

NORMATIVE ANALYSIS OF SHARIA AUDIT BASED ON GOOD CORPORATE GOVERNANCE PRINCIPLES IN ISLAMIC BANKS IN PEKANBARU

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Abstract

This study aims to analyze the role of sharia audit in supporting the implementation of Good Corporate Governance (GCG) in Islamic banking and to identify challenges in its implementation. The background of this study is based on the importance of a supervision system that ensures all banking operations are conducted in accordance with sharia principles, transparency, accountability, and free from harmful practices. The research method used is a qualitative approach with library research design. Data were collected from scientific journals, books, and other relevant sources related to sharia audit and governance in Islamic banking. The analysis technique was descriptive by comparing and synthesizing findings from previous studies. The results show that sharia audit has a strategic role in maintaining sharia compliance, strengthening internal control systems, improving reporting transparency, and preventing fraud risks. The implementation of GCG principles in Islamic banks has been fairly good through the role of the Sharia Supervisory Board, internal audit, and regular reporting systems. However, several obstacles remain, such as limited human resources, potential conflicts of interest, multiple positions, and the lack of supervisory independence. Therefore, improving auditor competence, strengthening regulations, and integrating technology into the audit process are necessary to create more effective and sustainable governance in Islamic banking institutions.

Keywords: *Sharia Audit, Good Corporate Governance, Islamic Banking, Internal Control,*

INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown a growing trend in line with the increasing public awareness of sharia-based financial systems. In this context, sharia audit has become an important instrument to ensure that all banking operational activities are conducted in accordance with Islamic principles. In addition, the implementation of Good Corporate Governance (GCG) serves as a fundamental basis for maintaining public trust and the stability of Islamic financial institutions. Research indicates that the implementation of GCG plays a significant role in maintaining the performance and sustainability of Islamic banks, particularly in ensuring compliance with maqashid sharia values (Ameliani et al., 2025).

Sharia audit has a strategic function as an internal supervisory mechanism that ensures the conformity of banking operations with Islamic principles. Compliance is not the sole objective; it also involves monitoring transparency, accountability, and organizational integrity within financial institutions. In practice, sharia audit is closely related to the existence of the Sharia Supervisory Board (Dewan Pengawas Syariah/DPS), which acts as the primary supervisory body in ensuring sharia compliance. Studies show that the role of the DPS and governance structure significantly influence the performance of Islamic banks, making sharia audit an integral part of a sound governance system (Mustion & Wira, 2024).

Good Corporate Governance (GCG) from an Islamic perspective emphasizes not only managerial aspects but also Islamic moral and ethical values such as honesty (shiddiq), trustworthiness (amanah), and justice. GCG principles, including transparency, accountability, independence, responsibility, and fairness, are important indicators in assessing the quality of governance in Islamic banks. Recent studies indicate that the implementation of GCG in Islamic banks in Indonesia has generally been effective, although several weaknesses remain, particularly regarding the independence of sharia supervision (Nasution et al., 2026).

In the context of regional implementation, particularly in Pekanbaru, Islamic banks play a strategic role in supporting sharia-based economic growth. However, the effectiveness of sharia audit implementation still depends on the quality of the supervisory system and its integration with principles of good corporate governance. Several studies reveal that there remains a gap between the normative concept of sharia audit and its practical implementation, especially in terms of reporting transparency and the independence of supervisory functions. This condition indicates that strengthening sharia audit based on GCG principles is urgently needed to enhance the credibility of Islamic financial institutions (Afifah, 2025).

According to Arifin et al. (2023), sharia audit functions not only as a control mechanism but also as an evaluation tool to continuously improve the performance quality of Islamic financial institutions. The integration of sharia audit and GCG principles is believed to create a more comprehensive and effective supervisory system, particularly in facing the challenges of globalization and digitalization in the banking sector. Recent studies also demonstrate that the consistent and strong implementation of sharia audit can increase stakeholder trust and strengthen the position of Islamic banks within the national financial system.

Nevertheless, the implementation of sharia audit and GCG principles in practice still faces various challenges, such as the limited availability of competent human resources in the field of sharia auditing and the suboptimal integration between sharia audit and corporate governance. Therefore, a normative analysis is required to evaluate the extent to which sharia audit has been implemented in accordance with GCG principles, particularly in Islamic banks in Pekanbaru (Muhammad et al., 2026). This study aims to analyze the conformity of sharia audit practices with the principles of Good Corporate Governance and to identify the problems encountered in their implementation.

METHOD

This study employs a qualitative approach using the literature review method, which aims to examine comprehensively various previous studies related to sharia audit and the implementation of Good Corporate Governance (GCG) in Islamic banking. The qualitative approach was chosen because it is capable of providing a comprehensive understanding of the phenomena being studied through descriptive analysis of secondary data (Sugiyono, 2019).

The type of data used in this research is secondary data obtained from various scientific sources such as accredited national journals, textbooks, and other scientific publications relevant to the research topic. Secondary data were selected because they had undergone prior scientific processes and possessed a high level of validity, making them a strong basis for analysis in literature-based research (Ratnaningtyas et al., 2023).

The data collection technique was carried out through a systematic literature search using various reference sources such as books, scientific journals, and relevant official documents. The search process employed specific keywords to obtain sources that matched the focus of the research. This technique is known as a literature study, which aims to collect data from credible scientific references.

The criteria for selecting literature in this study included topic relevance, relatively recent publication years, and accessibility of the sources used. The selected literature primarily originated from academically reputable sources to support the accuracy of the research findings. The main objective of sharia audit is to ensure that financial institutions comply with Islamic principles and maintain public trust in the Islamic financial system. The analysis was conducted by grouping the data based on specific themes and then drawing conclusions in accordance with the research objectives (Rachman et al., 2024).

The stages of the research began with problem identification, literature collection, selection of relevant sources, data analysis, and conclusion

drawing. These processes were carried out systematically to ensure that the research findings possess validity and can be scientifically justified.

RESULTS AND DISCUSSION

1. The Concept of Sharia Audit from a Normative Perspective

Sharia audit is an examination process aimed at ensuring that all activities of financial institutions are conducted in accordance with Islamic principles. Sari and Suryanto (2024) explain that sharia audit, from a normative perspective, does not only focus on financial aspects but also includes compliance with Islamic values in every operational activity of the institution. The scope of sharia audit includes the examination of products, transactions, and systems used by financial institutions to ensure that such activities do not contain elements of *riba*, *gharar*, or *maysir*. This characteristic indicates that sharia audit has a broader scope than conventional audit because it not only evaluates the accuracy of financial statements but also assesses the overall conformity of activities with Islamic principles.

The normative foundation of sharia audit in Indonesia is based on fatwas issued by the National Sharia Board of the Indonesian Ulema Council (DSN-MUI), regulations established by the Financial Services Authority (OJK), and the internal policies of each Islamic financial institution. Putra et al. (2023) state that these regulations serve as an important basis for implementing sharia audits. However, the absence of globally standardized sharia auditing standards has resulted in significant differences in implementation across countries. This condition reflects that sharia audit is still in the process of conceptual and practical strengthening. Differences in the interpretation of standards and regulations have led to variations in audit practices, thereby limiting their effectiveness in fully ensuring sharia compliance.

The primary objective of sharia audit is to ensure that financial institutions comply with Islamic principles and maintain public trust in the Islamic financial system. Ayu et al. (2024) demonstrate that sharia audit contributes to improving operational compliance and strengthening the internal control

systems of Islamic financial institutions. Improved internal control quality has an impact on enhancing the reliability of financial information and strengthening transparency in institutional management. Therefore, sharia audit functions not only as a supervisory tool but also as a strategic instrument in building an accountable and integrity-based financial system.

2. Principles of Good Corporate Governance in Islamic Banks

Good Corporate Governance (GCG) is a system used to direct and control companies in order to operate effectively, efficiently, and responsibly toward all stakeholders. The main principles of GCG include transparency, accountability, responsibility, independency, and fairness, which serve as the foundation for managing modern organizations. In the context of Islamic banking, the implementation of these principles has a broader dimension because it must align with Islamic values emphasizing justice, honesty, and moral responsibility.

Ponirah et al. (2024) show that transparency and accountability significantly influence the quality of financial reporting, particularly in companies listed within sharia indices. Transparency relates to the openness of information to the public, while accountability concerns management responsibility for resource management. Both principles are essential in building public trust in Islamic financial institutions. Without adequate transparency and accountability, public confidence in the Islamic financial system may decline. The implementation of GCG in Islamic banks cannot be separated from the role of sharia audit as a supervisory mechanism. Syaputri and Sigid (2024) reveal that the global development of sharia audit contributes to strengthening sharia-based governance practices. Sharia audit ensures that all operations of financial institutions comply with governance standards and Islamic principles. Ayu et al. (2024) further emphasize that sharia audit can strengthen internal control systems, ultimately supporting the effective implementation of GCG. This condition demonstrates that sharia audit and GCG have a complementary relationship in creating a healthy and sustainable financial system.

3. Analysis of the Implementation of Sharia Audit Based on Good Corporate Governance Principles in Islamic Banks

Islamic banking utilizes sharia audit as an important instrument to ensure that all company operations comply with Islamic principles. In the context of corporate governance, sharia audit cannot be separated from the implementation of Good Corporate Governance (GCG) principles, including transparency, accountability, responsibility, independency, and fairness. Therefore, the analysis of sharia audit implementation needs to be conducted by referring to the extent to which these GCG principles are applied in Islamic banking practices.

Based on the review of several previous studies, it was found that the implementation of sharia audit in Islamic banks has generally been well established and integrated into corporate governance systems. This is reflected in the existence of internal supervisory structures such as the Sharia Supervisory Board (DPS), internal audits, and transparent reporting mechanisms. However, several aspects still require strengthening, particularly in terms of implementation consistency and depth of disclosure.

1. Transparency in Sharia Audit

The principle of transparency in sharia audit is reflected through openness of information regarding bank operational activities, including financial reports, GCG reports, and sharia supervisory reports. Research findings indicate that Islamic banks have implemented transparency fairly well through periodic reporting and public disclosure of information (Permana, 2025). In addition, the level of GCG disclosure at Bank Syariah Indonesia falls into the “very good” category with a percentage above 90%, reflecting a strong commitment to information openness (Ameliyani et al., 2025). Nevertheless, inconsistencies are still found in the disclosure of certain indicators, such as multiple positions and legal dispute resolutions, indicating that transparency has not been fully optimized.

2. Accountability and the Role of Sharia Audit

Accountability in sharia audit relates to the clarity of functions and responsibilities of corporate organs, particularly in ensuring compliance with Islamic principles. In this regard, the Sharia Supervisory Board (DPS) plays a strategic role in conducting supervision, evaluation, and providing recommendations regarding bank operational activities (Aten et al., 2024). Studies indicate that the DPS functions not merely as a formal supervisory body but also as part of the internal audit system ensuring that all banking products and services comply with Islamic principles. The existence of an active and independent DPS is an important indicator in achieving effective accountability in sharia audit.

3. Independence in Sharia Supervision

Independence is an important principle in sharia audit to ensure that the supervisory process operates objectively without intervention from any party. In practice, independence is realized through organizational structures that separate supervisory functions from operational functions. Research findings indicate that Islamic banks have attempted to maintain independence through the establishment of DPS as an independent institution not directly involved in operational activities (Permana, 2025). However, there are still potential issues, such as multiple positions, which may affect supervisory objectivity.

4. Responsibility and Compliance with Islamic Principles

The principle of responsibility in sharia audit reflects the bank's obligation to conduct business activities in accordance with Islamic provisions and applicable regulations. Banks apply this principle to ensure that all products and services are free from *riba*, *gharar*, and *maysir*. Furthermore, Islamic values such as honesty (*shiddiq*), trustworthiness (*amanah*), intelligence (*fathanah*), and openness (*tabligh*) also serve as ethical foundations in implementing GCG within Islamic banks (Aprilya et al., 2024). This demonstrates that sharia audit is not merely technical in nature but also contains moral and spiritual dimensions.

Furthermore, the principle of responsibility requires the integration of Islamic ethical values such as shiddiq (honesty), amanah (responsibility), fathanah (competence), and tabligh (transparency) into every operational activity. These values form the moral foundation that strengthens the implementation of Good Corporate Governance (GCG) in Islamic financial institutions. Thus, sharia audit functions not only as an internal control tool but also as a mechanism for maintaining institutional integrity and public trust (Accounting and Auditing Organization for Islamic Financial Institutions, 2021).

In practice, sharia audit is conducted through two main approaches, namely sharia compliance audit and sharia performance audit. Compliance audit focuses on the conformity of transactions with sharia fatwas and regulations, while performance audit assesses the effectiveness of implementing Islamic principles in supporting the social and economic objectives of Islam. These approaches indicate that sharia audit encompasses integrated technical, ethical, and spiritual dimensions (Bank Indonesia, 2020).

Additionally, regulations in Indonesia emphasize the importance of the responsibility principle through the role of the Financial Services Authority (OJK) in establishing governance and sharia compliance standards. Islamic banks are required to prepare periodic sharia compliance reports as a form of accountability to regulators and society. The involvement of the Sharia Supervisory Board in the audit process further strengthens the supervisory function so that potential deviations can be identified and addressed appropriately (OJK, 2022).

5. Fairness in Sharia Governance

The principle of fairness relates to equitable treatment toward all stakeholders. In the context of sharia audit, this principle is reflected in the balanced distribution of rights and obligations as well as corporate management practices that do not disadvantage any party. However, several studies indicate that the implementation of the fairness principle remains suboptimal, particularly in internal aspects such as remuneration disparities

and uneven policy implementation across organizational levels (Yunita & Anwar, 2020).

Normatively, the implementation of sharia audit based on Good Corporate Governance principles in Islamic banks has demonstrated relatively good alignment between theory and practice. GCG principles have been adopted within governance systems and supported by adequate supervisory structures. Nevertheless, several gaps still need improvement, including inconsistencies in information disclosure, potential threats to independence due to multiple positions, and the suboptimal implementation of the fairness principle in internal aspects. Therefore, although sharia audit has been integrated into the Good Corporate Governance framework, substantive strengthening of its implementation is still required to achieve Islamic banking governance that is not only formally compliant but also fully reflects Islamic values.

6. Challenges and Normative Gaps in the Implementation of Sharia Audit Based on Good Corporate Governance

The implementation of sharia audit within the Good Corporate Governance (GCG) framework in Islamic banking cannot be separated from various structural and normative challenges. Conceptually, GCG principles have become the foundation for managing Islamic financial institutions; however, their practical implementation still reveals gaps between ideal norms and actual practices. This condition indicates that sharia audit has not yet fully functioned as an optimal supervisory mechanism in maintaining compliance with Islamic principles. One of the main challenges lies in the effectiveness of the role of the Sharia Supervisory Board (DPS), which normatively has a strategic function in supervising and ensuring that bank operations comply with Islamic provisions. In practice, however, the DPS still faces limitations, both in terms of management understanding and potential conflicts of interest that may affect supervisory independence (Syach & Al Fatih, 2024).

The issue of independence has become a crucial concern in implementing GCG-based sharia audit, particularly due to the persistence of multiple

positions that may reduce supervisory objectivity. This condition contradicts the GCG principle of independence, which requires a clear separation between supervisory and operational functions. Normative gaps are also reflected in the uneven implementation of GCG principles comprehensively, where certain principles such as transparency and fairness tend to be more dominant than accountability and independence (Nasution et al., 2024). This demonstrates that the implementation of GCG in sharia audit remains partial and has not yet been fully integrated into the overall governance system of Islamic banking.

The effectiveness of GCG implementation does not always directly correlate with the sharia performance of financial institutions. Several studies indicate that not all governance elements, including the existence of the Sharia Supervisory Board, significantly influence the achievement of maqashid sharia performance (Kholid & Bachtiar, 2015). These findings emphasize that the mere existence of institutional structures is insufficient to guarantee governance quality; optimization of functions, competencies, and integrity of each supervisory organ is also necessary. Therefore, sharia audit needs to be strengthened not only in terms of formal structure but also in terms of implementation quality and supervisory effectiveness.

Another challenge concerns the integration of Islamic normative values into modern business practices. Although GCG principles are generally aligned with Islamic values, their implementation still requires reinforcement to truly reflect maqashid sharia substantively rather than merely as formal compliance (Aprilya et al., 2023).

7. Implications and Efforts to Strengthen Sharia Audit within the Good Corporate Governance Framework

The findings regarding the gap between norms and practices in implementing GCG-based sharia audit have important implications for strengthening Islamic banking governance systems. Sharia audit should not merely function as a formal mechanism to fulfill regulatory requirements but must serve as a strategic instrument in ensuring comprehensive sharia compliance. This

means that supervision should focus not only on procedures but also on the application of Islamic principles themselves. Therefore, the integration of GCG principles and Islamic values needs to be strengthened to create governance that is not only transparent and accountable but also ethical and just.

Another implication relates to the need to strengthen the capacity and independence of the Sharia Supervisory Board (DPS) as the primary actor in sharia audit. Optimizing the role of the DPS can be achieved through improving competencies in auditing, finance, and fiqh muamalah, as well as strengthening its institutional position to avoid potential conflicts of interest. In addition, internal control systems need to be enhanced through more effective coordination among the DPS, internal auditors, and management. The use of information technology in the sharia audit process also represents a strategic step toward improving transparency, accuracy, and supervisory efficiency.

Efforts to strengthen sharia audit also require commitment from all corporate organs in consistently and sustainably implementing GCG principles. Strengthening organizational culture based on Islamic values, improving the quality of human resources, and refining regulations and sharia audit standards are key factors in realizing effective governance.

CONCLUSION

Based on the results of the literature review, sharia audit plays an important role in ensuring that all operational activities of Islamic banks are conducted in accordance with Islamic principles while simultaneously supporting the implementation of Good Corporate Governance (GCG). The implementation of the principles of transparency, accountability, responsibility, independence, and fairness has proven to be the foundation for creating sound governance, increasing public trust, and strengthening internal control systems. The existence of the Sharia Supervisory Board (DPS), internal auditors, and effective reporting mechanisms demonstrates that sharia audit has become a strategic component within the supervisory system of Islamic banks.

However, the implementation of sharia audit still faces various challenges, such as the limited availability of competent human resources, potential conflicts of interest, multiple positions, and the suboptimal implementation of the principles of independence and fairness. Strengthening the capacity of auditors and the DPS, improving regulations, enhancing the quality of internal control systems, and utilizing technology in the audit process are necessary measures to improve the effectiveness of sharia audit implementation in Islamic banking institutions.

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