

Analysis of the Effectiveness of Internal Audit in Improving Sharia Compliance at BSI KCP Rumbai

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Abstract

The development of the Islamic banking industry in Indonesia requires an effective supervisory system to ensure compliance with Sharia principles. One of the key instruments in maintaining this compliance is internal audit. This study aims to analyze the effectiveness of internal audit in improving Sharia compliance at Bank Syariah Indonesia (BSI) Rumbai Branch Office. This research uses a descriptive qualitative method, with data collection techniques including in-depth interviews, documentation, and source triangulation. Informants were selected using purposive sampling, consisting of internal auditors, compliance officers, and operational employees. The results show that internal audit plays a strategic role in ensuring Sharia compliance, not only as a supervisory function but also as an evaluative and consultative function. The audit process is conducted systematically through the stages of planning, implementation, reporting, and follow-up. The effectiveness of internal audit is influenced by several factors, including auditor competence and independence, management support, internal control systems, and synergy with the Sharia Supervisory Board. In addition, non-technical factors such as organizational culture, internal communication, and the use of technology also contribute to improving Sharia compliance. However, several challenges remain, such as limited human resources and the increasing complexity of Islamic banking products. Therefore, continuous development of auditor competence and strengthening of the supervisory system are necessary to ensure optimal internal audit performance in maintaining integrity and Sharia compliance.

Keywords: Internal Audit, Sharia Compliance, Audit Effectiveness, BSI, Islamic Banking

Introduction

The development of the Islamic banking industry in Indonesia shows an increasing trend along with growing public awareness of Sharia-based financial systems. Islamic banks are not only profit-oriented but are also committed to complying with Sharia principles in every operational activity (Anwar & Hidayat, 2020). Sharia compliance is a key aspect that distinguishes Islamic banks from conventional banks and therefore must be continuously monitored.

To maintain this compliance, an effective internal control system is required. One of the main components of this system is internal audit. Internal audit functions to ensure that all operational activities are carried out in accordance with established policies and Sharia principles (Mulyadi, 2016).

Internal audit in Islamic banking has specific characteristics because it evaluates not only financial and operational aspects but also compliance with Sharia principles. Therefore, internal auditors must possess adequate competence in both auditing and Islamic legal principles (Hafidzi et al., 2021).

The effectiveness of internal audit greatly determines the level of Sharia compliance in a financial institution. An effective internal audit is able to detect deviations early, provide corrective recommendations, and ensure proper follow-up of audit findings (Arens et al., 2015).

However, in practice, various challenges still exist in implementing internal audit in Islamic banks. Limited human resources, insufficient understanding of Sharia audit standards, and weak supervisory systems are the main obstacles in improving audit effectiveness (AAOIFI, 2019).

Bank Syariah Indonesia, as the largest Islamic financial institution in Indonesia, has a major responsibility in maintaining compliance with Sharia

principles. This is also supported by regulations from the Financial Services Authority (OJK), which require Islamic banks to implement good governance practices (OJK, 2022).

As part of Bank Syariah Indonesia, BSI KCP Rumbai plays an important role in ensuring that banking operations comply with Sharia principles. The increasing complexity of products and services requires a more effective and comprehensive internal audit system.

The effectiveness of internal audit is influenced by several factors such as auditor independence, competence, management support, and the internal control system. These factors serve as important indicators in assessing the success of internal audit in improving Sharia compliance (Aliminsyah & Padji, 2018).

Research on the effectiveness of internal audit in improving Sharia compliance is important to provide a real picture of its implementation in practice. In addition, it can also serve as a reference for developing a better internal audit system in the future.

Based on this background, this study aims to analyze the effectiveness of internal audit in improving Sharia compliance at BSI KCP Rumbai. The findings are expected to contribute to both academic development and Islamic banking practice in Indonesia.

Method

This study uses a descriptive qualitative approach focusing on analyzing the effectiveness of internal audit in improving Sharia compliance at Bank Syariah Indonesia (BSI) KCP Rumbai. This approach was chosen to gain an in-depth understanding of how internal audit is implemented and how it contributes to Sharia compliance based on the direct experiences of informants in the field (Sugiyono, 2021).

Primary data were obtained through in-depth interviews with informants directly involved in internal audit and Sharia compliance. Informants were

selected using purposive sampling, with criteria including internal auditors, compliance officers, and operational employees who understand audit processes and the implementation of Sharia principles. This technique ensures that the data obtained is relevant and in-depth (Fadli, 2021).

The interviews were conducted in a semi-structured manner based on indicators of internal audit effectiveness, namely independence, competence, audit execution, and follow-up actions. In addition, Sharia compliance aspects were also emphasized, such as conformity of operations with Sharia principles and adherence to applicable fatwas. This approach allows flexible yet focused data exploration (Creswell & Creswell, 2022).

As supporting data, this study also used documentation such as internal audit reports, company policies, and other relevant documents. These documents help strengthen interview results and provide a more comprehensive understanding of internal audit practices at BSI KCP Rumbai.

Data analysis was conducted using an interactive model consisting of data reduction, data display, and conclusion drawing. This process was carried out continuously from data collection until valid findings were obtained. Data validity was ensured through source triangulation by comparing information from different informants (Miles et al., 2020).

Using this method, the study is expected to provide a specific and in-depth description of the effectiveness of internal audit in improving Sharia compliance at BSI KCP Rumbai.

Results and Discussion

Based on the interview results conducted at Bank Syariah Indonesia (BSI) KCP Rumbai, supported by a review of relevant scientific journals and literature, it was found that Sharia auditors play a highly crucial role in ensuring compliance with Sharia principles in banking operations. This is consistent with previous studies stating that Sharia auditors function not

only as supervisors but also as the primary guardians of Sharia compliance within financial institutions (Rohman & Fitria, 2020; Hafidzi et al., 2021).

The interview results with informants at BSI KCP Rumbai indicate that the role of internal auditors is not limited to administrative examination, but also includes oversight of the conformity of contracts (akad), transactions, and the bank's operational policies with Sharia principles. This strengthens the view that auditors have a strategic responsibility in ensuring that all banking activities are conducted in accordance with Sharia provisions (Anwar & Hidayat, 2020).

More specifically, based on field findings at BSI KCP Rumbai, Sharia auditors perform several key roles, namely:

1. Examining financing products to ensure contract compliance with Sharia principles
2. Monitoring transactions to avoid elements of riba, gharar, and maysir
3. Evaluating bank policies and operational systems
4. Providing recommendations for improvements based on audit findings

These findings show that the role of Sharia auditors is broad, encompassing supervisory, evaluative, and consultative functions. This is in line with previous studies which state that Sharia auditors act as strategic partners in improving the quality of Sharia compliance (Yuliansyah et al., 2021; Sari & Fauziah, 2021).

In the context of BSI KCP Rumbai, the Sharia audit process is implemented systematically through several stages, namely audit planning, audit execution, reporting of audit results, and follow-up. Based on interview findings, during the audit execution stage, auditors examine financing documents, contracts (akad), and operational transactions. The audit results are then compiled into reports containing findings and recommendations that must be followed up by management.

When linked to audit theory, the practices implemented at BSI KCP Rumbai show that Sharia audit follows general audit principles, but still has

distinct characteristics in terms of Sharia compliance. This confirms that Sharia audit does not only function as a financial control tool, but also as a mechanism to preserve Islamic values within banking operations.

However, based on interviews at BSI KCP Rumbai, Sharia auditors still face several challenges in implementation. These findings are consistent with previous literature (Maulida et al., 2020; Prasetyo & Utami, 2022). The challenges include:

1. Limited human resources with both auditing and Sharia competencies
2. Increasing complexity of Islamic banking products
3. Uneven understanding of Sharia principles among employees
4. Operational pressure demanding efficiency and service speed

Field findings show that competency limitations are the most dominant challenge. This affects the audit process, which requires more time and additional coordination with other parties, such as the Sharia Supervisory Board. This condition reinforces previous research stating that human resource quality is a key factor in the effectiveness of Sharia audit (Hafidzi et al., 2021).

To address these challenges, auditors at BSI KCP Rumbai implement several strategies, including:

1. Improving competence through training and certification
2. Strengthening coordination with the Sharia Supervisory Board (DPS)
3. Providing education to employees regarding Sharia principles
4. Utilizing technology in the audit process

These strategies show that auditors not only act as supervisors but also as agents of change in improving Sharia understanding and compliance within the organization. This is in line with Rahmawati & Syamsudin (2023), who emphasize the importance of the auditor's educational role in enhancing Sharia compliance.

In addition, Sharia audit implementation at BSI KCP Rumbai also refers to applicable standards and regulations, both nationally and internationally.

Auditors are guided by regulations from the Financial Services Authority (OJK) and fatwas issued by the National Sharia Council (DSN-MUI). This provides a strong foundation for audit implementation and helps minimize deviations (Sari & Fauziah, 2021).

From a governance perspective, Sharia audit at BSI KCP Rumbai also contributes to the implementation of good corporate governance principles. Internal audit is an important part of the internal control system that supports transparency and accountability within the institution. Thus, Sharia audit functions not only as a control tool but also as a strategic instrument in building public trust in Islamic banking (Anwar & Hidayat, 2020; Yuliansyah et al., 2021).

Furthermore, Sharia compliance supervision at BSI KCP Rumbai is carried out through two approaches, namely ex-ante and ex-post. Ex-ante supervision is conducted before operational activities take place, such as reviewing contracts and issuing Sharia opinions. Meanwhile, ex-post supervision is conducted through audits and evaluations of completed transactions (Sari & Fauziah, 2021).

The implementation and supervision of Sharia compliance carried out after activities take place (ex-post) include various duties and responsibilities performed by the Internal Audit Division and the Sharia Supervisory Board (DPS), as presented in Table 1 below.

Tabel 1. Pelaksanaan dan Pengawasan *Ex-Post*

No	Kegiatan	Pelaksana	Analisis
1	<i>Branch Internal Control</i> yang terdapat pada masing-masing cabang melakukan audit yang secara spesifik mengecek operasional bank (<i>checker</i>). <i>Branch Internal Control</i> akan melaporkan hasil pemeriksaannya kepada Tim Auditor Internal Pusat.	Divisi Audit Internal (BIC)	<ul style="list-style-type: none"> Penugasan <i>Branch Internal Control</i> sudah tepat melihat adanya pendekatan <i>offsite</i> dan <i>onsite</i> yang diterapkan oleh Tim Auditor Internal Pusat. Risiko dari terbatasnya pengetahuan syariah BIC adalah ketidakmampuan dalam mengidentifikasi transaksi kegiatan yang seharusnya menjadi temuan atas ketidaksesuaian terhadap prinsip syariah.
2	<p><i>Offsite Audit</i>:</p> <ul style="list-style-type: none"> Memeriksa cabang dari kantor pusat dengan adanya akses secara langsung data <i>core banking</i>. Mengidentifikasi masalah dan mempersiapkan kerangka audit untuk <i>onsite</i> audit. <p><i>Onsite Audit</i>:</p> <ul style="list-style-type: none"> Auditor merujuk pada standar audit yang berlaku umum, peraturan-peraturan terkait dan Buku Pedoman Perusahaan. Auditor memeriksa kepatuhan syariah berdasarkan syarat dan ketentuan akad. Tidak ada auditor khusus yang memiliki ilmu syariah secara spesifik dalam mengaudit. 	Divisi Audit Internal (Tim Audit Internal Pusat)	<ul style="list-style-type: none"> Risiko dari terbatasnya pengetahuan syariah Tim Auditor Internal Pusat adalah ketidakmampuan dalam mengidentifikasi transaksi kegiatan yang seharusnya menjadi temuan atas ketidaksesuaian terhadap prinsip syariah. Hal ini berakibat pada kegiatan tersebut tidak dilaporkan dan tidak dapat di-review lebih lanjut oleh DPS.
3	<p>Kegiatan Uji Petik (Pemilihan Cabang dan Sampel):</p> <p>a. Penentuan kunjungan cabang yang ditentukan secara acak</p> <p>b. Menentukan jumlah sampel yang akan diperiksa, tanpa memilih secara langsung dokumen sampel</p> <p>c. Menyiapkan dokumen sampel untuk diperiksa</p>	<p>DPS dan Staf compliance officer</p> <p>DPS dan Staf compliance officer</p> <p>Cabang Bank</p>	<p>Apabila sampel ditetapkan oleh cabang, terdapat kemungkinan risiko bahwa pemilihan sampel tidak acak atau apabila pemilihan sampel dilakukan secara acak oleh cabang, tidak menutup kemungkinan bahwa bank telah menyeleksi sampel sesuai kepentingan bank. Hal tersebut terjadi karena karena pemilihan sampel tidak dilakukan langsung oleh DPS.</p>
4	<p>Kegiatan Uji Petik (Pelaksanaan Review Syariah):</p> <p>a. Pelaksanaan review harian</p> <p>b. Hasil review yang dilaporkan kepada DPS secara harian</p> <p>c. Membaca hasil pemeriksaan yang telah dilakukan Staf compliance officer secara harian dan pada saat hari terakhir sebelum <i>Exit Meeting</i> dilakukan.</p> <p>d. Diskusi mengenai hasil review dengan pimpinan cabang saat <i>Exit Meeting</i> dan menyampaikan hasil temuan serta rekomendasinya.</p>	<p>Staf compliance officer Pengawas Syariah Staf compliance officer DPS</p> <p>DPS, Staf compliance officer, pimpinan cabang</p>	<ul style="list-style-type: none"> Dengan prosedur tersebut menunjukkan bahwa DPS mempercayakan pelaksanaan review kepada Staf compliance officer. Hal ini dapat mengakibatkan adanya kemungkinan data yang tidak menunjukkan kepatuhan syariah tidak terdeteksi oleh DPS secara langsung. Dengan adanya risiko tersebut dikhawatirkan terjadi kurang dapat diandalkannya hasil review yang diperoleh.

Based on the interview results conducted at Bank Syariah Indonesia (BSI) KCP Rumbai, supported by relevant scientific journals and literature, it was found that Sharia auditors play a highly crucial role in ensuring compliance with Sharia principles in banking operations. This is in line with previous studies stating that Sharia auditors function not only as supervisors but also as the main guardians of Sharia compliance in financial institutions (Rohman & Fitria, 2020; Hafidzi et al., 2021).

The interview results indicate that the role of internal auditors is not limited to administrative inspection, but also includes monitoring the compliance of contracts (akad), transactions, and bank operational policies with Sharia principles. This reinforces the view that auditors hold a strategic responsibility in ensuring that all banking activities comply with Sharia provisions (Anwar & Hidayat, 2020).

More specifically, based on field findings at BSI KCP Rumbai, Sharia auditors perform several key roles:

1. Examining financing products to ensure contract compliance with Sharia principles
2. Monitoring transactions to avoid elements of riba, gharar, and maysir
3. Evaluating bank policies and operational systems
4. Providing recommendations for improvements based on audit findings

These findings indicate that the role of Sharia auditors is broad, covering supervisory, evaluative, and consultative functions. This is consistent with previous research stating that Sharia auditors act as strategic partners in improving Sharia compliance quality (Yuliansyah et al., 2021; Sari & Fauziah, 2021).

In the context of BSI KCP Rumbai, the Sharia audit process is implemented systematically through several stages: planning, execution, reporting, and follow-up. During the audit execution stage, auditors review financing documents, contracts (akad), and operational transactions. The results are then compiled into audit reports containing findings and recommendations that must be followed up by management.

When viewed from an audit theory perspective, practices at BSI KCP Rumbai show that Sharia auditing follows general auditing principles, but with distinctive features related to Sharia compliance. This confirms that Sharia audit is not only a financial control tool but also a mechanism to preserve Islamic values in banking operations.

However, based on interviews at BSI KCP Rumbai, Sharia auditors still face several challenges, consistent with previous literature (Maulida et al., 2020; Prasetyo & Utami, 2022). These include:

1. Limited human resources with dual competencies in auditing and Sharia
2. Increasing complexity of Islamic banking products
3. Uneven understanding of Sharia principles among employees

4. Operational pressure demanding efficiency and service speed

The findings show that competency limitations are the most dominant challenge, affecting audit processes that require more time and additional coordination with other parties such as the Sharia Supervisory Board. This strengthens previous studies stating that human resource quality is a key factor in Sharia audit effectiveness (Hafidzi et al., 2021).

To address these challenges, auditors at BSI KCP Rumbai apply several strategies:

1. Enhancing competence through training and certification
2. Strengthening coordination with the Sharia Supervisory Board (DPS)
3. Providing employee education on Sharia principles
4. Utilizing technology in the audit process

These strategies demonstrate that auditors function not only as supervisors but also as agents of change in improving Sharia awareness and compliance within the organization. This aligns with Rahmawati & Syamsudin (2023), who emphasize the auditor's educational role in strengthening Sharia compliance.

In addition, Sharia audit implementation at BSI KCP Rumbai refers to applicable national regulations and Sharia fatwas issued by the National Sharia Council (DSN-MUI). This provides a strong foundation for audit execution and helps minimize deviations (Sari & Fauziah, 2021).

From a governance perspective, Sharia audit also contributes to the implementation of good corporate governance. Internal audit is an essential component of the internal control system that supports transparency and accountability. Thus, Sharia audit functions not only as a control mechanism but also as a strategic instrument in building public trust in Islamic banking (Anwar & Hidayat, 2020; Yuliansyah et al., 2021).

Furthermore, Sharia compliance supervision at BSI KCP Rumbai is conducted through two approaches: ex-ante and ex-post. Ex-ante supervision is carried out before operational activities, such as contract review and Sharia opinion

issuance. Meanwhile, ex-post supervision is conducted through audits and evaluation of completed transactions (Sari & Fauziah, 2021).

Based on Table 1, it can be seen that ex-post supervision is conducted through various audit and evaluation stages involving multiple parties such as the Internal Audit Division, DPS, and management (Rahmawati & Syamsudin, 2023). This shows that ex-post supervision plays an important role in detecting and correcting non-compliance with Sharia principles after operational activities have taken place.

In practice, this supervision involves both the Internal Audit Division and the Sharia Supervisory Board, which work in synergy. Interview results show that this collaboration is quite effective in detecting and correcting deviations from Sharia principles. This confirms that an integrated supervision system is a key factor in maintaining Sharia compliance (Maulida et al., 2020).

Overall, the study at BSI KCP Rumbai shows that the effectiveness of internal audit in improving Sharia compliance is influenced by several key factors, namely auditor competence, management support, an integrated supervision system, and compliance with applicable regulations. Strengthening these aspects enables Sharia audit to function more optimally in maintaining the integrity and sustainability of Islamic banking operations.

In addition to these factors, the findings also show that organizational culture significantly influences audit effectiveness. A work culture that emphasizes Sharia values, integrity, and moral responsibility supports the successful implementation of Sharia audit. Auditors also play a role in embedding Sharia compliance values among employees, not merely performing technical tasks (Yuliansyah et al., 2021).

Effective internal communication among auditors, management, and operational staff also contributes to improving Sharia compliance. Good communication ensures shared understanding in implementing Sharia principles. In this context, auditors act not only as examiners but also as

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internal consultants who provide explanations and solutions for continuous improvement (Sari & Fauziah, 2021).

Furthermore, the use of information technology is becoming an increasingly important factor at BSI KCP Rumbai. Digital systems help auditors conduct faster and more accurate inspections, and enable real-time monitoring to detect potential deviations early. This aligns with modern auditing practices that emphasize digitalization and technology-based systems (Prasetyo & Utami, 2022).

From a managerial perspective, top management support is also a determining factor in internal audit effectiveness. The findings show that management provides strong support through resources and follow-up actions on audit recommendations. Without such commitment, audit results would not significantly improve operations (Anwar & Hidayat, 2020).

Moreover, audit effectiveness can also be measured by the extent to which audit recommendations are implemented. The findings show that most recommendations at BSI KCP Rumbai have been followed up, although some implementation challenges remain. This indicates that internal audit contributes to a continuous improvement cycle.

The increasing complexity of Islamic banking products also requires innovation in audit methods. Auditors are expected to adopt more adaptive and risk-based approaches to remain relevant to industry developments (Hafidzi et al., 2021).

Furthermore, integration between internal audit and Sharia compliance functions enhances supervision quality. At BSI KCP Rumbai, both functions complement each other to ensure operational compliance with Sharia principles and reduce supervision gaps (Maulida et al., 2020).

Thus, it can be concluded that internal audit effectiveness in improving Sharia compliance is influenced not only by technical factors such as auditor competence and audit procedures, but also by non-technical factors such as organizational culture, communication, management support, and

technology utilization. These elements together form a comprehensive and sustainable supervision system that strengthens integrity and Sharia compliance quality in banking operations.

Conclusion

Based on the findings, internal audit plays a highly important and strategic role in improving Sharia compliance at BSI KCP Rumbai. Internal audit functions not only as a supervisory tool but also as an evaluation and consultation mechanism ensuring that all banking operations comply with Sharia principles. The systematic implementation of audit through planning, execution, reporting, and follow-up stages shows that internal audit has been fairly effective in supporting Sharia compliance.

The effectiveness of internal audit is influenced by both technical and non-technical factors, including auditor competence and independence, management support, internal control systems, and synergy with the Sharia Supervisory Board. In addition, organizational culture, internal communication, and technology utilization also strengthen audit implementation.

However, challenges such as limited human resources and the complexity of Islamic banking products still exist. Therefore, continuous efforts are needed to improve auditor quality and strengthen the supervision system so that internal audit can function more optimally in maintaining integrity and Sharia compliance.

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