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CHALLENGES AND STRATEGIES OF SHARIA AUDIT IN THE MODERN BANKING INDUSTRY: A STUDY OF BANK SYARIAH INDONESIA PEKANBARU BRANCH

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ABSTRACT

The rapid development of modern banking systems has created a complex environment in which maintaining sharia compliance is increasingly challenging, particularly within highly dynamic and technology-driven operational practices. This condition raises critical questions regarding how sharia audit is implemented in practice, what challenges are encountered, and what strategies can be applied to maintain its effectiveness. This study focuses on exploring these issues within the context of Islamic banking operations in Pekanbaru, aiming to understand real conditions beyond theoretical expectations. A qualitative descriptive method was applied using literature review as the primary data source, supported by contextual observations of banking activities. The analysis reveals that sharia audit practices are structurally established; however, they still face challenges related to human resource competency, technological adaptation, and operational pressure. In addition, differences in interpretation and varying levels of understanding among employees contribute to inconsistencies in implementation. Strengthening auditor competence, improving communication, and integrating technology emerge as essential strategies to enhance audit effectiveness. Overall, sharia audit plays a crucial role not only in ensuring compliance but also in maintaining institutional trust and sustainability within a rapidly evolving financial environment.

Keywords: Sharia Audit, Islamic Banking, Compliance, Strategy, Modern Finance

INTRODUCTION

The modern banking industry is currently moving at a pace that leaves almost no room for pause, as if all systems are being forced to keep up with an increasingly aggressive wave of digitalization. In such conditions, Islamic banking is not only required to grow but also to preserve the value-based identity that has been its foundation from the beginning. Here, sharia audit plays the role of a safeguard, ensuring that every activity remains within the proper boundaries of Islamic principles.

However, field realities show that the implementation of sharia audit does not always proceed as smoothly as theoretical frameworks suggest. Various obstacles arise, both from internal institutional factors and from continuously evolving external dynamics. These issues become even more complex when modern systems demand high efficiency that sometimes conflicts with the prudential principles of sharia. Therefore, it is important to examine more deeply how these challenges emerge and what strategies can be applied to address them (Amanda & Ramadan, 2025).

A major recurring issue in sharia audit is the gap between ideal concepts and actual practice. Many Islamic financial institutions have formally met administrative standards, yet substantively still leave concerning gaps. This often occurs due to limited understanding of sharia principles among parties involved in operational activities. In addition, the increasing complexity of financial products further complicates the audit process. Sharia auditors are required not only to understand fiqh principles but also modern financial technicalities that continue to evolve. This combination becomes a significant challenge that cannot be underestimated. If not properly addressed, it may reduce public trust in Islamic banking institutions (Azzahra et al., 2026).

On the other hand, limitations in human resources also represent a critical issue in sharia audit. Not all auditors have a balanced background in both Islamic jurisprudence and modern financial systems. As a result, audits often focus only on administrative aspects without deeper substantive examination. This creates a “false sense of comfort” where everything appears compliant on paper, while in reality potential irregularities may remain undetected. This highlights the importance of auditor quality as a crucial factor. Without continuous capacity building, sharia audit risks losing its essence.

External pressures also influence the effectiveness of sharia audit. Increasing competition among financial institutions forces Islamic banks to innovate rapidly. In such situations, sharia compliance aspects may receive less optimal attention. Speed is often prioritized over accuracy, which can eventually create risks. This places sharia auditors in a dilemma: they must preserve sharia integrity without hindering business development. This balance remains one of the greatest challenges in current audit practice (Nurvadillah et al., 2026).

The importance of sharia audit is not limited to compliance alone but also lies in maintaining public trust. In Islamic banking, trust is an intangible asset with extremely high value. When society believes that an institution truly applies sharia principles, loyalty is formed naturally. Conversely, violations or inconsistencies can have widespread and difficult-to-repair consequences. Therefore, sharia audit functions as a control mechanism that protects institutional reputation.

In a broader context, sharia audit also plays a strategic role in supporting the stability of the Islamic financial system. Effective audits allow risks to be identified early before developing into larger problems. In addition, audit processes can serve as evaluation tools to improve service and product quality. Thus, audit is not only about finding errors but also about enabling improvement (Kurniawan, 2024).

Digital technological development introduces new challenges to sharia audit. Increasingly automated and data-driven systems require auditors to have stronger analytical capabilities. It is no longer sufficient to understand concepts alone; auditors must also be able to identify patterns and detect anomalies in data. At the same time, technology can also become an opportunity if utilized properly, as digital systems improve efficiency and accuracy in audit processes. However, readiness is essential to implement this effectively.

Given these challenges, appropriate strategies are needed to strengthen sharia audit implementation. These strategies include not only improving auditor competence but also strengthening systems and regulations. Collaboration among stakeholders is also essential to ensure effectiveness. Without synergy, efforts will remain fragmented and suboptimal. Therefore, a holistic approach is necessary (Sari et al., 2025).

Research on sharia audit in the modern banking industry is important because it provides a real picture of field conditions. By understanding existing challenges, relevant and applicable solutions can be identified. This study is also expected to contribute to the strengthening of the overall sharia audit system. It is not merely theoretical, but closely related to actual practice.

METHOD

This study uses a descriptive qualitative approach, which focuses on deep understanding of the phenomenon without involving complex numerical calculations. This approach is chosen because it is able to describe the real conditions of sharia audit implementation in the modern banking industry in a more flexible and contextual manner.

The data used in this study are obtained through literature review, including scientific journals, reference books, and official documents relevant to the research topic. Literature review is used as the primary technique because it provides a strong theoretical foundation and enriches perspectives in understanding the issues being studied. In addition, previous studies are analyzed to identify patterns, differences, and research gaps that can be further developed (Gunawan, 2023).

The research is focused on Bank Syariah Indonesia Pekanbaru Branch, Riau, due to its relevance to the development of Islamic banking at the regional level. Pekanbaru is also considered a dynamically growing economic area, making it relevant for sharia audit studies.

Data analysis is conducted by organizing information from various sources and systematically arranging it to facilitate interpretation. The collected data are then analyzed using a descriptive approach emphasizing meaning-making and conceptual relationships. Findings are presented in a structured manner to provide a clear understanding of sharia audit challenges and strategies. This method is expected to produce comprehensive and relevant insights aligned with field realities (ISHAK, 2025).

RESULTS AND DISCUSSION

The implementation of sharia audit within the modern banking landscape does not progress in a perfectly linear manner, but rather unfolds in layered patterns resembling interconnected pathways within a continuously evolving system. At Bank Syariah Indonesia Pekanbaru Branch, the audit structure has been designed as a supervisory mechanism to ensure that operational activities remain within the proper orbit of sharia principles, which are not supposed to deviate even slightly.

The audit process does not merely address administrative surfaces but also penetrates transactional details that may appear simple yet contain hidden complexity that is not immediately visible. Sharia auditors function as a kind of “interpreter of reality,” required to understand the relationship between contracts (akad), actual practices, and underlying economic intentions. In practice, not all procedures run as ideally as the theoretical frameworks presented in formal guidelines. Small gaps emerge from human interaction, system limitations, and continuous time pressure that never truly stops (Ummah, 2025).

The sharia audit process typically begins with a structured planning stage; however, during implementation, its rhythm often shifts according to dynamic field conditions. Examination covers various activities, ranging from financing contracts to daily operational transactions that appear routine but carry significant sharia implications. The data analyzed is not merely numerical, but a sequence of narratives that must be carefully interpreted so that meaning is not lost. In certain situations, auditors are required to adopt a more reflective rather than purely procedural approach in order to understand the context behind each transaction.

This makes sharia audit resemble the process of reading a narrative rather than simply reviewing documents. Such complexity demands a level of precision that cannot be compromised. When even one element is overlooked, the overall picture may shift significantly (Ummah, 2025).

In the midst of digital system dominance, sharia audit practices have also undergone notable transformation. Technology provides convenience in data storage and processing, but at the same time introduces new layers of complexity that are not always easy to interpret. Auditors no longer deal with static data but with continuous streams of interconnected information.

This requires stronger analytical pattern recognition skills rather than reliance on standard procedures alone. At times, what appears correct within a system may not fully align with sharia principles when examined from a deeper perspective. Here, professional intuition becomes increasingly important. The combination of logic, experience, and sharia understanding becomes an unwritten yet decisive tool in audit practice (Sulthana & Kurniawati, 2025).

The interaction between auditors and management also creates a distinctive dimension in sharia audit implementation. There are moments when efficiency demands meet compliance requirements, and both do not always move at the same pace. In such situations, communication becomes the bridge that determines whether the audit process runs smoothly or encounters subtle resistance.

Auditors must deliver findings not only accurately but also in a way that can be accepted by operational management. On the other hand, management must understand that sharia compliance is not merely an additional element, but the core identity of the institution. An imbalance in this understanding may create an invisible yet significant gap, which, if left unaddressed, can affect overall audit quality (Kurniawan, 2024).

Employee understanding of sharia principles is also an inseparable aspect of audit implementation. Not all individuals within an organization possess the same depth of understanding, resulting in variations in daily operational practices. In such conditions, auditors often take on an additional role as explainers rather than mere examiners.

This makes audit not only an evaluation process but also a continuous learning space. As understanding improves, potential errors naturally decrease without repeated intervention. However, when understanding remains shallow, similar mistakes tend to recur in slightly different forms. This demonstrates that sharia audit is closely linked to the quality of human resources within the institution (Azzahra et al., 2026).

In the dynamics of Islamic banking in Pekanbaru, audit challenges do not appear as a single issue but rather as interconnected nodes that are difficult to separate. Operational activities across various service points—such as the main branch, service units along Jalan Jenderal Sudirman Pekanbaru, and sub-branches in Panam Pekanbaru—present variations in practice that are not always uniform.

Differences in customer profiles, financing types, and transaction patterns require auditors to apply context-sensitive approaches rather than uniform methods. As a result, audit becomes an adaptive process that continuously adjusts to its environment. This complexity often extends audit duration beyond initial planning, and when time is limited while data continues to grow, work pressure becomes unavoidable (Ahady, 2025).

Another layer of complexity arises from increasingly diverse financial products that are often structured in multi-layered forms. Financing products using combined contracts require careful interpretation to avoid misjudgment. Auditors must understand not only the type of contract used but also its real implementation in daily practice.

In some cases, the distinction between what appears compliant and what is truly compliant under sharia principles becomes very thin. This boundary is not always clear, requiring high analytical sensitivity. When interpretations

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differ, inconsistencies may emerge, making sharia audit resemble the reading of a text whose meaning shifts depending on perspective (Syaifulloh, 2024).

Human resource limitations also cannot be ignored. Not all auditors possess balanced expertise in both sharia principles and modern financial systems. While fiqh knowledge is fundamental, the ability to understand digital systems is equally essential.

When one aspect dominates, audit results become incomplete. In practice, this creates reliance on individual experience rather than standardized systems, leading to variations in audit quality between auditors. This inconsistency poses a significant challenge in maintaining audit reliability.

Rapid technological development also introduces less visible challenges. Increasingly digitized banking systems make transaction flows more complex and difficult to trace manually. Auditors must not only read reports but also understand underlying system architecture.

System updates often require adaptation time, and during this phase, misunderstanding may increase. Technology that is intended to simplify processes can instead add complexity if not supported by adequate readiness—like using a sophisticated tool without proper guidance (Samsiyah et al., 2025).

Operational target pressures further shape the unique challenge landscape of sharia audit. In several service points in Pekanbaru, the drive for efficiency and business growth often moves faster than supervisory processes. Auditors are placed in a difficult position, balancing accuracy with speed.

Under pressure, there is a tendency to simplify processes that should be conducted in depth. If sustained, this may gradually reduce audit quality and eventually affect institutional trust. Thus, the challenge is not only technical but also about maintaining direction amid competing pressures (Gunawan, 2023).

Efforts to strengthen sharia audit in Pekanbaru cannot be undertaken superficially, as the complexity is already multi-layered. Across operational areas such as Jalan Jenderal Sudirman Pekanbaru, Panam Pekanbaru, and emerging regions like Marpoyan Damai Pekanbaru, strengthening strategies must be adapted to differing operational characteristics.

A crucial first step is enhancing auditor competence through training that is not only formal but also reflective and applicable. Understanding of sharia principles must be integrated with the fast-moving realities of modern financial systems. When individual capacity improves, audit quality naturally follows (Fachruddin, 2025).

Technology-based strengthening is another unavoidable step. Data analytics tools help auditors detect transaction patterns that are not always visible manually, especially in automated systems. However, technology cannot stand alone without human analytical capability.

The integration of system intelligence and human insight determines audit effectiveness (Sari et al., 2025). When used properly, digital systems improve efficiency without reducing analytical depth (Faizal et al., 2023).

Another important strategy is building more fluid communication between auditors and management. Communication is not only about delivering results but also about fostering shared understanding of sharia compliance importance. When communication becomes balanced, audit transforms into constructive dialogue rather than formal obligation (Asiah & Safitri, 2025).

Strengthening audit standards is also essential. Clear standards function as a map that helps auditors maintain direction in complex situations. Without consistent standards, interpretations may vary widely (Nismara et al., 2025).

In addition, increasing employee awareness of sharia principles plays a subtle but significant role. Audit effectiveness cannot rely solely on auditors; it requires collective understanding. Continuous internal education ensures that each individual understands their responsibilities, reducing potential deviations from within (Faizal et al., 2023).

Collective awareness strengthens audit sustainability. When understanding is shared across all levels, the burden of supervision becomes lighter and more effective. Over time, this builds a more stable and responsible work culture (Aflah et al., 2026).

Sustainability of sharia audit also depends on consistent implementation over time. Strengthening efforts cannot be temporary, as a stable system requires continuous maintenance. When consistency weakens, small gaps may grow unnoticed into larger issues (Hutabarat & Firdaus, 2024).

Sharia audit in modern banking is not only about compliance, but also about maintaining balance between values and real-world practices. The evolving banking environment in Pekanbaru shows that change is inevitable, but its direction can still be guided.

Sharia audit acts as a silent compass that directs organizational movement. When functioning properly, it ensures a more structured journey even if the path is not always straight. When weakened, direction can shift unnoticed (Nur et al., 2025). Ultimately, sharia audit serves not only as a supervisory mechanism but also as a guardian of meaning within every banking activity (Umiyati et al., 2025).

CONCLUSION

Sharia audit in modern banking demonstrates that the supervisory system is not merely an administrative complement, but a crucial element that ensures operational direction remains aligned with the foundational principles of Islamic financial institutions. In the context of practice in Pekanbaru, the emerging dynamics show that audit processes never operate under fully ideal conditions, as they constantly face system changes, work pressure, and variations in human resource understanding. This complexity requires a sharia audit approach that is not only technical but also reflective, enabling auditors to interpret the meaning behind each activity being carried out.

When supervision is implemented with a balance between accuracy and adaptability, the system is able to function without losing its identity. Conversely, if either of these aspects weakens, operational direction may gradually shift without being noticed. Thus, sharia audit functions as a silent guardian with a significant impact on maintaining trust and institutional sustainability. As a future strengthening step, efforts are needed that focus not only on improving procedures but also on enhancing the quality of the people operating the system. Continuous competency development for auditors through ongoing training, careful utilization of technology, and the establishment of more open communication between auditors and management are key complementary elements in strengthening audit effectiveness. In addition, further studies can be directed toward broader exploration involving more in-depth field approaches so that the resulting understanding becomes richer and more contextual. Appreciation is also due to all parties who have contributed, directly or indirectly, to the completion of this study. Such support has played an important role in ensuring that the discussion remains connected to real conditions in the field. Ultimately, the sustainability of sharia audit depends on a shared commitment to continuous learning, adaptation, and the preservation of values amid constant change.

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