ac.id

Information

ABSTRACT

Article History:

Received : 16.04.2025
Revised : 14.05.2025
Accepted : 06.06.2025

Keywords:

Good Governance Business Sharia; Maqasid Sharia; Islamic Banking.

This study explores the implementation of Good Governance Business Sharia (GGBS) at PT BPRS Mitra Mentari Sejahtera through the Maqasid Shariah framework. The research examines how governance principles rooted in Sharia values are translated into institutional practices and how they contribute to the realization of ethical and sustainable business objectives. Using a descriptive qualitative approach with a case study design, data were collected through interviews, documentation, and institutional reports, then analyzed using Atlas.ti 09. Findings reveal that BPRS Mitra Mentari Sejahtera has effectively incorporated GGBS principles by promoting transparency, accountability, and adherence to Sharia ethics. However, limited public disclosure—particularly the unavailability of annual reports—remains a major challenge, potentially weakening stakeholder trust and institutional credibility. The study emphasizes the need for stronger transparency mechanisms, enhanced collaboration with Sharia supervisory bodies, and continuous education to reinforce Maqasid Shariah within governance structures. Overall, this research underscores the pivotal role of GGBS in achieving Sharia objectives and advancing ethical governance in the Islamic financial sector.



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International \(CC BY-SA 4.0\)](https://creativecommons.org/licenses/by-sa/4.0/)

How to cite:

Zarkasyi, M., Handayani, A., Lahuri, S., Djayusman, R., & Ibnu, A. (2025). Integrating Good Governance Business Sharia into Maqasid Sharia: Evidence from Islamic Rural Banks in Indonesia. *Islamiconomic: Jurnal Ekonomi Islam*, 16 (1). DOI: <https://doi.org/10.32678/ije.v16i1.906>.

A. INTRODUCTION

The implementation of Good Corporate Governance (GCG) in the Islamic banking sector aims to make Islamic banks more in accordance with Sharia principles (Pratiwi, 2016). The implementation of GCG in the Islamic banking industry is crucial because it must comply with Sharia principles in every aspect of its operations (Rojali, 2021). The importance of Islamic banking operations being fully implemented based on Sharia principles is the focus in realizing the vision of a more Sharia-compliant Islamic bank (Wafi, 2020).

Good Governance of Islamic Business (GGBS) is considered a key element to maintain the sustainable growth of a business. The ability to ensure business continuity is vital to provide maximum benefits for all interested parties (Meilani, 2015). Islamic business principles emphasize transparency, fairness, and sustainability, with GGBS and Maqasid Sharia being the main pillars in achieving these goals (Cahyono, 2020). The principle of social justice is also an important part of the implementation of the Islamic banking system (Amaroh, 2014). So the GGBS general guidelines become a benchmark for cultural change and evaluation in business governance (Meilani 2015). The implementation of GGBS is a critical component for Islamic financial institutions, especially Islamic Rural Banks (BPRS) (Aziz et al., 2022).

Table 1. Indonesian Banking Development Roadmap for BPRS Industry

Jumlah Bank dan Jaringan Kantor	2015	2016	2017	2018	2019	2020	Jun-21
Jumlah BPRS	163	166	167	167	164	163	163
Badan Hukum	163	166	167	167	164	163	163
- PT	163	166	167	167	164	163	163
- PD	-	-	-	-	-	-	-
- Kop	-	-	-	-	-	-	-
Kantor BPRS	267	261	266	286	331	338	341
- KP	163	166	167	167	164	163	163
- KC	104	95	99	119	167	175	178

Source: Financial Services Authority (Data Processed)

In the last five years, the industrial sector and BPRS have continued to experience positive performance developments. Despite facing uncertainties caused by intense competition among Financial Services Institutions (FSIs), such as conventional banks, the sector has continued to perform well. Nonetheless, the sector as a whole continues to experience positive developments in its performance, demonstrating its adaptability to change and its ability to compete in a competitive business environment (OJK, 2021). Good implementation of GGBS in Islamic banks can also build investor confidence in company performance and value (Febrianto & Fitriana, 2020). This is a crucial step in attracting investment and ensuring the sustainability of Islamic banks' businesses (Arinda et al., 2022). In developing an Islamic bank performance evaluation system, it is important to include indicators that reflect these aspects (Antonio, M.S., 2012).

Therefore, this is very necessary so that Islamic financial institutions can develop optimally and under rapid business changes (Aziz et al., 2022). Through a deep understanding of maqasid al-sharia, Islamic financial institutions can conduct more comprehensive studies on Islamic financial products. This will enable them to develop innovative products that align with Sharia principles while fulfilling the objectives of Shariah (Ahmed, 2011)(Soleh et al., 2022). Thus, Islamic financial institutions can be more creative in creating new products and competing with existing products in conventional banks (Kamal & Rahmati, 2020).

Several previous studies have explained that GGBS is a crucial concept in Islamic financial institutions (IFIs) because it plays a significant role in the integration and harmonization of governance within these institutions. Research by (Prabowo & Jamal, 2017) shows that the role of the Sharia Supervisory Board (SSB) is crucial in ensuring Sharia-compliant practices in Islamic banking. From research (Anas et al., 2022) the GGBS is necessary to ensure that the principles of Islamic finance are properly applied and under Maqasid Shariah, which is the ultimate goal of Islamic law.

This finding is consistent with the observation that sharia governance is a key factor that distinguishes the operations of Islamic banks from those of conventional banks. Another study shows that the implementation of good governance can have a positive impact on the financial performance of Islamic banks in Indonesia (Carmidah & Sukirno, 2021). Additionally, GGBS plays a crucial role in enabling Islamic financial institutions to make a significant contribution to economic empowerment, particularly for micro, small, and medium-sized enterprises (MSMEs). As such, GGBS serves as a foundation for Shariah compliance and as a key to inclusive and sustainable economic growth. The implementation of GGBS is therefore not only a compliance requirement but also a strategy to improve performance and make a positive contribution to the local economy (Setiawan & Saputri, 2022).

The implementation of GGBS at BPRS Mitra Mentari Sejahtera Ponorogo is expected to contribute to the realization of Maqasid Sharia by ensuring that the institution's operations adhere to ethical practices and comply with Sharia principles. To achieve the highest goal of Maqasid Sharia, Islamic banks' management needs to follow governance standards and guidelines that are in accordance with Sharia principles. The implementation of good corporate governance in accordance with Sharia principles is a step to maintain business sustainability by applying *akhlaqul karimah*. The main objective of this implementation is to create *rahmatan lil 'alamin* and achieve the objectives of sharia (Herlyanto, 2020). So, in the absence of sharia-compliant governance in Islamic financial institutions, there will be a lack of consistency in complying with sharia principles, potentially leading to ethical and operational differences (Agustina & Abd. Majid, 2020). This can result in a loss of credibility and trust from stakeholders, which impacts the overall performance and sustainability of Islamic banks (Ramadhanti & Laila, 2020).

B. LITERATURE REVIEW

Several studies have investigated the relationship between the implementation of Good Governance Business Syariah (GGBS) and the achievement of Islamic banking performance from the Maqasid Sharia perspective (Holili, 2017). Assessed GGBS implementation using a national policy index and evaluated bank performance

through Maqasid Sharia indicators and profitability measures. The study found a yearly increase in GGBS implementation, although this did not directly translate to Maqasid achievement (Herlyanto, 2020). Further noted that while GGBS implementation reached 93%, it did not significantly impact overall Maqasid performance, except for a positive effect on justice-related objectives (Herlyanto, 2020).

(Wahyulaili et al., 2018) examined the effects of GGBS, company size, and capital structure on Maqasid Sharia achievement. Findings revealed that GGBS negatively affected Maqasid performance, company size had a positive influence, and capital structure showed no significant impact. Similarly, (Jumansyah Syaifei (2013) reported fluctuating trends in both GGBS implementation and maqasid achievement across Indonesian Islamic banks.

(Ismail et al., 2021) offered a more comprehensive approach by employing the Integrated Maqasid Al-Shariah Performance Measure (IMSPM), which integrates religious and financial dimensions. Their results indicated that variables such as the number of commissioners, audit committees, directors, sharia supervisory board members, institutional ownership, and company age had no significant effect on maqasid sharia performance, suggesting that formal governance mechanisms alone are insufficient to substantially drive maqasid objectives.

Other research explored board characteristics and their impact on maqasid performance. (Pranata & Laela, 2020) found that commissioner expertise positively affected Maqasid performance, whereas board independence and tenure negatively influenced it by (Zainuri et al., 2021) demonstrated a significant positive effect of GGBS on Islamic banks' profit growth. Especially during external crises (Rito & Azzahra, 2018). confirmed that GGBS collectively influenced financial performance based on the Islamic Financial Performance Index, with commissioners playing a significant partial role.

In terms of transparency, (Meilani, 2016) established a positive relationship between GGBS implementation and voluntary disclosure, indicating that better Sharia governance correlates with higher information openness. Conversely, (Gofar & Dewi, 2021) highlighted inadequacies in governance arrangements for investment managers, particularly concerning the independence principle and the spin-off mechanism for Islamic business units.

Overall, the existing literature suggests that while GGBS plays a crucial role in promoting Maqasid Sharia achievement and financial performance, its effectiveness depends heavily on institutional context, implementation quality, and managerial characteristics. This highlights the need for a more integrated and adaptive Sharia governance model tailored to the contemporary requirements of Islamic banking.

C. METHODOLOGY

The type of research used in this study is descriptive qualitative research, which aims to provide an overview of the application of GGBS in terms of Maqasid Sharia. In this qualitative research, researchers describe the implementation of GGBS at BPRS Mitra Mentari Sejahtera Ponorogo and review it with Maqasid Sharia (Yonna. Denzin, 2010).

This research is a descriptive qualitative study aimed at providing a high-level overview of the implementation of GGBS in light of Maqasid Sharia at BPRS Mitra

Mentari Sejahtera Ponorogo (Sugiyono, 2018). This study utilizes a case study design to explore the implementation of Good Governance and Business Standards (GGBS) within the framework of Maqasid Sharia at PT BPRS Mitra Mentari Sejahtera in Ponorogo. This approach enables an in-depth analysis of the phenomenon within its real-world context, highlighting the holistic integrity of the case being studied.

Conducted from December 2022 to January 2023, the research focuses on BPRS Mitra Mentari Sejahtera due to its commitment to Sharia-compliant business principles and its role in advancing local Islamic finance. The study aims to address gaps in the existing literature concerning the implementation of GGBS and the fulfillment of Maqasid Shariah at the local level.

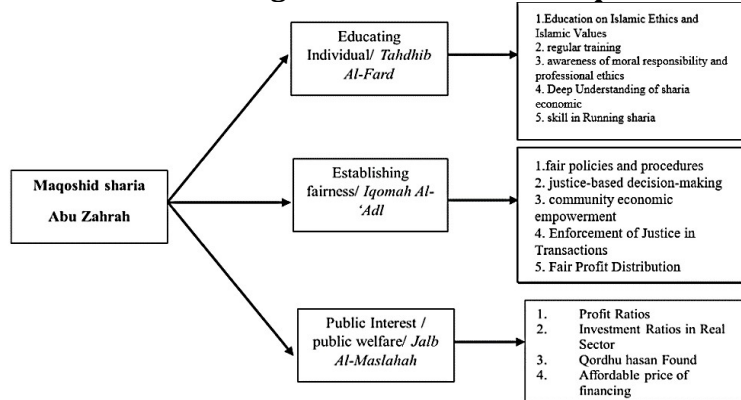
A purposive sampling technique was employed to select relevant Islamic microfinance institutions, guided by specific criteria to ensure the inclusion of knowledgeable informants. Key criteria included identifying institutions based on reputation and willingness to participate, as well as selecting individuals with pertinent experience and understanding of GGBS and Maqasid Sharia principles, such as board members and experienced staff.

D. RESULT AND ANALYSIS

Implementation of Maqasid Sharia in Good Governance Business Syariah (GGBS) at PT BPRS Mitra Mentari Sejahtera

This study aims to analyze the implementation of *Good Governance Business Syariah* (GGBS) at PT BPRS Mitra Mentari Sejahtera by employing the framework of *Maqasid Shariah* according to Abu Zahrah, which consists of three main dimensions: *tahdhib al-fard* (educating the individual), *iqomah al-'adl* (establishing justice), and *jalb al-maslahah* (promoting public welfare).

Figure 1. Abu Zahra's Maqasid Sharia



Educating the Individual (*Tahdhib al-Fard*)

BPRS Mitra Mentari Sejahtera demonstrates a strong commitment to Islamic ethics education and the cultivation of moral values, including honesty, justice, trustworthiness, and professionalism. Through regular training programs, the bank seeks to enhance both the technical competence and ethical awareness of its employees in accordance with Sharia principles. These programs are not limited to skill development but also aim at character building and moral awareness, in line

with the maqasid of *tahdhib al-fard*. This contributes to the creation of an integrity-based and transparent corporate culture in providing services to customers.

Furthermore, the bank actively promotes Islamic economic literacy among the public through educational and outreach activities. By deepening understanding of Islamic financial principles, BPRS Mitra Mentari Sejahtera helps increase public awareness of the importance of adopting a Sharia-compliant financial system. Overall, the educational aspect at BPRS Mitra Mentari Sejahtera aligns well with *Maqasid Shariah*, although it could be further strengthened through broader social engagement and community-based educational initiatives.

Establishing Justice (*Iqomah al-'Adl*)

The bank enforces policies and procedures that ensure fairness for all stakeholders through efficiency, transparency, and consistency, under the supervision of the compliance unit and the Sharia Supervisory Board (DPS). Decision-making processes are conducted independently, free from conflicts of interest, and guided by objectivity and fairness — in full alignment with the maqasid of *iqomah al-'adl*.

The MIDORANG (Mitra Syariah Dodolan Sembarang) program is a concrete example of economic empowerment based on fairness and equity. Using *murabahah* contracts, customers can acquire essential goods without receiving cash directly, ensuring protection from *gharar* and maintaining Sharia compliance. This practice embodies the economic justice and inclusiveness promoted in Islamic finance.

Additionally, BPRS ensures fair profit distribution by maintaining transparency in all financing-related costs and providing clear information disclosure. Each transaction is conducted free from *riba*, *maysir*, *gharar*, and other unethical elements, thus promoting equitable treatment and strengthening public trust in Islamic banking institutions.

Promoting Public Welfare (*Jalb al-Maslahah*)

In terms of public welfare, BPRS Mitra Mentari Sejahtera actively contributes to community well-being through its social and economic programs. The bank supports initiatives such as the provision of ambulance facilities for Muhammadiyah General Hospital and the Qardhul Hasan financing program for micro, small, and medium enterprises (MSMEs) affected by the COVID-19 pandemic—offered without administrative fees, margins, or profit-sharing. This initiative embodies the concept of *jalb al-maslahah*, enhancing social welfare and economic resilience within the community.

The bank also fulfills its social and environmental responsibilities through education, healthcare assistance, and environmental conservation efforts such as tree planting and waste management. Its adoption of the Financial Services Authority's (OJK) *Sustainable Finance* policy further reflects environmental consciousness consistent with Islamic ethical values.

Moreover, BPRS upholds the principles of openness and transparency by disclosing essential information—such as its vision, mission, financial condition, governance structure, and policies—while safeguarding customer confidentiality. These practices enhance institutional accountability and public trust.

Overall, the implementation of *Good Governance Business Syariah* at PT BPRS Mitra Mentari Sejahtera aligns with the objectives of *Maqasid Shariah* as conceptualized by Abu Zahrah. The dimension of *tahdhib al-fard* is realized through ethics education and continuous training. *Iqomah al-'adl* is reflected in fair, transparent, and independent decision-making, while *jalb al-maslahah* is evident in the bank's social contributions, community empowerment, and environmental concerns. Although further improvements can be made in transparency and public participation, the findings indicate that BPRS Mitra Mentari Sejahtera has successfully implemented GGBS as a framework for ethical, equitable, and welfare-oriented Islamic governance.

E. CONCLUSION

Using Abu Zahra's elaboration of *Maqasid Shariah* as the framework for our analysis, our research concludes that PT Mitra Mentari Sejahtera applies a comprehensive approach in nurturing individuals, including education in Islamic ethics and Islamic values, periodic training, awareness of moral responsibility and professional ethics, as well as a deep understanding of Islamic economic principles and skills in running sharia business. In addition, in upholding justice, the company establishes fair policies and procedures, makes decisions based on the principles of justice, empowers the community's economy, distributes profits fairly, and upholds fairness in transactions. In addition, PT Mitra Mentari Sejahtera also demonstrates a commitment to public welfare by serving the community, supporting community welfare initiatives, increasing environmental awareness, upholding openness and transparency, and encouraging community participation.

F. REFERENCES

- Abdullah Othman, A. H., Soualhi, Y., & Kassim, S. (2021). Do Islamic Banking Financial Instruments Achieve Equitable Income and Wealth Distribution? *Al Qasimia University Journal of Islamic Economics*. <https://doi.org/10.52747/aqujie.1.2.70>
- Adriana, N. (2023). Pola Konsumsi Masyarakat Di Desa Parit Baru Kecamatan Selakau Kabupaten Sambas Pada Aspek Masalah Dalam Maqasid Syariah. *Jurnal Muamalat Indonesia - Jmi*. <https://doi.org/10.26418/jmi.v3i1.61990>
- Agung Lia Handayani. (2023). *Interview Results with Muhammad Taufiq, PE. Compliance*.
- Agustina, M., & Abd. Majid, M. S. (2020). Do Good Corporate Governance and Financing Risk Management Matter for Islamic Banks' Performance in Indonesia? *Etikonomi*. <https://doi.org/10.15408/etk.v19i2.15080>
- Ahmed, H. (2011). *Product Development in Islamic Banks*. Edinburgh University Press. <https://doi.org/10.1515/9780748644889>
- Ali, M. M., & Hassan, R. (2020). Survey on Shari'ah non-compliant events in Islamic banks in the practice of tawarruq financing in Malaysia. *ISRA International Journal of Islamic Finance*, 12(2), 151–169. <https://doi.org/10.1108/IJIF-07-2018-0075>
- Amaroh, S. (2014). PRINSIP KEADILAN SOSIAL DAN ALTRUISME DALAM PENERAPAN SISTEM PERBANKAN SYARIAH. *Economica: Jurnal Ekonomi Islam*, 5(2), 87–106. <https://doi.org/10.21580/economica.2014.5.2.771>
- Anas, I. F., Kambut, A., & A, R. V. (2022). Analisis Implementasi Kerangka Kerja

- Kepatuhan Syariah Sebagai Upaya Mitigasi Risiko Kepatuhan Pada Bank Syariah. *Jurnal Ekonomi Rabbani*. <https://doi.org/10.53566/jer.v2i2.106>
- Antonio, M. S., et al. (2012). The Use of Camel Rating System, Economic Value Added and Cash Flow Added Value Methods in Assessing the Performance of Islamic Banks. *Journal of Islamic Finance*, 1(1), 7–23.
- Arinda, N., Setiawan, I., & Triuspitorini, F. A. (2022). Analisis Pengaruh Faktor Internal dan Eksternal terhadap Non-Performing Financing pada Bank Pembiayaan Rakyat Syariah di Indonesia. *Journal of Applied Islamic Economics and Finance*, 2(3), 480–490. <https://doi.org/10.35313/jaief.v2i3.3026>
- Aziz, U. A., Mubarak, J., & Susanto, H. (2022). Peran Dewan Pengawas Syariah dalam Penerapan Tata Kelola Bank Pembiayaan Rakyat Syariah. *Jurnal Akuntansi Dan Keuangan Islam*, 10(2), 149–162. <https://doi.org/10.35836/jakis.v10i2.342>
- Cahyono, D. T. (2020). Analisis Perbandingan Kinerja Perbankan Syariah dengan Pendekatan Profitabilitas dan Maqasid Shari'ah (Studi Kasus pada Bank Syariah Mandiri dan Bank Muamalat Indonesia Periode Tahun 2013-2017). *Muslim Heritage*, 5(1), 183–196. <https://doi.org/10.21154/muslimheritage.v5i1.1986>
- carmidah, carmidah, & Sukirno, S. (2021). Corporate Governance Dan Kinerja Keuangan Bank Syariah Di Indonesia. *Akuisisi Jurnal Akuntansi*. <https://doi.org/10.24127/akuisisi.v17i1.570>
- Fauzi, A. A., & Suryani, T. (2019). Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust and loyalty in Indonesian Islamic banking. *Journal of Islamic Marketing*, 10(1), 269–289. <https://doi.org/10.1108/JIMA-04-2017-0048>
- Febrianto, H. G., & Fitriana, A. I. (2020). MENILAI TINGKAT KESEHATAN BANK DENGAN ANALISIS METODE RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, CAPITAL PADA BANK SYARIAH DI INDONESIA. *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 6(1), 139–160. <https://doi.org/10.36908/isbank.v6i1.135>
- Gofar, A. A. M., & Dewi, G. (2021). Implementation of the Prudential Principle (Al-Ihtiyathi) on Investment Manager Regulations in Managing Sharia Mutual Funds in Indonesia. *Proceedings of the Asia-Pacific Research in Social Sciences and Humanities Universitas Indonesia Conference (APRISH 2019)*, 558(Aprish 2019), 727–733. <https://doi.org/10.2991/assehr.k.210531.091>
- Gumilar, I. (2018). PARTISIPASI MASYARAKAT PESISIR DALAM PELESTARIAN EKOSISTEM HUTAN MANGROVE (Studi Kasus Di Kabupaten Indramayu Jawa Barat). *Sosiohumaniora*. <https://doi.org/10.24198/sosiohumaniora.v20i2.14707>
- Herlyanto, F. D. (2020). ANALISIS PENERAPAN GOOD GOVERNANCE BISNIS SYARIAH DALAM MENCAPAI MAQASID SYARIAH PADA BANK UMUM SYARIAH DI INDONESIA. *El Muhasaba Jurnal Akuntansi*, 11(1), 36. <https://doi.org/10.18860/em.v11i1.7324>
- Hermawan, Y., & Suryono, Y. (2016). Partisipasi Masyarakat Dalam Penyelenggaraan Program-Program Pusat Kegiatan Belajar Masyarakat Ngudi Kapinteran. *JPPM (Jurnal Pendidikan Dan Pemberdayaan Masyarakat)*. <https://doi.org/10.21831/jppm.v3i1.8111>
- Holili, T. (2017). Analisis Penerapan Good Governance Business Syariah dan Pencapaian Kinerja Perbankan Syariah di Indonesia Ditinjau dari Maqasid Syariah dan Profitabilitas. *Jurnal Akuntansi FEB Universitas Mataram*, 1(1), 1–13.

- Ibrahim, A. A. (2019). Resolusi Sosial Ekonomi Manajemen Zakat Sebagai Problem Solving Dalam Mewujudkan Kesejahteraan Masyarakat. *Jurnal Md*. <https://doi.org/10.14421/jmd.2019.52-07>
- Ismail, F., Sumaila, N., Maradita, A., Hartono, N., Mollah, S., Zaman, M., Kholid, M. N., Bachtiar, A., Reyl Deza, R. L., Sofyani, H., Pahlevi, R. W., Sudrajat, A., Mardiani, L., Yadiati, W., ..., Budiono, A., Gatandi, T. A., Filianti, D., Milenia, H. F., ... Abdullah, N. I. (2021). Are Islamic Banks Different? The Application of the Radical Affinity Index. *Journal of Islamic Accounting and Business Research*, 5(2), 247–260. <https://doi.org/10.20473/vol8iss20216pp727-742>
- Jumansyah Syafei, A. W. (2013). Analisis Penerapan Good Governance Business Syariah dan Pencapaian Maqasid Syariah Bank Syariah di Indonesia. *Jurnal Al-Azhar Indonesia Seri Pranata Sosial*, 2(1), 25–38.
- Kamal, H., & Rahmati, A. (2020). KONSEP MAQASID SYARIAH DALAM PENGEMBANGAN PRODUK LEMBAGA KEUANGAN ISLAM. *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah*, 2(2), 120–133. <https://doi.org/10.52490/at-tijarah.v2i2.962>
- Kholid, M. N., & Bachtiar, A. (2015). Good Corporate Governance Dan Kinerja Maqasid Syariah Bank Syariah Di Indonesia. *Jurnal Akuntansi & Auditing Indonesia*. <https://doi.org/10.20885/jaai.vol19.iss2.art4>
- Limajatini, Wibowo, S., Sutandi, & Komarudin, H. (2021). Pengaruh Ukuran Perusahaan, Capital Intensity terhadap Tax Avoidance dengan Variabel Opinion Shoothing Sebagai Variabel Intervening pada Perusahaan Manufaktur di BEI. *Akuntknologi : Jurnal Ilmia Akuntansi Dan Teknologi*, 13, 1–12.
- Meilani, S. E. R. (2015). Hubungan Penerapan Good Governance Business Syariah terhadap Islamicity Financial Performance Index Bank Syariah di Indonesia. *Seminar Nasional Dan The 2nd Call for Syariah Paper*, 183–197.
- Meilani, S. E. R. (2016). Penerapan Good Governance Business Syariah (GGBS) dan Voluntary Disclosure (Studi pada Perusahaan Perbankan Syariah di Indonesia Periode 2010-2014). *Eka Cida*, 1(669), 125–139.
- Mollah, S., & Zaman, M. (2015). Shari'ah Supervision, Corporate Governance and Performance: Conventional vs. Islamic Banks. *Journal of Banking & Finance*. <https://doi.org/10.1016/j.jbankfin.2015.04.030>
- Munawar, A. (2019). *Pemberdayaan Badan Usaha Milik Desa Melalui Kelompok Ekonomi Kewirausahaan Secara Partisipatif*. <https://doi.org/10.31219/osf.io/pwb2g>
- Nurhaida, D., Wijaya, A. K., Taufiqurokhman, Andriansyah, A., & Qolbiyyah, Q. (2023). Pelatihan Perencanaan Keuangan Keluarga Dan Investasi Sesuai Prinsip Syariah. *Jipemas Jurnal Inovasi Hasil Pengabdian Masyarakat*. <https://doi.org/10.33474/jipemas.v6i1.19328>
- OJK. (2021). Roadmap Pengembangan Perbankan Indonesia bagi Industri BPR dan BPRS. *Paper Knowledge . Toward a Media History of Documents*, 3(April), 49–58.
- Prabowo, B. A., & Jamal, J. Bin. (2017). Peranan Dewan Pengawas Syariah terhadap Praktik Kepatuhan Syariah dalam Perbankan Syariah di Indonesia. *Jurnal Hukum IUS QUIA IUSTUM*, 24(1), 113–129. <https://doi.org/10.20885/iustum.vol24.iss1.art6>
- Pranata, M. W., & Laela, S. F. (2020). BOARD CHARACTERISTIC, GOOD CORPORATE GOVERNANCE AND MAQASHID PERFORMANCE IN ISLAMIC BANKING. *Journal of*

- Islamic Monetary Economics and Finance*, 6(2), 463–486.
<https://doi.org/10.21098/jimf.v6i2.1189>
- Pratiwi, A. (2016). Pengaruh Kualitas Penerapan Good Corporate Governance (GCG) terhadap Kinerja Keuangan pada Bank Umum Syariah di Indonesia (Periode 2010-2015). *Al-Tijary*, 2(1), 55–76. <https://doi.org/10.21093/at.v2i1.610>
- Ramadhanti, I., & Laila, N. (2020). ANALISIS PERBANDINGAN TINGKAT KESEHATAN BANK MENGGUNAKAN RASIO YANG TERDAPAT PADA RGEK (BANK DEVISA KONVENSIONAL DAN BANK DEVISA SYARIAH PERIODE 2014-2018). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(7), 1362. <https://doi.org/10.20473/vol7iss20207pp1362-1377>
- Rarasati, A. D., Trigunaryah, B., Too, E., Lamari, F., & Bahwal, F. F. (2019). Islamic Financing for Infrastructure Projects and Its Implementation Barriers. *Matec Web of Conferences*. <https://doi.org/10.1051/mateconf/201927006005>
- Rito, R., & Azzahra, F. (2018). Peran Audit Internal Dalam Good Corporate Governance Bank Syariah Di Indonesia. *Agregat*, 2(1), 79–99. <https://doi.org/10.22236/agregat>
- Rojali, A. rojali. (2021). Analisis pengaruh penerapan Good Corporate Governance terhadap kinerja Perbankan Syariah di Kota Medan. *Juripol*, 4(1), 276–284. <https://doi.org/10.33395/juripol.v4i1.11038>
- Setiawan, W., & Saputri, P. L. (2022). Edukasi Akses Keuangan Bagi UMKM Batik Sultan Kota Semarang Melalui Pembiayaan Syariah. *ABDIMASKU: JURNAL PENGABDIAN MASYARAKAT*, 5(3), 451. <https://doi.org/10.33633/ja.v5i3.666>
- Soleh, M., Yasin, Z., & Yusuf, H. (2022). Penerapan Kepatuhan Syariah dan Peraturan Jabatan Notaris pada Lembaga Keuangan Syariah di Indonesia. *Qonuni: Jurnal Hukum Dan Pengkajian Islam*, 2(01), 15–24. <https://doi.org/10.59833/qonuni.v2i01.723>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta. Venus.
- Umayatin, S., & Agustina, T. S. (2023). Komitmen Organisasional Karyawan Indomaret Di Bojonegoro Ditinjau Dari Keadilan Organisasional, Kepuasan Kerja Dan Trust. *Jurnal Bisnis Dan Manajemen*. <https://doi.org/10.23960/jbm.v19i1.1103>
- Wafi, I. (2020). Peranan Good Corporate Governance Dalam Perbankan Syariah. *NBER Working Papers, Syariati*, (2), 89. <http://www.nber.org/papers/w16019>
- Wahyulaili, K., Puspitasari, N., & Singgih, M. (2018). Analisis Pengaruh Good Governance Bisnis Syariah, Ukuran Perusahaan, dan Struktur Modal terhadap Kinerja Perbankan Syariah. *Indonesian Journal of Islamic Economics & Finance*, 10(3), 27–47.
- Wahyuni, A. (2020). *Analisis Penerapan Good Corporate Governance pada Perbankan Syariah (Studi pada Bank BNI Syariah KCU Makassar)*. [repositori.uin-alauddin.ac.id. http://repositori.uin-alauddin.ac.id/19771/](http://repositori.uin-alauddin.ac.id/19771/)
- Yonna. Denzin, N. K. dan S. L. (2010). *Handbook of Qualitative Research*.
- Zainuri, Z., Mahardiyanto, A., & Rohmah, R. M. (2021). Pengaruh Fungsi Manajemen Koperasi Pondok Pesantren Dan Etos Kerja Islami Terhadap Pembentukan Jiwa Wirausaha Santri Di Pondok Pesantren Al-Qodiri Jember. *E-Journal Ekonomi Bisnis Dan Akuntansi*. <https://doi.org/10.19184/ejeba.v8i1.23215>