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ANALYSIS OF THE ROLE OF INTERNAL AUDIT IN HANDLING NON-PERFORMING FINANCING AT BSI TEMBILAHAN

Aripin
State Islamic University of Sultan Syarif Kasim Riau
Email: *mhdarifin722@gmail.com*

Abstract

The increase in financing activities in Islamic banking in recent years has been accompanied by a rising potential for non-performing financing (NPF), thereby necessitating the strengthening of an effective supervisory function through internal audit. This study aims to analyze the role of internal audit in handling problematic financing at Bank Syariah Indonesia KCP Tembilahan, focusing on the implementation of internal audit, the mechanisms used in managing problematic financing, and the extent of internal audit's contribution in reducing NPF risk. This research employs a qualitative approach with a descriptive method, where data collection is conducted through interviews, observations, and documentation, and then analyzed systematically to obtain a comprehensive understanding. The results of the study indicate that internal audit is conducted periodically as part of the internal control system, with a scope that includes evaluating financing processes, examining the completeness of administrative documentation, and assessing compliance with applicable operational standards. In addition, internal audit also plays a role in monitoring ongoing financing activities and identifying potential financing risks at an early stage. In practice, the handling of problematic financing is carried out through various measures such as restructuring, rescheduling of payments, and a persuasive approach to customers, all of which remain under internal audit supervision. Furthermore, internal audit also provides improvement-oriented recommendations to enhance the effectiveness of financing control. However, its implementation still faces constraints such as limited information from customers and human resource limitations, which affect the optimization of the supervisory function. Overall, internal audit has a significant contribution in supporting financing control and minimizing NPF risk.

Keywords: internal audit, problematic financing, NPF, Islamic banking, internal control.

INTRODUCTION

The development of Islamic banking in Indonesia in recent years has shown an increasingly positive and significant trend, particularly since the establishment of Bank Syariah Indonesia (BSI) as the result of the merger of several state-owned Islamic banks. This merger was intended not only to improve operational efficiency but also to strengthen the competitiveness of the Islamic banking industry at both the national and global levels. The presence of BSI has made a considerable contribution to expanding public access to sharia-based financial services while also encouraging an increase in the volume of financing distributed to the community. However, behind the growth in financing activities, there are potential risks that cannot be ignored, especially the risk of non-performing financing, which, if not managed optimally, may affect the financial stability of the bank (Siregar & Fuad, 2025).

Non-Performing Financing (NPF) is one of the important indicators used to assess the quality of financing management in Islamic banking, because a high level of NPF reflects weaknesses in the processes of financing analysis, supervision, and control conducted by the bank. In practice, issues related to problematic financing are often associated with ineffective internal control systems, thereby creating opportunities for irregularities in the financing process. Research conducted by Wibowo (2023) indicates that weak internal control can increase the risk of fraud and procedural errors in financing, which ultimately contributes to the rise of non-performing financing. Therefore, strengthening supervisory functions, particularly through internal audit, is necessary to ensure that all financing activities are carried out in accordance with established procedures and prudential principles.

In an effort to minimize the risk of non-performing financing, internal audit plays a highly strategic role as part of the bank's internal control system. Internal audit functions not only to conduct inspections but also to evaluate the effectiveness of internal controls and ensure that all operational activities comply with the policies and standards established by management. Research conducted by Lubis and Siregar (2023) shows that internal audit has a significant role in improving the effectiveness of risk management through structured evaluation processes and the provision of constructive recommendations for improvement. With the optimal implementation of internal audit, various potential risks, including non-performing financing, can be detected at an early stage so that corrective actions can be taken more quickly and appropriately.

Furthermore, internal audit also contributes to improving the overall quality of internal control through structured and continuous audit processes, in which internal auditors assess the conformity of operational activities with established standards and identify weaknesses within the control system. Research conducted by Rifki et al. (2025) indicates that the effectiveness of internal audit influences the financial performance of banks, suggesting that effective supervision can help maintain operational stability and improve the quality of financing management, including efforts to control the risk of non-performing financing.

In practice, the handling of non-performing financing in Islamic banking is conducted through various systematic and measurable measures, such as financing restructuring, rescheduling of payments, and persuasive approaches toward customers to find solutions that align with their financial conditions. These efforts aim not only to minimize potential losses but also to maintain good relationships between the bank and customers while preserving financing quality. Research conducted by Fauzi and Sugianto (2024) shows that the process of resolving non-performing financing in Islamic banks is carried out through structured stages involving evaluation of the customer's condition and adjustments to the bank's internal policies.

In this regard, the role of internal audit becomes highly important in ensuring that all processes related to handling non-performing financing are conducted in accordance with applicable procedures and prudential principles.

Based on the explanation above, it can be understood that internal audit plays a very important role in supporting the control and handling of non-performing financing in Islamic banking. Through its supervisory and evaluative functions, internal audit is able to improve the quality of financing management while reducing potential risks. Therefore, this study is directed toward examining more deeply the role of internal audit in handling non-performing financing at Bank Syariah Indonesia, particularly at KCP Tembilahan, with the expectation of providing a more comprehensive understanding of the effectiveness of the internal audit function in supporting financing stability and the performance of Islamic banking.

METHOD

This study uses a qualitative approach with a descriptive method. The research was conducted at Bank Syariah Indonesia KCP Tembilahan with the aim of obtaining a clearer understanding of the role of internal audit in handling non-performing financing. Through this approach, the researcher was able to directly observe conditions in the field and understand the processes implemented by the bank.

The object of the research focuses on internal audit and non-performing financing. The informants in this study consisted of parties directly involved in the activities being examined, such as internal auditors, financing staff, and management personnel. The selection of informants was carried out purposively, based on the consideration that they possess knowledge and involvement related to the research topic.

The data used in this study include both primary and secondary data. Primary data were obtained through interviews with related parties, while secondary data were derived from documents, reports, and various references relevant to the study. In addition, the researcher also conducted observations and documentation to complement the required data.

Data analysis was carried out gradually from the beginning of the data collection process. The collected data were then reduced and organized to facilitate understanding, after which conclusions were drawn according to the focus of the research. To ensure data validity, the researcher applied triangulation by comparing interview results with other available data sources.

RESULTS AND DISCUSSION

1. RESULTS

Based on the results of the research conducted at Bank Syariah Indonesia KCP Tembilahan, it was found that internal audit has been implemented as an important part of the supervisory system in financing activities, aimed at realizing good governance and compliance with prudential principles. Its implementation is carried out routinely and systematically with the main objective of ensuring that all financing processes are conducted in accordance with the procedures, policies, and regulations applicable within the bank. In addition to conducting administrative examinations, audit activities also include comprehensive assessments of financing distribution processes, monitoring the quality of ongoing financing, and evaluating the performance of work units involved in financing activities.

The results of interviews with internal parties indicate that internal auditors play a significant role in evaluating the completeness of financing documents, including customer administrative files, financing contracts, and other supporting documents that serve as the basis for financing decision-making processes. In addition, internal audit also assesses the conformity between financing implementation and the standard operating procedures established by the bank, thereby determining whether the process has been carried out in accordance with applicable regulations. Based on the evaluation results, it was found that most financing processes had been implemented properly and in accordance with procedures, although several aspects still require improvement to enhance the effectiveness of financing implementation.

In practice, internal audit also conducts monitoring of ongoing financing, particularly customers experiencing delays in fulfilling their payment obligations. This monitoring is carried out periodically and continuously with the aim of identifying the development of customers' business conditions and detecting potential risks that may lead to problematic financing. Through this monitoring process, internal auditors are able to perform early detection of potentially problematic financing so that such information can immediately be reported to management for further action through appropriate and measurable measures.

In addition to monitoring ongoing financing, internal audit also examines the overall financing portfolio. This examination aims to assess the quality level of the bank's financing and identify indications of problematic financing that may affect the bank's financial performance. The results of the examination are then presented in the form of audit reports containing findings and recommendations for improvement. These audit reports play an important role as consideration material for management in making strategic decisions related to financing management and efforts to improve financing quality in the future.

Regarding the handling of problematic financing, the research results indicate that the bank has implemented various strategic measures aimed at minimizing the risk of losses while maintaining good relationships with customers. These measures include financing restructuring, rescheduling of payments, and communication approaches with customers to find the most appropriate solutions according to their financial conditions. In this regard, internal audit plays an important role in supervising the implementation of these measures to ensure compliance with applicable regulations and prevent deviations from procedures established by the bank.

Furthermore, the research findings also show that internal audit not only plays a role in identifying and discovering problems but also provides constructive recommendations as part of improvement efforts. The recommendations generally relate to improving the quality of financing analysis, strengthening supervisory systems, and improving procedures considered less effective in practice. With these recommendations, it is expected that future financing processes conducted by the bank can operate more optimally, thereby significantly minimizing the risk of problematic financing.

However, in the implementation of internal audit, several obstacles were still encountered that have the potential to affect the effectiveness of the supervisory function. One of the main obstacles is the limited information obtained from customers, which often hinders comprehensive and in-depth financing analysis. In addition, the limited number of human resources in the internal audit department also presents a challenge, particularly in dealing with the large volume of financing requiring more intensive supervision. These conditions affect the monitoring process, which has not yet been fully optimal and requires greater attention from management.

Overall, the research results indicate that internal audit at Bank Syariah Indonesia KCP Tembilahan has been implemented fairly well and plays a significant role in supporting financing supervision and handling problematic financing. Nevertheless, continuous improvement is still required, particularly in terms of supervisory effectiveness, procedure optimization, and enhancement of both the quality and quantity of human resources, so that the role of internal audit can operate more optimally in maintaining financing quality and minimizing the risk of Non-Performing Financing (NPF) in the future.

2. DISCUSSION

The role of account officers in financing management at Bank Syariah Indonesia holds a highly strategic position, particularly in efforts to minimize the risk of problematic financing. Account officers are not only responsible for the financing distribution process but also conduct feasibility analyses of customers and continuously monitor customers' business conditions after financing has been provided. In dealing with problematic financing, account officers implement various handling measures such as issuing warning letters, conducting direct collection efforts, and carrying out financing restructuring according to customer conditions. In this regard, internal audit functions as a supervisory mechanism that evaluates the effectiveness of account officers' performance, ensuring that all financing processes are conducted in accordance with procedures and prudential principles. Therefore, the potential occurrence of Non-Performing Financing (NPF) can be minimized and financing quality can be maintained (Siagian, 2023).

People's Business Credit (KUR) financing at Bank Syariah Indonesia has a significant potential risk of bad credit if not managed optimally. This condition is generally influenced by both internal and external factors. Internal factors include inadequate financing feasibility analysis, while external factors relate to the decline in customers' business conditions affecting their repayment capabilities. In addition, weak supervision after fund disbursement is also one of the causes of increasing problematic financing risk, thereby requiring stronger internal control functions, including the optimization of internal audit roles in evaluating financing processes. In this context, internal audit ensures that all financing procedures comply with prudential principles and assesses the effectiveness of monitoring conducted by the bank. Through systematic supervision, the potential for bad credit can be minimized and the risk of Non-Performing Financing (NPF) can be reduced (NAIM, 2024).

The effectiveness of Islamic internal audit is highly determined by the institution's ability to carry out supervisory functions independently and continuously. Internal audit does not only focus on compliance with Islamic principles but also includes evaluations of internal control systems and risk management implemented by the bank. This is important because weaknesses in internal supervision can increase the potential for problematic financing. Therefore, internal audit has a strategic role in ensuring that all financing processes, from analysis, disbursement, to monitoring, are carried out in accordance with applicable procedures. With effective internal audit, any potential irregularities can be detected and corrected immediately, thereby minimizing the risk of Non-Performing Financing (NPF) and maintaining financing quality (Hakim, 2020).

Internal audit also contributes significantly to improving the effectiveness of risk management in Islamic banking, where the function of internal audit as a supervisory tool is directed toward evaluating the implementation of risk management, particularly in financing activities that carry high levels of risk. Internal audit ensures that risk identification, measurement, and control processes are implemented appropriately according to the policies established by the bank, while also assessing whether financing procedures have been conducted based on prudential principles to minimize the possibility of problematic financing. Through systematic and continuous supervision, weaknesses in risk management can be identified and corrected promptly, thereby reducing the potential for Non-Performing Financing (NPF) and maintaining financing stability (Febriani, 2020).

The handling of problematic financing in Islamic banks is carried out through various strategies aimed at minimizing losses while maintaining the sustainability of customers' businesses. Commonly implemented measures include financing restructuring such as rescheduling, reconditioning, and restructuring adjusted to customers' financial conditions. In addition, persuasive approaches through intensive communication are also an important part of the financing settlement process to achieve mutually beneficial agreements between banks and customers. In this context, internal audit plays a role in ensuring that all problematic financing handling processes are conducted in accordance with procedures and prudential principles, as well as evaluating the effectiveness of strategies implemented by the bank so that recommendations for improvement can be provided whenever weaknesses are identified, ultimately contributing to reducing the risk of Non-Performing Financing (NPF) (Ulpah, 2022).

The implementation of risk management in Islamic banks is a strategic measure in preventing problematic financing. Risk management processes are conducted systematically through stages of identification, measurement, monitoring, and control of financing distributed to customers. This process aims to ensure that every potential risk can be identified early and handled appropriately before developing into bad credit, making the application of prudential principles in financing analysis an important factor in maintaining financing quality. In this regard, internal audit functions as a supervisory mechanism evaluating the effectiveness of risk management implementation and ensuring that all procedures are conducted in accordance with applicable policies. Thus, through synergy between risk management and internal audit, the potential for Non-Performing Financing (NPF) can be minimized and financing stability maintained (Sudanto, 2024).

Efforts to handle Non-Performing Financing (NPF) in Islamic business units are conducted through systematic and continuous approaches to minimize the resulting risk of losses. The implemented measures include early identification of problematic financing, intensive collection efforts, and financing restructuring such as rescheduling and restructuring adjusted to customers' repayment capacities. In addition, persuasive approaches through effective communication with customers are important strategies for resolving problematic financing without resorting to legal action. In this context, internal audit acts as a supervisory function ensuring that all NPF handling processes are conducted in accordance with procedures and evaluating the effectiveness of the strategies implemented so that any identified weaknesses can be corrected immediately and NPF levels reduced (Asrizal, 2021).

The handling of problematic financing at Bank Syariah Indonesia Kediri Branch Office during the pandemic faced more complex challenges due to declining customer repayment capabilities. Consequently, the bank needed to implement more flexible policies such as financing restructuring through rescheduling, reconditioning, and restructuring to adjust to customers' financial conditions. In addition, persuasive approaches through intensive communication and monitoring of customers' businesses were conducted to maintain repayment continuity. Nevertheless, prudential principles still had to be maintained to prevent increasing risks. In these conditions, internal audit played an important role in evaluating the effectiveness of implemented policies and ensuring that all restructuring and financing supervision processes were conducted according to procedures, thereby controlling the potential increase in NPF (MAHDAVIKIA, 2021).

The performance of internal auditors significantly influences the level of employee operational compliance in Islamic banking, where high compliance levels indicate that the internal control system functions effectively, thereby minimizing errors and irregularities in financing processes. This is important because non-compliance with procedures can increase the risk of problematic financing. Therefore, internal audit functions not only as supervision but also as an evaluator assessing the effectiveness of operational policy implementation. With optimal internal auditor performance, any potential violations can be identified and corrected immediately, thereby reducing the risk of Non-Performing Financing (NPF) (Wardanah et al., 2019).

Sharia audit also plays an important role in ensuring the implementation of sharia compliance in Islamic financial institutions. Sharia audit functions not only as a supervisory tool for sharia compliance but also as an evaluation mechanism for all operational activities, including financing processes. This supervision aims to ensure that every contract and transaction complies with Islamic principles and does not contain prohibited elements. Therefore, in the financing context, compliance with Islamic principles becomes an important factor in maintaining financing quality and minimizing the risk of problematic financing (Misbah et al., 2022).

In a broader context, sharia auditors play an important role in ensuring that all operational activities comply with Islamic principles, where comprehensive supervision includes not only administrative aspects but also the substance of financing activities. This aims to ensure that there are no deviations in contract implementation or financing mechanisms that may create operational risks. Therefore, through effective supervision, the risk of problematic financing or Non-Performing Financing (NPF) can be minimized, and the stability and public trust in Islamic banks can be maintained (Fitriani et al., 2025).

Internal audit also plays a very important role in detecting potential fraud in people's business financing processes within Islamic banks, where fraud may occur due to weak supervision and suboptimal implementation of operational procedures. Through comprehensive examinations of all financing stages, from feasibility analysis to fund disbursement, internal audit is able to identify indications of fraud that may increase the risk of problematic financing. Therefore, through early detection, banks can immediately take appropriate handling measures before such risks develop into Non-Performing Financing (NPF) (Suharmi & Hendarti, 2023).

Internal audit also contributes to supporting the effectiveness of financial statement preparation in Islamic banks by ensuring that recording and reporting processes are conducted properly, transparently, and in accordance with applicable standards. The reliability of financial statements is an important indicator in assessing bank performance, including identifying the quality of financing distributed. Therefore, internal audit not only focuses on reporting aspects but also evaluates internal control systems supporting financing activities so that information related to NPF can be presented accurately (Wahyuni et al., 2023).

The implementation of Customer Due Diligence (CDD) is an important measure in mitigating financing risks in Islamic financial institutions, where this process is conducted through identification, verification, and monitoring of customer profiles and activities before and after financing is provided. The main objective of implementing CDD is to ensure that customers possess adequate capacity and integrity, thereby minimizing the risk of default and helping detect potential irregularities at an early stage. In this regard, internal audit evaluates the effectiveness of CDD implementation and ensures its conformity with prudential principles, thereby reducing the risk of NPF (WIDYA, 2022).

Overall, internal audit plays a highly crucial role in controlling financing risks within Islamic financial institutions because it functions as a supervisory tool ensuring that all financing processes are implemented in accordance with procedures and prudential principles. Through evaluations of internal control systems and the ability to identify potential risks at an early stage, internal audit is able to improve the quality of financing management so that the risk of Non-Performing Financing (NPF) can be minimized and the operational stability of Islamic banks maintained (Prasetyo, 2016).

CONCLUSION

Based on the results of the research and analysis conducted, it can be concluded that the internal audit function plays a highly crucial role in supporting the effectiveness of control and handling of problematic financing at Bank Syariah Indonesia KCP Tembilahan. The implementation of internal audit has functioned as part of the supervisory mechanism aimed at ensuring that all financing activities are carried out in accordance with applicable procedures, policies, and prudential principles. Through planned and continuous audit implementation, internal auditors are able to assess financing distribution processes, administrative completeness, and the conformity of operational activities with the standards established by the bank.

In addition, internal audit also plays a role in monitoring ongoing financing, particularly customers experiencing payment delays, thereby enabling early identification of potential problematic financing. The results of the audit process are then compiled into reports containing findings and recommendations for improvement, which subsequently serve as consideration material for management in determining financing management policies. In terms of handling problematic financing, the bank has implemented various strategies such as financing restructuring, rescheduling, and communicative approaches toward customers, where internal audit ensures that all these measures are conducted in accordance with applicable regulations.

Furthermore, internal audit functions not only as a supervisory tool but also as a provider of recommendations for improvement aimed at enhancing the quality of internal control and the effectiveness of financing management. Nevertheless, several obstacles are still encountered in practice, including limited information obtained from customers and limited human resources within the internal audit department, which affect the optimal implementation of supervisory functions.

In general, it can be concluded that the implementation of internal audit at Bank Syariah Indonesia KCP Tembilahan has been fairly effective and plays a role in assisting the control of problematic financing risks or Non-Performing Financing (NPF). However, continuous improvement efforts are still required, particularly in strengthening internal control systems, optimizing internal audit functions, and improving the quality of human resources so that the role of internal audit can operate more effectively in maintaining financing quality and supporting the operational stability of Islamic banking in the future.

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