

Problems in The Implementation of Sharia Audit in Indonesia: A Systematic Literature Review using PRISMA

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This research aims to find out the problems encountered in the practice of sharia auditing to be recommended to stakeholders in order to get solutions and find solutions. The method used is qualitative with a literature study approach. Data analysis tools with PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) technique. This research uses secondary data taken from the Publish or Perish software on the Google Scholar database. The results showed that there were 41 papers that became the population, then filtered and produced 17 final articles which became the main data source in the study. Of the 17 articles processed, all of them are problems encountered by Islamic audit practitioners encountered in the field. It was found that there are five basic problems in Islamic auditing that can be a reference for the relevant stakeholders to solve in order to improve the performance of Islamic auditing. The five problems are (1) Sharia audit regulations that have not been accommodated nationally, (2) Availability and competence of Human Resources as sharia auditors that are not optimal, (3) Management of the sharia audit process that is not effective and efficient, and (4) The practice of the sharia audit process still focuses on operational audits rather than audits of sharia aspects, (5) Unclear scope of sharia audits.

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INTRODUCTION

Islamic financial institutions are a key element in the framework of a financial system based on sharia values and principles. LKS is the central holder in providing alternative financial solutions that are in accordance with Islamic moral and ethical values. In order to ensure and maintain the integrity of its operations, Islamic financial institutions implement the principles of sharia compliance as its main foundation (Mulazid, 2016). Compliance with sharia principles is not just an ethical obligation, but also an effort to maintain trust among the public and generate sustainable profits in the future. Based on this, Islamic auditing as a supervisory instrument has a very crucial role to ensure that Islamic financial institutions implement sharia compliance in each of their business activities (Taufiq, 2020).

Islamic finance has experienced many significant developments, including the emergence of the financial services section. This section must have a check and balance operational system that is able to achieve goals through sharia audits that are tailored to the objectives and functions of sharia (Aziza et al., 2022). Along with the development of the Islamic financial industry in Indonesia, the practice of Islamic auditing is becoming increasingly important. However, in practice, Islamic auditing in Indonesia faces various problems that need to be considered and overcome so that the audit process becomes more effective and meets the desired standards.

Actually, the scope of sharia auditing is very broad, there are three important parts in sharia auditing, namely sharia institutional audits, sharia financial statement audits, and sharia regulatory compliance audits. The three parts have different tasks and roles, as we know, the theories learned from sharia auditing are only an auditing process to determine whether the institution is in accordance with sharia compliance, even though audits like this are one component of sharia auditing called sharia operational compliance audits, the big question is who audits the financial part of a company, whether it is in accordance with generally accepted sharia accounting reporting standards. Obviously, those who do this are auditors who understand the theory and practice of fiqh muammlah, Islamic accounting, and Islamic audit procedures and so on.

Currently, sharia auditing is only used as part of a complement to the auditing process, even though auditing and sharia auditing both in terms of standards, reporting results, or audited institutions are different things. For example in Indonesia, in sharia business institutions that are audited only operational compliance with sharia

compliance, even though sharia auditing has various types of auditing, including sharia financial statement audits, sharia institutional audits and sharia operational compliance audits, the three sharia auditing are different audit processes. When compared to Malaysian, for example, there sharia audit has three levels, namely: (1) audit of financial statements of Sharia Financial Institutions, (2) audit compliance on organizations, individuals and systems, and (3) sharia compliance governance. Of the three levels have different tasks, objectives and standards with the aim of filling the gap or right between the desire and the real practice of sharia auditing in Malaysia (Ozman et al., 2016).

Some of the prolematics that are often encountered in Indonesia are problems in sharia auditing such as the lack of sharia auditors, the absence of an independent sharia auditing institution, the absence of standard standards that become a reference for sharia auditing, the lack of government support in implementing sharia auditing, and various other problems (Febrian, 2019).

When viewed separately, the root of the sharia audit problem occurs in aspects related to regulation. As Aziz (2012) explains regarding the sharia audit framework which is considered undeveloped due to weak encouragement from the government. This raises doubts for most people that Islamic banks are not much different because they are still stuck with the conventional bank audit framework. In addition to the regulatory aspect, the problem of Islamic auditing also occurs at the level of human resources (HR). Unbalanced accounting and sharia competencies are almost found in both internal auditors, external auditors and sharia supervisory boards (Akbar et al., 2015). Other sharia audit problems as mentioned directly by one of the DPS, Hidayat (2015), occur in the audit process where ex-ante and ex-post audits are considered not optimal. This non-optimal audit process will certainly affect the results of the audit which in turn produces irrelevant reports in revealing sharia compliance (Fauzi & Supandi, 2019).

Sharia auditing emerges as an essential supervisory mechanism to deal with this problem. Hasibuan (2023) in his book revealed that Auditing is not only about ensuring formal compliance with Sharia principles but more broadly includes disclosing transparency and accountability in its business practices (Ridwanto et al., 2023). An in-depth understanding of these issues is key to improving the quality of Islamic auditing in Indonesia. Addressing these challenges will help strengthen the practice of Islamic auditing and increase public confidence in the reliability of the Islamic financial system in Indonesia.

LITERATURE REVIEW

This research was planned by applying a qualitative method with a literature review approach. The main objective of this research is to identify the problems encountered in the implementation of sharia auditing in Indonesia. The data source of this research is obtained from related journals contained in the Google Scholars database. In the data collection process, we used the Publish or Perish 8 application. The selection of articles was done systematically by applying the PRISMA approach.

PRISMA, which stands for The Preferred Reporting Items for Systematic Reviews and Meta-Analyses, is a systematic method of conducting literature reviews. This method emphasizes the formulation of clear research questions, so as to produce credible answers and build high confidence in the resulting reviews. PRISMA involves at least four screening processes: identification, screening, eligibility and inclusion. These processes aim to identify and screen articles that will be selected for further analysis.

In this study, we screened the Google Scholar database for the selection of articles with the keyword "problematic Islamic auditing". Selective screening was conducted by prioritizing articles that had at least ten citations, guaranteeing an accountable level of impact. Further screening was conducted by ignoring book chapters and literature review article types, so as to obtain articles that fit the initial research question.

Thereafter, each screened article was checked to ensure the availability of full text and valid links for further review and analysis. The selected articles were then grouped based on the research results, so that heterogeneity and homogeneity could be obtained from them. The results of each stage of article screening formed the basis of analysis in the subsequent discussion.

RESEARCH METHOD

Sharia audit refers to a planned and systematic examination method conducted to ensure that all activities carried out by LKS (Islamic financial institutions) are in accordance with sharia principles. This audit process involves the identification and evaluation of various aspects, including not only the financial statements, but also the products offered, the use of information technology, operational processes, entities involved in the LKS business activities, documents and contracts used, policies and procedures applied, and all other activities that require compliance with sharia principles. Thus, sharia auditing has the aim of ensuring that all LKS activities are in line with the sharia principles that form the basis and guide its operations. (Mardiyah & Mardiyah, 2016) (Yaacob, 2012). In its implementation, sharia auditing encounters many challenges and problems.

Within the framework of the PRISMA method, the data selection process involves four essential stages, namely identification, screening, eligibility, and inclusion. The first stage, identification, was conducted by searching articles in the database using the keywords "sharia audit problems". In the screening stage, articles were analyzed and sorted in the database by minimizing overlapping information. Next, at the eligibility stage, articles were tested for sustainability based on title and abstract screening. During this process, exclusions are also involved by applying three criteria, namely exclusions for proceedings articles/journals, availability of full text, and sufficient relevance in the context of the presentation being presented. This entire process is designed to ensure that the data retrieved meets certain standards and is relevant to the stated research objectives. (Handayani, 2017), as shown in the figure below.

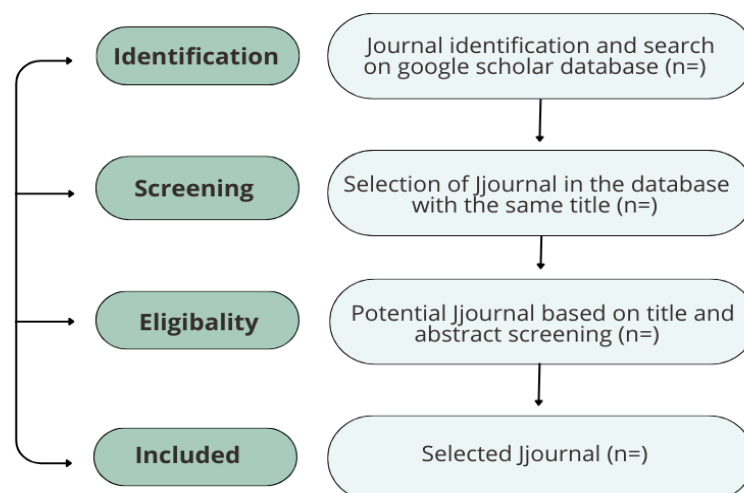


Figure 1. PRISMA Flow Diagram Procedure Chart
Source: Processed from Bahri, (2023)

Article about Shariah Audit Problems

After going through a series of systematic selection processes, this research successfully identified and summarized a number of articles that were relevant to the keywords of the title "problematic Islamic auditing". This selection process was carried out by applying the PRISMA method, which is explained in detail in the following figure.

The PRISMA method is a systematic approach for conducting a systematic literature review (SLR). PRISMA stands for Preferred Reporting Items for Systematic Reviews and Meta-Analyses. It provides a set of guidelines and a flow diagram to help researchers conduct and report systematic reviews in a transparent and comprehensive manner. PRISMA is widely recognized and used in the field of evidence-based medicine and other disciplines.

The PRISMA flow diagram is a crucial part of the method, visually representing the flow of information through the different phases or stages of the systematic literature review (identification, screening, eligibility, and inclusion).

Researchers conducting a systematic literature review following the PRISMA guidelines aim to enhance the transparency and reproducibility of their work, ultimately contributing to the overall quality and reliability of systematic reviews and meta-analyses in the scientific literature.

Through the application of the PRISMA method, this research ensured that the selected articles were quality sources and relevant to the research focus on the

problematics of Islamic auditing. This selection provided a solid basis for an in-depth analysis of the emerging issues in Islamic auditing practice.

In the identification step, 41 articles with titles matching the keywords were found. Furthermore, in the screening process, 1 article with the same title was eliminated from the second level of selection. In the eligibility stage, this study excluded 24 articles in total, including 5 articles because they were not journals (either books or proceedings articles), namely articles from, 3 articles because the full version was not available.

In the eligibility selection, 16 articles were excluded because the discussion was not relevant to the research focus, namely research from (Mutia & Dewi, 2022) (Lubis & Siregar, 2023) (Wahyuni et al., 2023) (Safitri & Rahayu, 2024) (Samsiah et al., 2024) (Rahman, 2023) (Putri & Illahi, 2023) (Baehaqi & Suyanto, 2019) (Umiyati et al., 2023) (Nugraheni, 2012) (Maria Wardayati & Al Wahid, 2016) (Rochmantika & Pravitasari, 2021) (Hanum et al., 2022) (Wahab, 2022).

At the end of the session, a total of 17 articles were successfully selected after going through a series of selection processes with the PRISMA approach, and this research then proceeded to the data processing stage. The complete list of articles that have passed the final selection is structured in the form of a table. The table is presented with the aim of making it easier for readers to find and refer to key sources relevant to the research topic. Below is the list of journals that made it through the final selection stage.

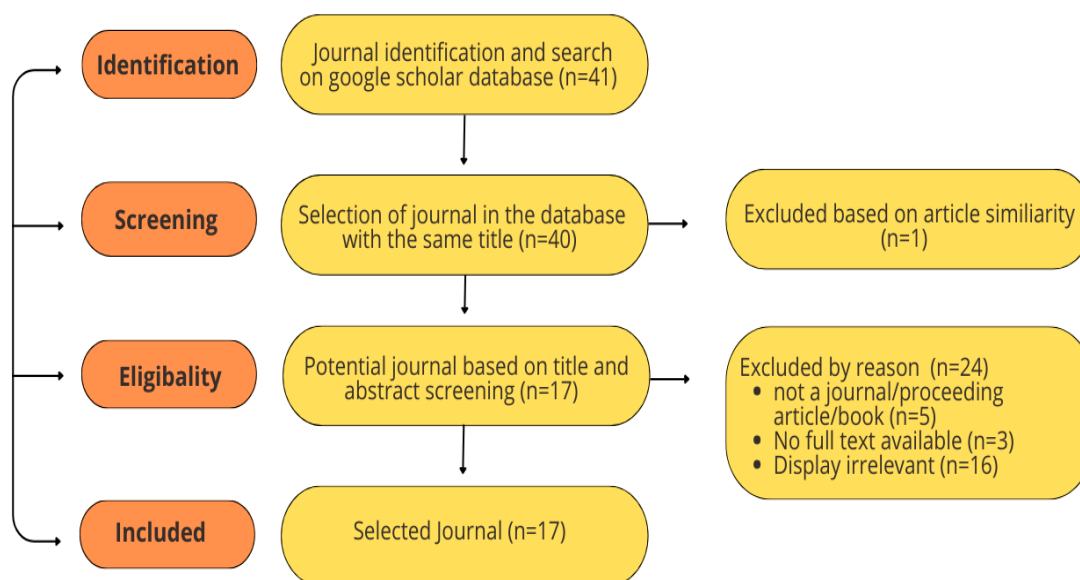


Figure 2. Result of selection of the Article of Shariah Audit Problems
Source: Processed from Bahri, (2023)

Table 1. List of articles on the problems of Islamic/Sharia auditing

No	Authors & Years	Title	Problems of Sharia Audit
1	Muhammad Arifin Lubis, Asmaul Husna, Nancy Mayriski Siregar (2023)	Audit Internal Syariah dan Faktor Efektivitas Pada Bank Syariah	Sharia audit regulations that have not been accommodated nationally.
2	Wina Paul (2021)	Analisis Audit Pembiayaan Perbankan Syariah	The availability and competence of Human Resources as sharia auditors are not yet optimal.
3	Winda Malik Aziza, Bella Rosangelia, Moch. Fajar Rozik Ashari, Novi Khoiriawati (2022)	Analisis Kebutuhan dan Tantangan Perkembangan Audit Syariah Di Indonesia	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal.
4	Faradilla Arafah, Sugianto, Muhammad Lathief Ilhamy Nasution (2023)	Analisis Peran Audit Internal terhadap Manajemen Risiko pada Perbankan Syariah (Studi Kasus Pada PT. Bank Syariah Indonesia KC Medan S. Parman)	-The availability and competence of Human Resources as sharia auditors that are not yet optimal -Ineffective and inefficient management of the sharia audit process and unclear scope of sharia audits.
5	Sophia Andini, Paulus Sugito (2021)	Audit Syariah Sebagai Permasalahan atau Solusi Untuk Perkembangan Lembaga Keuangan Syariah Yang Terdampak Covid-19	-The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects. -Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal.
6	Nur Amni Binti Mahmud Sabri, Supiah Salleh, Muhammad Iqmal Hisham Kamaruddin, Zurina Shafii, Mustafa Mohd Hanefah, Nurazalia Zakaria (2023)	Governance and Shariah Audit in Islamic Cooperatives: Isu dan Cabaran dalam Membangunkan Tadbir Urus Syariah dan Audit Syariah dalam Koperasi Islam	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal.
7	Fita Setiati (2022)	Menelidik Spirit Profetik Konsep Audit Internal Dalam Perspektif Maqashid Syariah Jasser Auda	-The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects
8	Alena Tiosa, Zuwardi (2023)	Analisis Peran Divisi Satuan Kerja Audit Internal Dalam Mitigasi Risiko Proses Pembiayaan (Studi Kasus: Pt Bank KB Bukopin Syariah)	-The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects
9	Dodi Febrian (2019)	Problematika Audit Syariah Pada Lembaga Bisnis Di Indonesia	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal.

10	Ahmad Fauzi, Ach Faqih Supandi (2019)	Perkembangan Audit Syariah Di Indonesia:(Analisis Peluang Dan Tantangan)	-The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects -Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal. -Unclear scope of sharia audit
11	Qonita Mardiyah Sepky Mardian (2015)	Praktik audit syariah di lembaga keuangan syariah Indonesia	-The availability and competence of Human Resources as sharia auditors are not yet optimal.
12	Taufik Akbar, Sepky Mardian , Syaiful Anwar (2015)	Mengurai Permasalahan Audit Syariah dengan Analytical Network Process (ANP)	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal. -The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects
13	Marhadi Gunawan (2023)	Praktik dalam Audit dan Peran Auditor Syariah (Karakteristik, Konseptual, dan Tantangan)	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of HR as sharia auditors are not yet optimal.
14	Bunga Thuba Sembilan dan Slamet Haryono (2020)	Bulak Sumur Framework: Optimalisasi Kualitas Audit Syariah di Indonesia	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of Human Resources as sharia auditors are not yet optimal.
15	Peni Nugraheni (2012)	Kebutuhan dan Tantangan Audit Syariah dan Auditor Syariah	-The availability and competence of Human Resources as sharia auditors are not yet optimal.
16	Mohd Zamerey bin Abdul Razak & Nurmaezah binti Omar (2008)	Audit Syariah dalam institusi kewangan Islam di Malaysia	-Sharia audit regulations that have not been accommodated nationally -The availability and competence of HR as sharia auditors are not yet optimal. -The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects
17	Hisham Yaacob (2012)	Issues And Challenges Of Shari'ah Audit In Islamic Financial Institutions: a Contemporary View	-The availability and competence of Human Resources as sharia auditors are not yet optimal. -The practice of the sharia audit process still focuses on operational audits, not on auditing sharia aspects

Source: PRISMA analysis results from various references

Table 2. Findings on Sharia Audit Classification Problems

No	Classification of Sharia Audit Problems	Solutions	Sources
1	Sharia audit regulations that have not been accommodated nationally	<ul style="list-style-type: none"> - Issuing laws that accommodate Islamic auditing convergence of Islamic auditing standards - Establishment of Islamic Auditing Foundation - Issuance of legal frameworks that are part of legislation such as the Islamic Financial Services Act 2013 - Creation of an Islamic auditing framework in collaboration with academics, practitioners and the government, - Adopting regulations from other countries that are deemed better and suitable to be applied in Indonesia. 	(Arifin et al., 2023), (Malik Aziza et al., 2019), (Andini & Sugito, 2022), (Mahmud Sabri et al., 2023), (Febrian et al., 2019), (Fauzi & Supandi, 2019), (Akbar et al., 2015; Mardiyah & Mardiyah, 2016), (Gunawan, 2023), (Sembilan & Haryono, 2020), dan (Zamerey & Razak, 2008).
2	The availability and competence of Human Resources as sharia auditors are not yet optimal	<ul style="list-style-type: none"> - Training and certification for sharia auditors. - Establishment of a comprehensive sharia auditor competency standard - Event to increase the religiosity and independence of Islamic auditors. - Establishment of Islamic Auditing Foundation - Link and match curriculum for Islamic auditors with educational institutions. - Performance evaluation of Islamic auditors. 	(Paul, 2021), (Malik Aziza et al., 2019), (Arafah et al., 2023), (Andini & Sugito, 2022), (Mahmud Sabri et al., 2023), (Febrian et al., 2019), (Fauzi & Supandi, 2019), (Akbar et al., 2015; Mardiyah & Mardiyah, 2016), (Gunawan, 2023), (Sembilan & Haryono, 2020), (Nugraheni, 2012), (Zamerey & Razak, 2008), dan (Yaacob, 2012).
3	Ineffective and inefficient management of the sharia audit process	<ul style="list-style-type: none"> - Evaluate the Company's risk management. - Strengthening the role and authority of sharia auditors. - Creation of sharia audit standards and framework. 	(Arafah et al., 2023)
4	The practice of the sharia audit process still focuses on operational audits rather than sharia audits.	<ul style="list-style-type: none"> - Development of Islamic auditing standards and frameworks. - Performance evaluation of sharia auditors - DPS coordination with sharia auditors. - Increasing the knowledge of sharia auditors related to maqasid sharia and other sharia sciences. 	(Andini & Sugito, 2022), (Setiati, 2022), (Tiosa & Zuwardi, 2023), (Fauzi & Supandi, 2019), (Akbar et al., 2015), (Zamerey & Razak, 2008), dan (Yaacob, 2012).
5	Unclear scope of sharia audit	<ul style="list-style-type: none"> - Division of duties and authorities between DPS and Sharia Auditor - Review the effectiveness of the sharia audit policy 	(Fauzi & Supandi, 2019), (Arafah et al., 2023), (Akbar et al., 2015)

Source: PRISMA analysis results from various references

Findings of Sharia Audit Problems

Through analysis of the articles studied, the author created a classification system that identifies and categorizes problems commonly encountered in Islamic auditing practice. In attempting to create this classification, the author sought to unify similar issues. Despite the wide variation in the challenges faced by Islamic audit firms and management as key stakeholders. In general, the problems of Islamic auditing can be

understood through the five main categories outlined in the following table.

The first group of problems encountered in this research is the problem of sharia audit regulations that have not been accommodated nationally. The problems of Islamic auditing include sectors or aspects related to regulation. The basic formation of Islamic auditing is considered to be underdeveloped due to the lack of effort from the government. So this can have an impact on the doubts of people that Islamic bank not different with conventional.



Figure 3. Problems in Sharia Audit Practice

Source: Data is processed by Author (2023)

The second problem is the availability and competence of Human Resources as sharia auditors that are not optimal. Unbalanced accounting and sharia competencies are almost found in internal auditors, external auditors to the sharia supervisory board. The solution proposed in overcoming HR problems in Islamic auditing came from (Muhammad Akram Khan, 1985) in the form of establishing the Islamic Auditing Foundation (IAF) (Aziza et al., 2022). One of the functions and responsibilities of the IAF is to conduct training for Islamic auditors. This institution is expected to be independent of Islamic financial institutions and is focused on fulfilling matters related to sharia auditing and can even transform into a Hisbah institution (Fauzi & Supandi, 2019). In Andini and Sugito's research (2021), it is explained that sharia auditors are required to have competence in the field of sharia accounting and

auditing by taking the SAS certification even though the USAS material only discusses sharia auditing.

Regulators must provide a detailed framework for internal sharia audits, which includes the main requirements for effective sharia governance (Lubis et al., 2023). Another solution is the issuance of a legal framework that is part of a law such as the Islamic Financial Services Act 2013 initiated by Malaysia. The purpose of the legal framework is to enforce sharia compliance and achieve financial stability (Fauzi & Supandi, 2019).

In Andini and Sugito's research (2021), it is explained that Islamic auditors are required to have competence in the field of Sharia accounting and auditing by taking the SAS certification even though the USAS material only discusses Sharia Accounting techniques and does not go into detail about the process.

The third problem is related to the management of the sharia audit process which is not yet effective and efficient. But the existence of risk management will not be complete without internal audit to review the effectiveness of management policies for the good of a bank. As the main function of banking risk management is to identify and manage existing risks, the main task of internal audit is to ensure that all risks faced by banks have been handled optimally. The stronger the influence of the role of internal audit in risk management, the more effective the implementation of risk management in a bank will be. This explanation shows that the complementary application of risk management and internal audit will have a good impact on the management of a bank (Arafah et al., 2023).

The fourth problem is that the practice of the sharia audit process still focuses on operational audits rather than on auditing sharia aspects. The values implemented in the internal audit process are the values taught by Islam to its followers. The values of truth, honesty, justice that must be owned and carried out by auditors in conducting audits are very compatible with the values of Islamic teachings that must be instilled in every Muslim. In addition, the purpose of the audit, namely as an effort to prevent fraud and provide evaluation and problem solving (solutions), is also in line with the spirit contained in maqashid sharia, namely protecting from harm and bringing good (Setiati, 2022). Not all auditors who audit LKS have competence in the field of Accounting and the Sharia field together, most of them will be weak in one of the fields. Whereas external auditors are an important component in maintaining and ensuring the integrity of Islamic financial institutions in carrying out Sharia principles (Andini & Sugito, 2021). The solution that arises to solve problems in the audit process is through DPS coordination with auditors or other parties in implementing sharia audits. This coordination can be in the form of reporting findings from the audit division and risk division to the sharia committee (Fauzi & Supandi, 2019).

The last problem is the unclear scope of sharia audits. Sharia audit is an alternative to maintain and ensure the integrity of Islamic financial institutions in implementing sharia principles. Sharia audit can further provide assurance to stakeholders and is needed to respond to the rapid development of the Islamic financial industry. So if there is a failure in sharia audit, it will have a negative impact and even cause failure in fulfilling the sharia principles themselves. The supervisory problems found by DPS are related to other

problems, namely the absence of adequate control procedures so that it is difficult for DPS to carry out adequate tasks. Solutions to solve problems in the audit process are quite diverse, including through DPS coordination with auditors or other parties in implementing sharia audits. This coordination can be in the form of reporting findings from the audit division and risk division to the sharia committee or by involving internal audit, external audit, audit and governance committees in overseeing sharia compliance based on AAOIFI (Fauzi & Supandi, 2019).

CONCLUSION

Based on the results and discussion above, it can be concluded that, first, there is quite a lot of research related to Islamic auditors. Based on these results, there are two problems that are most common and most often faced in the practice of Islamic auditing, namely regulatory issues and human resources.

Second, there are five problems faced by Islamic auditing and it is hoped that further research will be able to comprehensively answer the solutions to these five problems: (1) Sharia audit regulations that have not been accommodated nationally, (2) Availability and competence of Human Resources as sharia auditors that are not optimal, (3) Management of the sharia audit process that is not effective and efficient, and (4) The practice of the sharia audit process still focuses on operational audits rather than audits of sharia aspects, (5) Unclear scope of sharia audits. These five problems have been tested by various researchers and show the results of the problems most often encountered in the world of Islamic auditing.

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