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THE INFLUENCE OF SHARIA AUDIT ON CUSTOMER TRUST AT BANK SYARIAH INDONESIA RUMBAI SUB-BRANCH OFFICE

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Abstract
This study is motivated by the importance of customer trust in the sustainability of Islamic banks and the role of sharia audits in ensuring compliance with Islamic principles. The formulation of the problem in this study concerns how sharia audits influence customer trust in Islamic banking institutions. The research questions include: what role sharia audits play in improving sharia compliance, what factors influence customer trust, and how the implementation of sharia audits affects customer loyalty and the stability of fund collection. The method used in this research is a literature study by reviewing various sources such as scientific journals, books, and regulations related to sharia audits and Islamic banking. The findings indicate that sharia audits have a significant influence on customer trust, particularly through information transparency, clarity of profit-sharing mechanisms, and effective supervision by the Sharia Supervisory Board (DPS). In addition, service quality, bank reputation, and the level of sharia financial literacy also contribute to strengthening customer trust perceptions. However, the main challenge faced is the lack of standardized national sharia audit standards, resulting in differences in procedures and inconsistencies in audit results among institutions. Overall, the more optimal the implementation of sharia audits—not only administratively but also substantively in accordance with maqashid sharia—the higher the level of customer trust and loyalty, which ultimately has a positive impact on the stability and sustainability of Islamic banking operations.
Keywords: Sharia Audit; Customer Trust; Sharia Compliance

A. Introduction

Islamic banking in Indonesia has shown significant development in recent years. This is reflected in the increasing number of Islamic banks and the growth of their assets. However, this rapid growth also brings new challenges, particularly regarding supervision and control over the implementation of sharia audits. If sharia audit practices are not optimally supervised, this may potentially reduce the level of trust among stakeholders in Islamic banking in Indonesia, including customers, shareholders, and the government. Therefore, supervision of sharia audit implementation is necessary to increase stakeholder trust in Islamic banking in Indonesia. Nevertheless, there are still limited studies examining the influence of sharia audit supervision on stakeholder trust levels, which forms the basis for conducting this research (Mulyandini et al., 2023).

One important aspect in Islamic finance studies is the influence of customer trust on their interest in saving funds in Islamic banks. The decision to deposit funds is not only based on profit considerations but also on confidence in the credibility and integrity of financial institutions. This trust includes various aspects, such as fund security, operational transparency, and the bank's ability to manage funds professionally and in accordance with sharia principles. In addition, compliance with Islamic values, such as avoiding riba and practices that contradict sharia principles, further strengthens customers' confidence in choosing Islamic banks as a place to save their funds. Various studies indicate that customer trust has a significant influence on customers' interest in saving in Islamic banks. The higher the level of trust possessed by customers, the greater their tendency to continuously use Islamic banking services. Conversely, low trust can reduce public interest in conducting transactions. Therefore, Islamic banks need to maintain service quality, improve transparency, and ensure compliance with sharia principles in order to build and sustain customer trust, which ultimately becomes a key factor in the success and growth of Islamic banks (Novianto, 2024).

In addition to ensuring that operations run according to sharia principles, good governance has also become a major concern for the public in assessing the performance of Islamic banks, as the values contained in good governance are aligned with Islamic teachings such as honesty, responsibility, and transparency. Therefore, Islamic banking institutions are required to implement professional and accountable management systems in order to demonstrate integrity in every activity. In the context of Bank Syariah

Indonesia Rumbai Sub-Branch Office, the implementation of sharia audits as part of the supervisory mechanism is an important factor influencing customer trust levels, because such audits ensure that all banking activities comply with sharia provisions and principles of good governance. The more optimal the implementation of sharia audits and good governance, the greater the customers' confidence in the bank's credibility and performance (Ardi, 2017).

In Islamic banking, the implementation of good corporate governance is highly important because it functions as a system that regulates and controls banking activities so that they operate transparently, accountably, and in accordance with sharia principles, thereby minimizing conflicts of interest and risks in fund management. Principles such as information disclosure, responsibility, professionalism, and fairness serve as the basis for creating healthy performance and maintaining operational stability. In practice at Bank Syariah Indonesia Rumbai Sub-Branch Office, the implementation of good governance needs to be supported by sharia audits as a form of internal supervision that ensures all banking activities remain in compliance with sharia provisions and applicable regulations. With effective sharia audits, the potential for irregularities can be minimized, financing risks can be controlled, and transparency can be improved. Consequently, this has a positive impact on customer trust because customers feel assured that the managed funds are secure, professionally managed, and in accordance with Islamic principles (Budiman, 2016).

The need for corporate financial statement information is currently increasing, especially because such reports serve as the main medium for conveying financial conditions to stakeholders. The information presented in financial reports must be accountable, although in practice each company has different reporting characteristics. One form of corporate accountability in managing finances is through the preparation and presentation of transparent and accurate financial reports. In this regard, company management bears full responsibility for preparing financial statements, while auditors play a role in assessing the fairness of those reports through the audit process. The auditor's duty is limited to providing an opinion on the examination results, not preparing the report itself. The auditor's opinion then becomes an important basis for various parties, such as investors, creditors, and the public, in making decisions. This principle applies not only to general companies but also to Islamic financial institutions, which are required to maintain accountability and public trust (Mafikah & Latifah, 2022).

In general, both banking systems and non-bank financial institutions have similar functions, especially from the public's perspective as institutions that provide funding access. This similarity often makes it difficult for the public to directly distinguish between conventional banking and Islamic banking. However, fundamentally, there are significant differences between Islamic Financial Institutions (IFIs) and Conventional Financial Institutions (CFIs), particularly in terms of operational aspects and transaction mechanisms. Islamic Financial Institutions operate based on sharia principles that emphasize justice, transparency, and the avoidance of prohibited practices such as riba, maysir, gharar, and tadlis, which contradict the Qur'an and Sunnah. Therefore, specific guidelines are needed to ensure compliance with sharia principles as well as control in banking activities. In practice, as explained by Khotibul Umam, Islamic banks conduct business activities based on contracts that comply with Islamic law, such as profit-sharing financing (mudharabah), equity participation (musyarakah), sale and purchase with profit margins (murabahah), leasing financing (ijarah), and lease-to-own financing (ijarah wa iqtina), all of which are designed to remain in line with sharia provisions (Fizriyah, 1992).

B. METHOD

This study uses a literature study approach as the primary method in analyzing the role of budgeting in improving the performance and growth of Bank Indonesia. Through this approach, the author collected various relevant references from academic sources, official reports, and scientific publications related to financial management and the banking sector. The use of secondary data aims to ensure that the resulting analysis is comprehensive, systematic, and supported by highly credible information. The literature used as references focuses on publications within the last fifteen years, thereby reflecting current economic conditions and relevant budgeting practices. The sources include annual reports of Bank Indonesia, textbooks, scientific journal articles, and monetary policy documents. In addition, the literature selection process was conducted rigorously by emphasizing discussions on budgeting, operational efficiency, and banking institution growth, ensuring that the study remains focused and aligned with the research objectives. The analysis was conducted by identifying patterns, strategies, and best practices found in various literature sources, then comparing these findings to obtain objective and scientifically accountable conclusions.

After the literature data collection stage was completed, the next step involved a synthesis process to explore the most relevant information regarding budgeting mechanisms and their influence on bank performance and growth. This synthesis process was carried out by comparing various perspectives from different authors, including official reports, in order to identify similarities, differences, and the approaches considered most effective. Each source was also critically analyzed to assess its reliability, validity, and relevance to the research topic, ensuring that the discussion results maintained a strong scientific basis. This stage helped identify various factors influencing budgeting effectiveness, such as the accuracy of resource allocation, cost control efficiency, and the performance monitoring systems implemented. Thus, this study not only presents descriptive explanations but also provides deeper interpretations regarding the relationship between budgeting and the growth of banking institutions.

Furthermore, the results of the literature review were used as the basis for constructing a conceptual framework linking budgeting theory with banking management practices, as well as relevant performance and growth indicators. The selected literature was adjusted to the context of Bank

Indonesia so that the analysis results would be more applicable and capable of providing a real overview of budgeting practices within the institution. The findings obtained were then classified into several main themes, such as budget planning, budget implementation, monitoring processes, and performance evaluation, thereby facilitating understanding of the contribution of each aspect to performance improvement and growth. In addition, the use of case studies and empirical evidence contained in the literature further strengthened the analysis by providing concrete examples of effective budgeting practices. With this approach, the literature study method becomes a solid foundation for conducting systematic, in-depth, and scientific analysis regarding the role of budgeting in Bank Indonesia.

C. RESULTS AND DISCUSSION

The management of Islamic banks must always be guided by sharia principles, particularly in fund mobilization and distribution functions, because the level of sharia compliance is one of the main indicators of bank soundness that directly influences public trust. If these principles are not properly implemented, customer trust may decline. In addition, the role of the Sharia Supervisory Board (SSB/DPS) is crucial in maintaining such compliance, as inadequate supervision may lead to reputational risk and even affect bank performance. Therefore, it is necessary to strengthen the role of the SSB through competency improvement and continuous evaluation (Mohammad & Fuad, 2021).

The term “sharia auditor” is used to align with the operations of sharia-based entities, as the audit process is not only based on regulatory standards but must also comply with sharia principles. Therefore, if a sharia audit fails, the consequences can be severe, even potentially resulting in non-compliance with sharia principles itself. Currently, the parties performing sharia audit functions include the Sharia Supervisory Board (SSB), internal auditors, and external auditors.

In Islamic banking, customers do not only act as depositors but also as investors who place their funds in savings, current accounts, and deposits based on profit-sharing contracts. The returns received depend on the bank's fund management performance over a certain period, which contains an element of uncertainty that encourages customers to be more cautious in decision-making. This condition is also observed at Bank Syariah Indonesia KC Rumbai, where customers tend to consider various information before investing their funds, similar to investors in capital markets who choose entities with expected returns. Therefore, accounting information—especially that presented in financial statements—becomes an important factor in assessing the bank's performance and financial condition, as well as in building customer trust in fund management (Nuryanti, Nurhikmah, & Nurfadilla, 2021).

Sharia audit plays an important role in building and strengthening customer trust. Through systematic supervision and examination, banks can ensure that all operational activities comply with sharia principles, are transparent, and accountable. At Bank Syariah Indonesia KC Rumbai, the implementation of sharia audit is one of the key indicators influencing customer confidence in depositing funds, as it not only evaluates compliance with rules but also reflects the bank's integrity, professionalism, and commitment in maintaining trust. The better the quality of sharia audit implementation, the higher the positive perception of customers regarding the safety and halal status of fund management, which ultimately increases customer trust and loyalty toward the bank (Hilalludin et al., 2025).

The scope of sharia auditors includes several aspects:

1. **As an independent auditor**, namely certified public accountants or public accounting firms that audit financial entities, both commercial and non-commercial. They are responsible for providing opinions on the fairness of financial statements, enabling stakeholders and business actors to obtain reliable financial information for economic decision-

making. They are also responsible for detecting financial manipulation practices.

2. **In terms of sharia compliance**, Islamic banking operations are not limited to products but also include systems, methods, and corporate identity. This includes corporate culture such as dress code, decoration, and corporate image that reflect sharia values. The aim is to develop collective morality and spirituality that supports an Islamic lifestyle alongside business activities.
3. **As internal audit**, an independent function within an organization responsible for examining accounting, financial, and other operational activities. Internal audit assists management by providing analysis, evaluation, recommendations, and important observations regarding managerial activities.
4. **Within the Sharia Supervisory Board (SSB/DPS)**, which ensures that all operational activities of financial institutions comply with sharia principles (Putri et al., 2020).

Efforts to prevent fraud in Islamic banking can be carried out through an effective internal audit function. Internal audit ensures that internal control systems operate properly by identifying problems or weaknesses so that they can be promptly corrected. Therefore, internal control must be designed comprehensively and systematically to detect potential risks early and minimize losses. Fraud prevention through internal audit can be implemented in the following stages:

a. **Planning Stage:** The audit process begins with careful planning, including setting audit objectives focused on fraud prevention. Since financial statement audits are generally conducted once per period, internal audit must prepare strategies, methods, and competent resources to ensure optimal results.

b. **Field Work Stage:** At this stage, internal auditors independently carry out data collection, audit techniques selection, and supervision. All collected information is analyzed thoroughly to produce objective audit results.

c. **Monitoring Stage:** This stage focuses on follow-up actions based on audit findings. Monitoring is important to ensure that all issues, especially those related to fraud indications, are promptly addressed to prevent greater future impacts.

In general, Islamic banking in Indonesia has developed internal control mechanisms aligned with applicable regulations and institutional policies. These mechanisms are designed with strict standards to produce reliable, accurate, and accountable information. In the organizational structure, the Board of Commissioners and Board of Directors play key supervisory roles and form an audit committee to assist performance evaluation. In addition, internal audit units such as the Internal Audit Work Unit (IAWU/SKAI) ensure that banking operations comply with regulations. Islamic banks also conduct periodic external audits involving independent professionals to strengthen accountability and transparency (Syahraeni, Nur Hikmah, & Muh. Nurham, 2024).

When auditors perform financial statement audits in Islamic financial institutions, both banking and non-banking, there are fundamental differences compared to conventional financial institutions. Therefore, auditors must understand the distinction between conventional and sharia audits. Sharia audit is based on the principle of tawhid (the oneness of Allah), derived from the Qur'an, Sunnah, and Islamic law. In contrast, conventional audit is based on economic rationality and governed by auditing and accounting concepts rooted in the capitalist economic system.

In terms of orientation, conventional audit focuses more on individual or corporate interests, whereas sharia audit has a broader orientation toward societal welfare. There are also differences in financial reporting and accounting periods. Conventional institutions generally report only economic transactions and financial events within a specific period to assess performance. In contrast, Islamic institutions prepare not only financial reports but also social and religious aspects, with an accounting period typically of one year aligned with zakat calculation (Etika et al., 2022).

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Sharia auditors are also responsible for ensuring that management carries out all activities in accordance with sharia principles, not merely complying with accounting and auditing standards. This is aimed at achieving Maqashid al-Shariah, which seeks to preserve and enhance human welfare in all aspects of life. One application is the prohibition of interest in Islamic financial institutions worldwide. In Islamic banking, maqashid sharia serves as the foundation of financial operations because banks are not only fund intermediaries but must also ensure that every transaction aligns with Islamic values and provides public benefit. This is reflected in contracts such as mudharabah, musyarakah, murabahah, and ijarah, which promote fairness, transparency, and economic sustainability through balanced profit-loss sharing, price clarity, and productive asset utilization. At Bank Syariah Indonesia KC Rumbai, these principles are supported by sharia audit functions that ensure all products and operations comply with sharia provisions, minimizing deviations such as riba, gharar, and maysir. Effective and consistent sharia auditing enhances customer trust, as customers feel confident that their funds are not only financially secure but also halal and ethically managed (Nuryanti, Nurhikmah, & Nurfadilla, 2025).

In Islamic banking practice, the maqashid sharia principle serves as the main foundation because financial activities are not only aimed at profit generation but also at ensuring justice, transparency, and welfare in accordance with Islamic teachings. This is implemented through contracts such as mudharabah, musyarakah, murabahah, and ijarah, which create balance between risk and return, provide transaction certainty, and ensure productive and sustainable asset utilization. In practice at Bank Syariah Indonesia KC Rumbai, the implementation of these principles depends heavily on the effectiveness of sharia audit as a supervisory mechanism ensuring that all operations comply with sharia law and are free from prohibited elements such as riba, gharar, and maysir. With optimal sharia audit implementation, bank transparency and accountability improve, which directly increases customer trust as they are assured that their funds are safe and compliant with Islamic ethical and halal principles (Hartati et al., 2025).

Customer trust in Islamic banking is also related to confidence in the profit-sharing system. In this system, both parties share profits according to agreed terms, requiring cooperation between capital owners and business managers for mutual benefit, including benefits for society. Furthermore, adherence to religious teachings and a strong understanding of sharia principles indicate that customers are not only oriented toward worldly gain but also toward spiritual well-being in the hereafter (Fitriani, 2019).

One of the fundamental challenges in implementing sharia audit in Indonesia is the absence of a unified national standard. Currently, most Islamic financial institutions still rely on international standards such as AAOIFI or develop their own audit guidelines based on internal policies. This condition leads to variations in audit procedures across institutions, resulting in differences in audit quality and consistency.

Although certification in Islamic accounting is available through professional associations, the absence of a national standard still causes differences in audit approaches across banks. These differences include technical aspects, methods, and audit scope, affecting consistency in audit findings. Without standardized guidelines, internal auditors and the Sharia Supervisory Board (SSB) have broad interpretative discretion in determining audit methods and scope. This makes audit results more difficult to evaluate objectively by external regulators such as the Financial Services Authority (OJK). As a result, the effectiveness of the supervisory system becomes less optimal.

Ideally, sharia audit standards should not only emphasize technical accounting and administrative compliance but also substantive sharia compliance, including the implementation of maqashid sharia in banking operations. However, due to the absence of a clear national standard, sharia audit practices in many institutions still focus more on administrative inspection rather than in-depth auditing aimed at ensuring justice and blessing in accordance with sharia principles (Amanda et al., 2025).

The application of Islamic economic principles such as justice, balance, welfare, and universal values positively contributes to the financial performance of Islamic banks because it keeps transactions free from riba, gharar, and maysir while creating a more ethical and transparent system, leading to higher customer satisfaction. Good corporate governance further strengthens this system through transparency, accountability, and responsibility. At Bank Syariah Indonesia KC Rumbai, the integration of Islamic economic principles and good governance is reinforced through sharia audit as a supervisory mechanism ensuring compliance. The more effective the sharia audit, the higher the customer trust in safety, halal compliance, and professionalism of fund management, ultimately improving overall bank performance (Darista, 2025).

In Islamic banking practice, maqashid sharia is a crucial foundation as banks must operate not only as financial intermediaries but also as institutions that comply with Islamic values. Their orientation is not solely profit-based but also focused on ensuring public welfare through protection of maqashid objectives. This is reflected in contracts such as mudharabah, musyarakah, murabahah, and ijarah, which align with these objectives.

In mudharabah and musyarakah, profit and risk sharing is balanced between bank and customer, preventing injustice. Murabahah emphasizes price clarity and transparency to avoid uncertainty, while ijarah provides asset utilization without ownership transfer, ensuring sustainable economic benefits (Andini & Stiawan, 2025).

The application of Islamic economic principles such as justice, balance, welfare, and universal values positively impacts Islamic bank financial performance by ensuring transactions remain free from riba, gharar, maysir, and unethical practices, thereby creating a transparent and ethical system. This improves financial performance and enhances customer satisfaction, as customers feel secure and confident that their funds are managed in accordance with Islamic values. At Bank Syariah Indonesia KC Rumbai, these principles are closely linked to sharia audit effectiveness as a control mechanism. The better the sharia audit implementation, the higher the level of customer trust, which ultimately supports overall performance improvement (Satrio Novianto, 2024).

Overall, the findings indicate that the implementation of sharia principles in fund mobilization activities has a significant influence on customer trust levels. Factors such as contract compliance, information transparency, optimization of Sharia Supervisory Board (SSB) oversight, service quality, and Islamic financial literacy collectively shape positive perceptions. If all these elements are consistently implemented, customer trust will increase sustainably. Conversely, neglecting any of these aspects may lead to negative perceptions and potentially disrupt funding stability. Therefore, strong synergy between sharia principles and operational management is required to create a reliable and competitive Islamic banking system. Ultimately, the success of Islamic banks is not only determined by formal compliance but also by consistent implementation of sharia values across all aspects of service (Sinaga & Akbar, 2025).

D. CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that sharia audit plays a very important role in building and increasing customer trust in Islamic banking. Sharia audit does not only function to ensure compliance with accounting standards and regulations, but also guarantees that all operational activities are in accordance with sharia principles.

Customer trust is influenced by several key factors, such as information transparency, clarity of the profit-sharing mechanism, the effectiveness of supervision by the Sharia Supervisory Board (SSB/DPS), service quality, bank reputation, and the level of Islamic financial literacy. The better the overall implementation of sharia audit—both administratively and substantively in accordance with maqashid sharia—the higher the level of customer trust and loyalty. This ultimately contributes to the stability and sustainability of Islamic banking operations.

However, there are still challenges, particularly the absence of a standardized national sharia audit framework. This results in variations in audit practices and may reduce the consistency of supervisory outcomes across Islamic financial institutions.

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