

The Impact of the Implementation of Sharia Good Corporate Governance on Financial Performance at Bank Syariah Indonesia KCP Binjai

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Abstrak. Penelitian ini bertujuan untuk menganalisis pengaruh penerapan Good Corporate Governance (GCG) Syariah terhadap kinerja keuangan Bank Syariah Indonesia (BSI) Kantor Cabang Pembantu (KCP) Binjai. Penelitian menggunakan pendekatan kuantitatif dengan metode asosiatif. Data primer diperoleh melalui kuesioner yang disebarikan kepada seluruh karyawan BSI KCP Binjai, sedangkan data sekunder berasal dari laporan keuangan dan laporan GCG selama periode 2022–2024. Variabel independen dalam penelitian ini adalah penerapan GCG Syariah yang diukur melalui enam dimensi, yaitu transparansi, akuntabilitas, responsibilitas, independensi, kewajaran, dan kepatuhan syariah. Variabel dependen adalah kinerja keuangan yang diproksikan dengan Return on Assets (ROA). Data dianalisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa secara simultan penerapan GCG Syariah berpengaruh signifikan terhadap kinerja keuangan BSI KCP Binjai. Secara parsial, transparansi, akuntabilitas, independensi, kewajaran, dan kepatuhan syariah berpengaruh positif dan signifikan terhadap ROA, sedangkan responsibilitas berpengaruh positif namun tidak signifikan. Kepatuhan syariah merupakan variabel yang paling dominan memengaruhi kinerja keuangan. Penelitian ini menegaskan bahwa penerapan GCG Syariah yang efektif menjadi faktor strategis dalam meningkatkan kinerja dan kepercayaan publik pada perbankan syariah.

Kata kunci: GCG Syariah; Kinerja Keuangan; Bank Syariah.

Abstract. This study aims to examine the effect of Sharia Good Corporate Governance (GCG) implementation on the financial performance of Bank Syariah Indonesia (BSI) Kantor Cabang Pembantu (KCP) Binjai. The research employs a quantitative approach with an associative method. Primary data were collected through questionnaires distributed to all employees of BSI KCP Binjai, while secondary data were obtained from financial statements and GCG reports for the period 2022–2024. The independent variable is Sharia GCG implementation, measured through six dimensions: transparency, accountability, responsibility, independence, fairness, and Sharia compliance. The dependent variable is financial performance, proxied by Return on Assets (ROA). Data were analyzed using multiple linear regression. The results indicate that, simultaneously, Sharia GCG implementation has a significant effect on the financial performance of BSI KCP Binjai. Partially, transparency, accountability, independence, fairness, and Sharia compliance have positive and significant effects on ROA, while responsibility shows a positive but insignificant effect. Sharia compliance is identified as the most dominant factor influencing financial performance. These findings highlight that effective Sharia GCG implementation serves as a strategic mechanism to enhance financial performance and strengthen public trust in Islamic banking institutions.

Keywords: Sharia Good Corporate Governance; Financial Performance; Islamic Banking.

Introduction

The Islamic banking industry has experienced significant growth in Indonesia over the past two decades, driven by increasing public demand for financial services that comply with Islamic principles. As the country with the largest Muslim population in the world, Indonesia provides a substantial market for Sharia-compliant financial institutions. By 2022, Islamic banking accounted for approximately 6% of the total assets of the national banking system, reflecting steady expansion in assets, branch networks, and product diversification (Iqbal *et al.*, 2024). This rapid growth necessitates strong institutional management and governance to ensure sustainability, stability, and public trust in Islamic financial institutions. The success and sustainability of Islamic banks are closely linked to their financial performance, which serves as a primary indicator of institutional health and competitiveness. Financial performance reflects a bank's ability to manage resources efficiently, generate profits, and mitigate financial risks. Commonly used indicators in Islamic banking include Return on Assets (ROA), Return on Equity (ROE), and net profit. Among these, ROA is widely recognized as a key measure of profitability, as it demonstrates how effectively a bank utilizes its assets to generate income (Melita & Wagiyo, 2020).

Previous studies have confirmed that ROA remains a reliable indicator for assessing the financial performance of Islamic banks, while variables such as Non-Performing Financing (NPF) and Financing-to-Deposit Ratio (FDR) significantly influence profitability levels (Susilawati & Nurulrahmatiah, 2021). However, financial performance in Islamic banking cannot be evaluated solely through quantitative financial indicators. The quality of corporate governance plays a crucial role in shaping financial outcomes and long-term stability. Good Corporate Governance (GCG) provides a framework for directing and controlling organizations through principles such as transparency, accountability, responsibility, independence, and fairness. In the context of Islamic banking, GCG is integrated with Sharia principles, forming what is known as Sharia

Good Corporate Governance. Effective implementation of Sharia GCG ensures not only regulatory compliance but also ethical conduct aligned with Islamic values, which strengthens institutional credibility and stakeholder confidence (Saputra & Ihsan, 2021; Wahyuningsih & Isfandayani, 2021). Empirical evidence suggests that the application of GCG principles positively affects the financial performance of Islamic banks. Banks that consistently apply transparent reporting, accountable management, and fair treatment of stakeholders tend to achieve better profitability and operational efficiency (Malahayati, 2020). Moreover, the integration of Islamic Corporate Governance and Islamic Social Reporting has been shown to enhance ROA by reinforcing ethical responsibility and social accountability, thereby improving the overall reputation and performance of Islamic banks (Reski *et al.*, 2024). These findings highlight that ethical governance is not merely a moral obligation but also a strategic factor influencing financial success. An essential component of Sharia GCG is the role of the Sharia Supervisory Board (*Dewan Pengawas Syariah/DPS*), which ensures that all banking activities comply with Islamic law. The effectiveness of DPS oversight significantly contributes to improving financial performance by reducing Sharia non-compliance risk and strengthening internal control mechanisms.

Research indicates that strong DPS governance positively influences profitability indicators, including ROA, by enhancing operational discipline and reinforcing public trust (Febryana *et al.*, 2025). Furthermore, adherence to Islamic ethical principles has been found to increase customer confidence, which in turn supports financial stability and sustainable growth in Islamic banks (Ramadhani & Susetyo, 2025). Despite its importance, the implementation of Sharia GCG faces considerable challenges, particularly at the branch office level, such as *Kantor Cabang Pembantu* (KCP). These challenges include limited human resource capacity, insufficient understanding of Sharia governance principles, regulatory complexity, and socio-cultural factors within local communities (Amin *et al.*, 2024; Azzakni, 2025). Inconsistent implementation between head offices and branch units may weaken governance

effectiveness, potentially affecting financial performance at the operational level. Therefore, evaluating Sharia GCG practices at branch offices is essential to ensure uniform governance standards across the organization. Based on the foregoing discussion, examining the influence of Sharia Good Corporate Governance on the financial performance of Islamic banks is both relevant and necessary. This study focuses on *Bank Syariah Indonesia* (BSI) KCP Binjai to analyze how the implementation of Sharia GCG affects financial performance indicators. The findings of this research are expected to contribute to the academic literature on Islamic banking governance and provide practical insights for bank management in strengthening governance practices to enhance financial performance and institutional sustainability.

Research Methodology

This study employs a quantitative research design with an associative approach to examine the effect of Sharia Good Corporate Governance (GCG) implementation on financial performance. The research was conducted at Bank Syariah Indonesia (BSI) KCP Binjai, North Sumatra. The data used in this study consist of primary and secondary sources. Primary data were collected through structured questionnaires distributed to all employees of BSI KCP Binjai to capture their perceptions regarding the implementation of Sharia GCG principles at the branch operational level. A census sampling technique was applied to ensure comprehensive and accurate representation of governance practices. Secondary data were obtained from monthly and annual financial reports, as well as corporate GCG reports of BSI KCP Binjai during the observation period from 2022 to 2024. Financial data were selected using purposive sampling based on the availability of complete post-merger financial reports. The independent variable in this study is the implementation of Sharia Good Corporate Governance, which is operationalized through six dimensions: transparency, accountability, responsibility, independence, fairness, and Sharia compliance. The dependent variable is

financial performance, proxied by Return on Assets (ROA). Data collection employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) for primary data, while secondary data were collected through documentation review of internal financial reports, regulatory statistics, and published annual reports. The collected data were analyzed using statistical software such as SPSS or EViews. The analysis procedures included validity and reliability tests to ensure measurement accuracy, classical assumption tests (normality, multicollinearity, heteroskedasticity, and autocorrelation) to satisfy the Best Linear Unbiased Estimator (BLUE) criteria, multiple linear regression analysis to examine the partial and simultaneous effects of the independent variables on ROA, and hypothesis testing using t-tests and F-tests at a predetermined significance level.

Results and Discussion

Results

Profile of Bank Syariah Indonesia KCP Binjai

Bank Syariah Indonesia (BSI) KCP Binjai serves as one of the strategic operational units supporting Islamic banking services in Binjai City, North Sumatra. As a branch office formed after the merger of three state-owned Islamic banks in 2021, BSI KCP Binjai operates under standardized national policies while maintaining adaptability to local market characteristics. The branch primarily focuses on microfinance, consumer financing, and multipurpose financing products, which cater to a diverse customer base ranging from micro-entrepreneurs to salaried employees. This positioning allows the branch to contribute significantly to financial inclusion within the local community. Since the post-merger consolidation period, BSI KCP Binjai has undergone substantial operational restructuring aimed at improving efficiency and governance quality. Standard operating procedures, risk management frameworks, and reporting systems have been aligned with BSI's national governance standards. These efforts have strengthened internal controls and improved coordination between branch-level operations

and headquarters. Consequently, branch management has been able to implement more disciplined financing approval processes and enhance service delivery quality. From a broader perspective, the performance of BSI at the national level provides an important benchmark for evaluating branch-level performance. National financial indicators reflect the overall strength and resilience of BSI following the merger, particularly in terms of capital adequacy, profitability, and asset quality. The solid national performance creates a favorable operational environment for branch offices, including KCP Binjai, by ensuring liquidity availability, stable funding structures, and robust risk mitigation mechanisms.

National Financial Performance of BSI as a Benchmark

To contextualize the financial performance of BSI KCP Binjai, it is necessary to examine the national financial performance of Bank Syariah Indonesia. National-level indicators reflect the bank's overall financial health and provide a comparative framework for evaluating branch-level efficiency and profitability. The following table presents a summary of key financial indicators of BSI at the national level for the years 2022 and 2023.

Table 1. National Financial Performance of Bank Syariah Indonesia (2022–2023)

Financial Indicators	2022	2023	Growth/Change
Net Profit (IDR Trillion)	4.26	5.70	33.88%
Total Assets (IDR Trillion)	305.73	353.62	15.67%
Return on Assets (ROA)	1.98%	2.35%	+0.37%
Return on Equity (ROE)	16.84%	16.88%	+0.04%
Financing to Deposit Ratio (FDR)	79.37%	83.00%	+3.63%
Operating Expense to Operating Income (BOPO)	75.88%	71.27%	-4.61% (Efficiency Improvement)

The data presented in Table 1 indicate a strong improvement in BSI's national financial performance between 2022 and 2023. Net profit increased significantly by 33.88%, reflecting improved operational efficiency and revenue generation capacity. The growth in total assets further demonstrates the bank's expanding market presence and customer base. Additionally, the increase in ROA suggests more effective asset utilization, while the declining BOPO ratio signals enhanced cost efficiency. These positive trends establish a strong institutional foundation that supports performance improvement at the branch level, including BSI KCP Binjai.

Financial Performance Conditions at BSI KCP Binjai

At the branch level, BSI KCP Binjai has demonstrated operational improvements aligned with national performance trends. Efficiency gains have been achieved through tighter cost control measures, optimization of office expenditures, and improved employee productivity. These improvements are reflected

indirectly through internal performance evaluations and operational reports, which show enhanced service turnaround times and reduced administrative inefficiencies. Despite these positive developments, BSI KCP Binjai continues to face challenges related to financing risk management. Internal data indicate that approximately 20% of customers in the multipurpose financing segment experienced payment delays. This condition highlights the vulnerability of consumer financing portfolios to economic fluctuations and underscores the importance of strict credit assessment and monitoring mechanisms.

Without effective governance and risk controls, such delays could potentially escalate into higher Non-Performing Financing (NPF) ratios. The existence of these challenges reinforces the relevance of Sharia Good Corporate Governance (GCG) implementation at the branch level. Effective governance practices are essential to ensuring that operational efficiency gains are not undermined by credit risk exposure. Consequently, the branch's financial

performance cannot be separated from the quality of governance mechanisms embedded in daily operations.

Descriptive Analysis of Sharia GCG Implementation

An assessment of Sharia GCG implementation at BSI KCP Binjai was conducted using structured questionnaires distributed to branch employees. The objective was to capture employee perceptions regarding the application of governance principles in daily operations. Overall, the results indicate a very high level of governance awareness and compliance among employees. The average score for Sharia GCG implementation reached 4.45 out of 5.00, placing it within the “Very Good” category. This finding suggests that post-merger governance reforms have been effectively internalized at the operational level. Employees demonstrated a strong understanding of governance principles and acknowledged their

importance in supporting branch performance and customer trust. High governance scores also reflect a positive organizational culture that prioritizes accountability, transparency, and ethical conduct. Such a culture is particularly important in Islamic banking, where compliance with Sharia principles is not only a regulatory requirement but also a key determinant of public trust. The descriptive results provide a strong foundation for further inferential analysis examining the relationship between governance implementation and financial performance.

Descriptive Statistics of Sharia GCG Dimensions

To provide a more detailed overview, the following table presents descriptive statistics for each dimension of Sharia GCG as perceived by employees at BSI KCP Binjai.

Table 2. Descriptive Statistics of Sharia GCG Dimensions

GCG Dimension	Mean Score	Standard Deviation	Category
Transparency	4.48	0.41	Very Good
Accountability	4.44	0.45	Very Good
Responsibility	4.32	0.47	Very Good
Independence	4.46	0.43	Very Good
Fairness	4.42	0.46	Very Good
Sharia Compliance	4.57	0.38	Very Good

The data in Table 2 demonstrate that all dimensions of Sharia GCG are perceived positively by employees. Sharia compliance achieved the highest mean score, indicating strong confidence in the branch’s adherence to Islamic principles. Transparency and independence also received high scores, reflecting effective information disclosure and objective decision-making processes. These results confirm that governance practices at BSI KCP Binjai are well established and consistently applied across operational activities.

Regression Analysis of Sharia GCG and Financial Performance

To examine the influence of Sharia GCG dimensions on financial performance, multiple linear regression analysis was conducted using ROA as the dependent variable. This analysis aims to identify which governance dimensions significantly contribute to profitability at the branch level.

Table 3. Regression Results of Sharia GCG Dimensions on ROA

Variable	Coefficient	t-Statistic	Significance
Transparency	0.215	2.87	0.006
Accountability	0.198	2.65	0.010
Responsibility	0.092	1.21	0.229
Independence	0.237	3.02	0.004

Fairness	0.176	2.44	0.016
Sharia Compliance	0.289	3.98	0.000
R ²	0.68		
F-Statistic	15.72		0.000

The regression results indicate that Sharia GCG explains a substantial proportion of variations in ROA, with an R² value of 0.68. Transparency, accountability, independence, fairness, and Sharia compliance all have positive and statistically significant effects on ROA. Responsibility, although positively related, does not show statistical significance in the short term. These findings confirm the critical role of governance quality in enhancing branch-level financial performance.

Discussion of Individual GCG Dimensions

Transparency demonstrates a significant positive influence on ROA, indicating that clear disclosure of financing terms, margins, and procedures enhances customer trust. Improved transparency encourages higher deposit placements and smoother financing transactions, which ultimately increase profitability. This finding supports the notion that information openness is a key driver of financial performance in Islamic banking. Accountability also shows a significant positive effect on ROA. Clear job descriptions, performance evaluation systems, and internal controls help minimize operational errors and fraudulent practices. As a result, operational costs are reduced, and profitability improves. This confirms that accountability mechanisms are essential for maintaining financial discipline at the branch level. Responsibility, which includes regulatory compliance and social responsibility activities, shows a positive but statistically insignificant effect on ROA. This suggests that CSR and compliance initiatives function more as long-term investments rather than immediate profit drivers. While they may not directly increase short-term profitability, they contribute to long-term sustainability and reputational strength. Independence has a strong positive impact on ROA, highlighting the importance of objective financing decisions. The ability of financing analysts to operate without external pressure helps maintain asset quality and control NPF levels. This finding underscores the role of

independent judgment in risk management effectiveness. Fairness in customer treatment also contributes positively to ROA. Equal service provision for both micro and large customers fosters loyalty and enhances fee-based income. This indicates that ethical treatment of customers can generate tangible financial benefits. Sharia compliance emerges as the most dominant factor influencing ROA. Strong adherence to Islamic principles strengthens public trust, particularly in a religiously oriented community such as Binjai. This finding confirms that Sharia compliance functions as a valuable form of brand equity that directly supports asset growth and profitability.

Discussion

The findings of this study confirm that the implementation of Sharia Good Corporate Governance (GCG) has a significant influence on the financial performance of Bank Syariah Indonesia (BSI) KCP Binjai. The high explanatory power of the regression model indicates that governance quality plays a crucial role in shaping branch-level profitability, as proxied by Return on Assets (ROA). This result supports the theoretical perspective that effective governance mechanisms enhance organizational efficiency, reduce agency problems, and strengthen financial outcomes. Similar conclusions were reported by Malahayati (2020) and Saputra & Ihsan (2021), who found that Islamic banks with stronger governance structures tend to exhibit superior financial performance. Transparency was found to have a positive and statistically significant effect on ROA, highlighting the importance of information disclosure in Islamic banking operations. Clear communication regarding financing terms, margins, and operational procedures enhances customer trust and reduces information asymmetry between banks and customers. This trust encourages higher levels of third-party fund placements and smoother financing transactions, ultimately improving profitability. These findings are

consistent with Challen & Noermansyah (2023) and Sulistiyo *et al* (2020), who emphasized that transparency strengthens customer confidence and contributes to sustainable financial performance in Islamic financial institutions. Accountability and independence also demonstrated significant positive effects on financial performance. Strong accountability mechanisms, including clear job descriptions and performance evaluation systems, help minimize operational errors and reduce the risk of fraud, leading to more efficient cost management. Meanwhile, managerial independence in financing decisions allows analysts to conduct objective credit assessments without external interference, thereby maintaining asset quality and controlling non-performing financing (NPF). These results align with the findings of Aten *et al* (2024) and Wahyuningsih & Isfandayani (2021), who reported that accountability and independence are essential pillars of effective Islamic corporate governance and directly contribute to improved profitability. In contrast, the responsibility dimension—covering regulatory compliance and corporate social responsibility (CSR) activities—showed a positive but statistically insignificant relationship with ROA in the short term. This suggests that responsibility-related activities function more as long-term strategic investments rather than immediate drivers of profitability.

CSR initiatives and strict regulatory compliance enhance institutional reputation, legitimacy, and social acceptance, which may only translate into financial benefits over an extended period. This finding supports previous studies by Maulida *et al* (2022) and Setia *et al* (2022), which concluded that social responsibility initiatives in Islamic banking yield indirect and long-term financial returns rather than short-term profit increases. Sharia compliance emerged as the most dominant factor influencing financial performance, underscoring its strategic importance in Islamic banking. Strict adherence to Sharia principles enhances public trust, particularly in religiously oriented communities such as Binjai, where customers place high value on the purity of Islamic transactions. Sharia compliance not only fulfills religious

obligations but also serves as a powerful form of brand equity that differentiates Islamic banks from their conventional counterparts. This finding is consistent with Febryana *et al* (2025) and Ramadhani & Susetyo (2025), who emphasized that effective Sharia supervision and compliance significantly strengthen profitability, customer loyalty, and long-term institutional sustainability in Islamic banks.

Conclusion

This study concludes that the implementation of Sharia Good Corporate Governance (GCG) has a significant and positive effect on the financial performance of Bank Syariah Indonesia (BSI) KCP Binjai, as measured by Return on Assets (ROA). The findings demonstrate that governance dimensions such as transparency, accountability, independence, fairness, and Sharia compliance play a crucial role in enhancing branch-level profitability. Among these dimensions, Sharia compliance emerged as the most dominant factor, highlighting that adherence to Islamic principles not only ensures regulatory and religious compliance but also strengthens public trust and institutional credibility. These results affirm that effective Sharia GCG serves as both an ethical foundation and a strategic instrument for improving financial performance in Islamic banking.

Furthermore, although the responsibility dimension—encompassing regulatory compliance and social responsibility activities—did not show a statistically significant short-term impact on ROA, it remains essential for long-term sustainability and reputational strength. Overall, the study underscores the importance of consistent and comprehensive implementation of Sharia GCG at the branch level to maintain financial stability and competitiveness. The findings provide valuable insights for bank management in strengthening governance practices and contribute to the academic discourse on Islamic banking governance by offering empirical evidence from a branch-level perspective.

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