

## THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG) AT PT BPRS HAJI MISKIN BASED ON OJK PRINCIPLES: LITERATURE REVIEW REVIEW

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### ABSTRACT

Good Corporate Governance (GCG) is the basic framework for the creation of healthy, transparent, and integrity Islamic banking governance. In the context of BPRS, the implementation of GCG is becoming increasingly important considering the characteristics of Islamic microfinance institutions that are vulnerable to internal risks, limited human resources, and simple organizational structures. This study aims to analyze the application of GCG in PT BPRS Haji Miskin based on the five OJK principles through a literature study method. Data was obtained from scientific journals, OJK regulations, books, and previous research on BPRS governance. The results of the study show that accountability and responsibility have been carried out quite well, while transparency, independence, and internal fairness still need to be improved. This study reinforces previous findings that BPRS has distinctive governance challenges, especially related to human resources and institutional structures. This research provides a theoretical contribution to the evaluation of GCG in small-scale BPRS and offers recommendations for strengthening governance according to OJK standards.

**Keywords:** GCG, BPRS Hajj Miskin, OJK, Sharia Governance, Literature Study.

### INTRODUCTION

*Good Corporate Governance (GCG)* is a fundamental element in maintaining the integrity and stability of Islamic financial institutions. Banking governance must meet the standards of transparency, accountability, responsibility, independence, and fairness in order to maintain public trust and support economic growth.(Sparta & Korespondensi, 2020) In Islamic banking, the challenge of implementing GCG is more complex because it involves compliance with sharia principles which are directly supervised by the Sharia Supervisory Board (DPS).(Dianto et al., 2025) Poor governance can trigger various risks such as fraud, increased problematic financing, and institutional failures.(Ashari et al., 2020)

GCG in the Islamic banking industry has unique characteristics because it combines conventional governance with elements of sharia supervision. DPS has a strategic role in ensuring that every transaction is in accordance with the DSN-MUI fatwa.(Faozan, 2013) The effectiveness of GCG is not only measured by its