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Analysis of the Implementation of Sharia Compliance Audit in Controlling Non-Performing Financing Risk at Bank Syariah Indonesia KCP Pekanbaru

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Abstract

The rapid growth of Islamic banking in Pekanbaru has drawn significant attention to financing risk issues, particularly the emergence of non-performing financing that may affect the stability and credibility of Islamic financial institutions. This condition raises an important concern regarding how Sharia compliance audits can effectively contribute to controlling and minimizing financing risks while ensuring that banking operations remain aligned with Islamic principles. The main focus of this study is to examine how Sharia compliance audits are implemented in Islamic banking practices in Pekanbaru, how they contribute to risk management processes, and how they help reduce problematic financing. This study employs a descriptive qualitative approach through a literature review by collecting and analyzing relevant academic sources, regulations, and previous studies related to Islamic banking and Sharia audit practices without involving statistical calculations. The findings indicate that Sharia audits play a crucial role in strengthening internal control systems, improving financing assessment procedures, enhancing transparency, and supporting the early detection of potential financing problems before they become more serious. In addition, Sharia audits contribute to improving compliance with Islamic principles, strengthening accountability, and encouraging more prudent decision-making in financing distribution. Overall, Sharia compliance audits serve as an important mechanism in maintaining financial stability and reducing financing risks in Islamic banking institutions in Pekanbaru.

Keywords: Sharia Audit, Islamic Banking, Financing Risk, Non-Performing Financing, Pekanbaru

INTRODUCTION

Islamic banking in Pekanbaru has developed as part of a financial system based on Islamic principles that emphasize justice, transparency, and the prohibition of practices that are not compliant with Sharia, such as usury (*riba*) and excessive speculation. In practice, this development cannot be separated from the challenges arising in the financing distribution process to communities with diverse economic backgrounds. This condition creates the potential for non-performing financing risks that may disrupt the operational stability of banks if not properly managed. Every financing decision requires a high level of accuracy to avoid negative impacts in the future. Supervision therefore becomes a very important aspect in ensuring that all activities remain within the proper framework. This situation demonstrates that Islamic banking systems are not solely profit-oriented, but also prioritize sustainability and value compliance (Azani, 2024).

The issue of non-performing financing in Islamic banking in Pekanbaru has emerged alongside the increasing volume of financing distributed to the public. The greater the financing distribution, the higher the risks faced by financial institutions in maintaining financing quality. Many factors influence this condition, both from internal banking aspects and from the economic conditions of customers, which are not always stable. Inaccuracies in the initial financing analysis may also trigger problems in the future. Under such circumstances, a supervisory mechanism capable of detecting potential risks at an early stage is required. Without proper control, these risks may develop into more complex and difficult problems to resolve (Pradina, 2023).

The importance of this issue can be seen from its impact on the sustainability of Islamic financial institutions, which highly depend on public trust. When non-performing financing increases, the bank's ability to perform its financial intermediation function is also disrupted. This not only affects the internal performance of the bank, but also the economic stability of communities utilizing these services. Therefore, a supervisory system capable of maintaining healthy and controlled financing quality is essential. Sharia compliance audits serve as one of the instruments that ensure all financing activities are conducted according to established Islamic principles. The existence of this system helps strengthen public confidence in Islamic financial institutions in Pekanbaru (Saputra, 2025).

In the context of the modern financial industry, the challenges faced by Islamic banking have become increasingly complex along with technological developments and the dynamic needs of society. Financing systems no longer rely solely on manual processes but also involve digital technologies that accelerate transactions. This condition requires supervision to be carried out through a more adaptive and comprehensive approach in order to avoid risk loopholes. Sharia compliance audits play an important role in ensuring that these developments remain within the boundaries of Islamic principles. Furthermore, supervision also helps maintain consistency between business objectives and Sharia values. Thus, the existence of an effective supervisory system has become an indispensable necessity in maintaining the stability of Islamic banking in Pekanbaru (Wulandari & Bayangkara, 2026).

METHOD

This study employs a descriptive qualitative approach to gain an in-depth understanding of the role of Sharia compliance audits in controlling non-performing financing risks in Islamic banks in the Pekanbaru area. This approach was chosen because it is capable of describing phenomena occurring in the field naturally without using complex statistical calculations. The primary focus of the study is directed toward understanding the concepts, processes, and implementation of Sharia audits in Islamic banking financing activities.

The data in this study were obtained through a literature review from various sources such as books, scientific journals, and previous studies relevant to the topics of Sharia audit and risk management. In addition, the researcher also used policy references and reports related to Islamic banking practices in Indonesia, particularly those associated with conditions in Pekanbaru. Therefore, this study places greater emphasis on understanding meanings and processes rather than quantitative numerical measurements (Fitriani & Afsar, 2025).

The research location is focused on the Islamic banking environment in Pekanbaru City as part of the study context to strengthen the relevance of the discussion to actual field conditions. Data analysis techniques were conducted through the process of collecting information from various literature sources, which were then selected according to the research needs to maintain focus on the main discussion. Subsequently, the collected data were systematically organized and explained in the form of narrative descriptions that are easy to understand. The analysis process was carried out by connecting various findings from the literature to produce a comprehensive overview of the role of Sharia audits in financing risk control. Data validity was maintained by comparing various sources so that the research results remained objective and did not rely solely on a single reference. Through this method, the study is expected to provide a clear, structured, and contextually appropriate understanding of Islamic banking conditions in Pekanbaru.

RESULTS AND DISCUSSION

Sharia compliance audits within the Islamic banking environment in Pekanbaru have evolved into an important component of the supervisory system that ensures operational activities remain aligned with Islamic principles. The increasing complexity of banking activities has made Sharia-based supervision more relevant in maintaining public trust. Every financing activity is directed to remain within the provisions established by Sharia principles and national financial regulations. This condition can be seen from the growing attention of financial institutions toward implementing prudential principles in the distribution of funds to customers. Supervision is not limited to administrative aspects alone, but also includes the conformity of contracts (*akad*) and transaction practices carried out in banking operations. In this way, the banking system in Pekanbaru strives to maintain a balance between business objectives and Sharia compliance values (Amalia, 2024).

The development of the Islamic financial industry in Pekanbaru has shown a significant increase in financing activities over the past few years. This growth has consequently increased the potential financing risks that must be managed more carefully. Under these circumstances, Sharia compliance audits play an important role in ensuring that every financing process is conducted according to established standards. Supervision is carried out through the examination of documents, procedures, and mechanisms for fund distribution to customers. Furthermore, the evaluation process is also directed toward detecting possible irregularities from the earliest stages. This makes the supervisory system an inseparable part of Islamic banking operations in the region (Payabadar & Thamrin, 2022).

The implementation of Sharia audits in Pekanbaru is also influenced by regulatory developments issued by national financial authorities. These regulations provide clear guidelines regarding how Islamic financial institutions should conduct their activities in accordance with Sharia principles. Every Islamic bank is required to have an internal supervisory mechanism capable of identifying potential non-compliance in transactions. The presence of Sharia auditors becomes an essential element in ensuring that these standards are genuinely implemented in daily practice. Supervision is conducted periodically to maintain consistency in financing policy implementation. Therefore, regulations do not merely serve as written rules, but are actively implemented within banking operational systems (Setriya, 2026).

On the other hand, the growing public understanding of Islamic finance concepts in Pekanbaru has also increased expectations regarding the quality of banking services. Customers not only demand fast services, but also assurance that all transactions comply with Islamic principles. This condition requires Islamic banks to strengthen their supervisory systems in order to prevent deviations in financing practices. Sharia compliance audits serve as one of the instruments that help maintain such trust. Consistent supervision contributes to improving service quality and transparency. Consequently, the long-term relationship between banks and customers becomes more sustainable (Azani, 2024).

In addition, technological developments in banking systems have also influenced the way Sharia audits are conducted in Pekanbaru. The digitalization of financial services has made transaction processes faster and more complex, thereby requiring a more adaptive supervisory system. Sharia auditors are expected to understand not only Sharia aspects but also technological developments used in modern banking systems. This condition creates the need for broader competencies in carrying out supervisory functions. Audit processes are no longer solely based on manual documentation, but also involve integrated digital systems. With these changes, Sharia supervision has become more dynamic and responsive to modern developments (Rahman, 2024).

Islamic banking has emerged as a financial institution founded on Islamic principles that reject usury (*riba*), uncertainty (*gharar*), and excessive speculation in economic activities. Its existence not only serves as an alternative to the conventional system but also carries a moral mission in creating justice and balance in financial transactions. In practice, Islamic banks continue to face complex challenges, particularly regarding the management of financing distributed to the public. One of the most common problems is non-performing financing, which can disrupt the operational stability of banks. This condition affects not only financial aspects but may also reduce public trust in Islamic financial institutions. Therefore, a supervisory mechanism is required to ensure that financing activities remain healthy and aligned with Sharia principles (Amanda & Ramadan, 2025).

The issue of non-performing financing in Islamic banks cannot be separated from suboptimal initial financing distribution processes. Many cases indicate that customer feasibility analyses are not conducted comprehensively, thereby increasing the risk of future defaults. In addition, external factors such as unstable economic conditions also influence customers' ability to fulfill their obligations. Under such circumstances, banks are required to have stricter and more structured supervisory systems. Without proper control, the risks of problematic financing will continue to increase and become difficult to manage. This issue therefore becomes highly important for further examination within the context of modern Islamic banking (Nuryanti et al., 2025).

Sharia audits within Islamic banking environments occupy a highly important position in maintaining financing activities in accordance with Islamic principles while simultaneously fulfilling sound governance standards in modern financial institutions. Their existence ensures that every financing process is assessed not only from the perspective of financial profit but also from the perspective of values, ethics, and Sharia provisions that constitute the foundation of Islamic banking. In practice, supervision conducted through Sharia audits helps create a more prudent working pattern because every financing decision undergoes a comprehensive examination process. This condition encourages banks to become more selective in distributing funds to customers, thereby gradually reducing potential errors in initial assessments. On the other hand, the existence of this mechanism also shapes a more structured work culture because every department within the bank must follow established standards. Such conditions gradually create a more stable and directed financing management system (Rahman, 2024).

Strengthening the analysis system before financing distribution has become one of the aspects greatly influenced by the existence of Sharia audits in the continuously developing operations of Islamic banks. The assessment process for prospective customers no longer focuses solely on financial capability but also considers character, honesty, and consistency in fulfilling previous obligations. This more comprehensive approach makes financing decisions more mature because potential future risks are considered from the beginning. In many situations, this level of accuracy is capable of reducing errors in fund distribution, which had previously become one of the causes of non-performing financing. Furthermore, supervision integrated into the process encourages employees to be more disciplined in following established procedures. Through this approach, financing systems become more controlled and less influenced by hasty decisions (Nurwana et al., 2024).

Consistent supervision also impacts the bank's ability to identify early signs of financing that begins to show unhealthy indications. Situations such as delayed payments or changes in customers' business patterns can be identified more quickly through structured monitoring mechanisms. This allows banks to take anticipatory measures before financing conditions deteriorate and become more difficult to manage. Actions such as adjusting payment schemes or intensifying communication with customers often become initial solutions that help maintain financing quality. In addition, the presence of such supervision makes internal banking systems more responsive to changing field conditions. Consequently, potential losses can be minimized through faster and more directed measures (Oktavia & Triana, 2025).

The role of internal control within Islamic banks has also been significantly strengthened through regular and continuous Sharia audit mechanisms. Every operational unit becomes more directed because of the standards that must be followed in every financing activity. This creates a more organized workflow and reduces the likelihood of procedural errors that could affect financing quality. Furthermore, periodic evaluations enable weaknesses within the system to be corrected promptly without waiting for larger consequences to emerge. This condition makes financing management systems more adaptive to changes and challenges within the Islamic banking sector. Ultimately, stronger control helps maintain the overall operational stability of financial institutions (Firdaus, 2026).

The dynamics of the relationship between banks and customers have also undergone noticeable changes when Sharia-based supervision is consistently implemented throughout financing activities. Customers become more aware that every use of funds carries responsibilities that must be fulfilled according to the initial agreement. This awareness indirectly encourages a more responsible attitude in managing financing funds received from banks. On the other hand, banks also become more transparent in providing guidance and understanding regarding the use of funds in accordance with Sharia principles. This more transparent relationship creates a healthier communication climate between both parties, thereby minimizing the risk of misunderstandings. Through better interaction patterns, financing quality becomes more sustainable and the risk of fund misuse can be reduced (Zarqasyi, 2023).

The development of Sharia-based supervisory systems has also contributed to improving the quality of governance within increasingly complex financial institutions in the modern era. Every financing policy is no longer based solely on profit considerations, but also on compliance and long-term sustainability aspects. This condition makes decision-making processes more cautious because every step must consider various interconnected aspects. In addition, strong supervisory systems help create a more professional work environment oriented toward prudential principles. Gradually, this condition increases stakeholders' trust in Islamic financial institutions as organizations with more structured management systems. Ultimately, this mechanism becomes an important part of maintaining the sustainability of Islamic banking operations amid continuously changing economic dynamics (Amanda & Ramadan, 2025).

Sharia audits within Islamic banking operations also create more comprehensive supervisory patterns over every financing activity across various operational lines. Monitoring processes do not stop at the stage of fund disbursement, but continue until the funds are utilized by customers in their daily business activities. In this way, banks can better understand whether the financing provided is genuinely used according to its original purpose or has deviated in ways that could create risks. This condition makes supervisory systems more dynamic because they are not merely administrative, but also touch upon customer behavior and commitment. At the same time, bank employees are expected to become more sensitive to minor changes that may indicate early financing problems. Such circumstances gradually shape a work environment that is more meticulous, directed, and prudent in every decision-making process (Hasmi et al., 2025).

Strengthening the Sharia audit function also influences how banks formulate handling strategies when financing begins to show signs of unhealthy conditions that cannot simply be ignored. Under such conditions, the approach used becomes more flexible while still adhering to Sharia principles as the fundamental basis of banking operations. Banks become more capable of adjusting handling measures according to customer conditions so that solutions provided do not burden either party. This creates a more open dialogue between banks and customers in seeking the most appropriate and realistic solutions. At the same time, Sharia auditors act as parties providing objective evaluations of every measure taken to ensure it remains within the correct framework. Thus, the resolution process for non-performing financing can proceed in a more directed manner without creating broader negative impacts (Atmajaya et al., 2024).

The existence of Sharia audit mechanisms also strengthens internal awareness within banks regarding the importance of orderly and accountable documentation in every financing activity. Every process is recorded in greater detail, thereby facilitating traceability if problems requiring further clarification arise in the future. This condition makes the flow of information within banks more transparent and minimizes confusion among departments. Moreover, proper documentation also supports evaluation processes because available data can serve as the basis for assessing the effectiveness of implemented financing policies. With well-organized recording systems, banks become better prepared to face various forms of audits and external examinations. Ultimately, this condition strengthens the foundation of more professional and accountable governance (Atmajaya et al., 2024).

In operational development, Islamic banks have also increasingly realized that external factors such as public economic conditions significantly influence the success rate of financing distributed to customers. Changes in purchasing power, price fluctuations, and customers' business conditions are factors that cannot be ignored in financing risk analysis. Therefore, Sharia-based supervision does not focus solely on internal banking aspects, but also seeks to understand external situations that may affect customers' payment performance. This approach makes banks more adaptive in dealing with changes occurring beyond their internal control. Through broader environmental understanding, financing decisions become more realistic and are not solely dependent on static data. This helps create financing systems that are more resilient to economic pressures (Abrahaham et al., 2024).

Ultimately, the existence of Sharia audits within Islamic banking systems contributes significantly to creating financing management patterns that are healthier, more controlled, and oriented toward long-term sustainability. Every supervised aspect is not merely intended to identify errors, but also to improve systems continuously over time. Through continuously evolving approaches, Islamic banks are able to maintain a balance between compliance with Sharia principles and the need to remain competitive within the modern banking industry. This makes Sharia audits an inseparable part of broader and more complex risk management systems. Furthermore, their existence also helps strengthen public trust in Islamic financial institutions as organizations committed to principles of justice and transparency. Therefore, the role of Sharia audits becomes highly important in maintaining the sustainability and credibility of Islamic banking amid continuously changing economic dynamics (Khairunisa & Rahman, 2025).

Sharia audits in Islamic banking practices also function as continuous reminders regarding the importance of maintaining conformity between financing activities and Islamic values that form the primary foundation of financial institution operations. In practice, this supervision does not merely assess technical aspects but also examines whether ongoing processes reflect honesty, justice, and responsibility that should characterize every transaction. This condition makes all parties involved in financing processes more aware that every decision carries consequences not only in worldly terms but also in moral values. Such awareness gradually shapes a more cautious work culture in every step taken by banks. In addition, Sharia auditors also provide guidance to ensure that every policy remains within the boundaries permitted by Sharia principles. Consequently, supervisory processes become more comprehensive and are not solely focused on numerical aspects (Umiyati et al., 2025).

In operational implementation, Islamic banks are also increasingly encouraged to improve the quality of human resources so that employees can better understand the Sharia principles underlying every financing activity. This enhanced understanding is crucial because even small errors in contract interpretation may result in non-compliance that could create future risks (Ishak, 2025). Therefore, Sharia audits function not only as supervisory instruments but also as indirect learning mechanisms for bank employees in understanding proper financial practices. This process creates a more educational work environment because every evaluation provided contains elements of improvement that can be applied in daily activities. Through continuous learning processes, the quality of customer service also becomes more professional and effective. This demonstrates that Sharia audits have broad impacts not only on systems but also on the individuals who operate them (Mulyandini & Nidayanti, 2023).

The strengthening of Sharia audit systems is also reflected in improved coordination among banking departments involved in financing processes from beginning to end. Every work unit becomes more aware of its respective role in ensuring financing processes continue according to established procedures. This condition makes internal communication more directed because each department has clear responsibilities in supporting the success of financing systems. Furthermore, consistent supervision encourages every unit to become more disciplined in carrying out its duties without neglecting applicable regulations. Through better coordination, the potential for administrative and procedural errors can be significantly minimized. Ultimately, this creates a more solid and mutually supportive work system among departments (Ramadhani, 2025).

On the other hand, Sharia audits also contribute to strengthening long-term relationships between banks and customers through more transparent and open approaches in every financing process. Customers become more aware that every financing facility received carries rules and responsibilities that must be fulfilled conscientiously. This condition encourages more balanced relationships because both parties share the same understanding regarding their respective rights and obligations. Through information transparency, the potential for misunderstandings can be reduced, thereby creating more harmonious cooperative relationships. Moreover, banks can provide more appropriate assistance to customers in managing distributed funds. Indirectly, this condition helps maintain financing quality so that it remains healthy over longer periods (Khairunisa & Rahman, 2025).

The existence of Sharia audits within Islamic banking systems not only functions as a formal supervisory tool but also becomes an important component in building a more ethical, stable, and sustainable financial ecosystem. Every supervised and evaluated process contributes to improving the quality of the overall system so that banks can operate in a more directed manner when facing emerging challenges. Through continuously evolving approaches, Sharia audits are able to adapt to increasingly complex banking dynamics without abandoning the fundamental principles that form their foundation. This makes Sharia audits an inseparable element in maintaining public trust in Islamic financial institutions. Furthermore, their existence strengthens the image that Islamic banking is not solely profit-oriented, but also emphasizes values of justice and blessing (*barakah*) in every activity (Amanda & Ramadan, 2025).

CONCLUSION

The role of Sharia compliance audits in Islamic banking in Pekanbaru demonstrates that the existence of this supervisory mechanism occupies a highly important position in ensuring that financing activities remain aligned with Islamic principles and applicable regulations within the financial industry. The supervisory process carried out does not merely focus on administrative aspects but also includes the conformity of contracts, procedures, and financing implementation conducted by banks toward customers. This condition helps minimize the potential occurrence of non-performing financing that may disrupt the operational stability of Islamic financial institutions. Furthermore, Sharia compliance audits also contribute to strengthening internal control systems so that every financing decision is made more carefully and systematically. This role makes banking systems more directed because every activity is continuously supervised according to established standards. Therefore, the existence of Sharia audits becomes an important element in maintaining a balance between Sharia compliance and effective risk management.

In addition, strengthening the Sharia audit system also impacts the improvement of governance quality within Islamic banking institutions in Pekanbaru, alongside the increasing public demand for Sharia-based financial services. Consistent supervision encourages the creation of transparency, accountability, and stronger relationships between banks and customers in financing processes. This also helps enhance public trust in Islamic financial institutions because every financial activity is conducted based on prudential principles and Islamic values. In the future, improving human resource competencies will be necessary so that the implementation of Sharia audits can operate more optimally and adapt to technological developments and the dynamics of the modern financial industry. Moreover, integration among supervisory systems, digital technology, and risk management must continue to be strengthened to ensure financing control processes become more effective and efficient. Appreciation is also extended to all parties who have contributed to supporting the development of Sharia audit practices so that they may continue providing benefits for the sustainability of Islamic banking in Pekanbaru.

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