



Developing a Model of Islamic Banking Audit Understanding Based on Student Learning Experiences: A Grounded Theory Approach

Wali Saputra

State Islamic University of Sultan Syarif Kasim, Riau, Indonesia

Corresponding Author's Email: wali.saputra@uin-suska.ac.id

Received: 11 24, 2025 | Accepted: 12 09, 2025 | Published: 12 31, 2025

ABSTRACT

This study aims to develop a model of Islamic banking audit understanding based on students' learning experiences using a Grounded Theory approach. Islamic banking audit carries unique complexities because it must consider sharia compliance alongside conventional accounting and auditing practices. The study involved 25 accounting students who had completed coursework in auditing and Islamic banking at three universities in Indonesia. Data were collected through semi-structured in-depth interviews and focus group discussions (FGDs), and analyzed using open, axial, and selective coding following Strauss and Corbin's Grounded Theory procedures. The findings identify five key categories in students' understanding of Islamic banking audit: (1) foundational understanding of sharia principles, (2) technical auditing competencies, (3) integration of sharia-accounting knowledge, (4) learning challenges, and (5) strategies for developing understanding. The resulting theoretical model shows that students' understanding develops through an iterative process influenced by their religious knowledge background, instructional quality, and practical exposure. This model offers important implications for curriculum design and instructional methods in Islamic banking audit education at the higher education level.

Keywords: *Islamic Banking Audit, Grounded Theory, Student Understanding, Islamic Accounting Education, Learning Model.*

How to Cite:

Saputra, W. (2025). Developing a Model of Students' Understanding of Islamic Banking Accounting Based on Learning Experiences: A Grounded Theory Approach. *Ekopedia: Jurnal Ilmiah Ekonomi*, 1(4), 3669-3688. <https://doi.org/10.63822/5s9z0m29>

INTRODUCTION

The Islamic banking industry in Indonesia has experienced rapid growth over recent decades as part of the broader expansion of the global Islamic economy. As the world's largest Muslim-majority country, Indonesia holds significant potential for the sustainable development of Islamic financial institutions. This growth has created an increasing demand for competent professionals in sharia auditing to ensure compliance with Islamic principles. Sharia auditing plays a critical role in maintaining the integrity of Islamic financial institutions by ensuring sharia adherence in financial practices. However, this rapid industry growth has not been matched by adequate development of human resources in the field of sharia auditing (Fauzi & Supandi, 2019).

The implementation of sharia audit in Indonesia faces several complex theoretical and practical challenges. The absence of standardized national sharia audit guidelines, the limited number of qualified sharia auditors, and low levels of audit digitalization are key obstacles. The lack of uniform auditing standards leads to inconsistencies across Islamic financial institutions. Moreover, due to the complexity of sharia-compliant transactions, auditors must possess deep knowledge of fiqh muamalah and Islamic accounting standards. This situation underscores the need for systematic preparation of future sharia auditors during their university education (Amanda et al., 2025).

Higher education institutions play a strategic role in preparing competent sharia auditors who understand both auditing techniques and the underlying sharia principles. Students of Islamic accounting and Islamic banking represent future auditors who must be equipped with a solid understanding of sharia auditing. Student learning experiences form the foundation of their future professional competence. Research shows that skilled sharia auditors contribute significantly to improving Islamic banking performance, including enhancing sharia compliance, strengthening financial reporting, reducing risk, and increasing stakeholder trust. However, limited research has explored how students develop their understanding of Islamic banking audit through their learning experiences (Jusri & Maulidha, 2020).

Sharia auditing is distinct from conventional auditing because it requires an understanding of sharia principles and their application in audit practices. In Islamic banking, sharia audit functions as part of internal audit activities that ensure financial reporting aligns with PSAK and AAOIFI standards. Students must not only master technical auditing knowledge but also understand the philosophical basis of maqashid al-shariah underpinning sharia audit practices. This complexity requires a learning approach that integrates fiqh, accounting, and audit practice in a comprehensive manner. Deep understanding of sharia auditing requires continuous and structured knowledge construction (Umiyati et al., 2024).

Research on students' understanding of Islamic banking audit requires a methodology capable of capturing learning experiences and knowledge construction processes. Arianto & Rahmatika (2025) note that Grounded Theory is a qualitative research approach that develops theory directly from empirical data, rather than beginning with predetermined theoretical frameworks. This approach is particularly suitable for exploring complex phenomena such as students' understanding of sharia audit, where existing research is limited. Grounded Theory enables the identification of patterns, categories, and relationships emerging from students' real experiences, ensuring theoretical relevance and applicability in Islamic accounting education in Indonesia.

Previous studies such as those by Lubis & Siregar (2024) have primarily focused on sharia audit practices in financial institutions, professional auditor competencies, and the effectiveness of internal sharia audit systems. While these studies highlight the role of internal audit in reducing Non-Performing Financing (NPF) and improving operational performance, little attention has been given to how students, as future auditors, develop their understanding of sharia audit. Research examining students' learning processes, cognitive development, and influencing factors remains scarce. Such understanding is essential for designing more effective educational strategies.

Developing a model of Islamic banking audit understanding based on Indonesian student experiences will contribute meaningfully to the advancement of sharia audit education. Arafah et al. (2023) showed that internal audit contributes significantly—up to 71.5%—to risk management effectiveness in Islamic banks. A contextually grounded model will be more relevant and applicable for the Indonesian higher education environment and can guide lecturers and practitioners in designing curricula and learning methods aligned with industry needs. Moreover, this model can inform competence development for sharia auditors who master both technical skills and the philosophical values of sharia.

The Islamic banking industry requires auditors who possess not only technical audit skills but also a deep understanding of sharia principles and their application. Pravitasari (2019) emphasized that sharia supervision, sharia audit, and corporate governance must be strengthened to meet social responsibility obligations and ensure compliance with AAOIFI standards. Students must therefore learn how to integrate theoretical knowledge with practical audit work. A comprehensive understanding of sharia auditing will prepare students for the complexities of auditing in Islamic financial institutions. A student experience-based model can serve as a bridge between academic learning and professional practice.

Grounded Theory research on students' understanding of Islamic banking audit is thus highly relevant for developing context-based theory. Walidin et al. (2015) state that Grounded Theory is rooted in constructivism, where theory is built inductively from empirical data. This approach allows for an in-depth understanding of how students process information, construct knowledge, and develop audit competence. The resulting theory will contribute to the body of knowledge in sharia audit education and provide practical guidance for improving learning effectiveness. Based on the above, this study aims to develop a model of Islamic banking audit understanding grounded in student learning experiences using the Grounded Theory approach. The research explores how students develop their understanding, what factors influence this process, and what challenges they encounter. The resulting model is expected to provide theoretical and practical contributions to the improvement of sharia audit education in Indonesia.

Prior Research

Marina (2023). This article examines several key concepts, including the supervision of Islamic financial institutions, the framework of Islamic auditing, and corporate governance within Islamic banking. The study employs a literature review approach, drawing on previous research relevant to these themes. The findings indicate that sharia supervision, Islamic auditing, and corporate governance cannot replace the fundamental managerial responsibilities of bank management, nor can they guarantee that Islamic banks will be entirely free from crises, losses, or bankruptcy. Therefore, it is important for Bank Indonesia to strengthen sharia banking supervision by ensuring greater involvement of the National Sharia Council

*Developing a Model of Islamic Banking Audit Understanding Based on Student Learning Experiences:
A Grounded Theory Approach*

(Wali Saputra)

(DSN) and the Sharia Supervisory Board (DPS). Moreover, sharia audits should be conducted in accordance with AAOIFI auditing standards. At the same time, the implementation of corporate governance must be optimized to ensure that Islamic banks fulfill their corporate social responsibility obligations effectively.

Baqir & Sulhani (2023). This study examines the relationship between corporate governance and the effectiveness of internal audit functions in preventing fraud within Islamic banking institutions in Indonesia. The research utilizes 53 observational data points derived from the annual reports of Islamic banks in Indonesia covering the period 2010–2019. The data were analyzed using linear regression techniques. The findings reveal that corporate governance does not have a significant effect on fraud occurrence, whereas the effectiveness of the internal audit function significantly contributes to reducing fraud within Islamic banking institutions. The implications of this study suggest that Islamic banks should prioritize strengthening the effectiveness of their internal audit function to ensure optimal fraud prevention performance.

Ayu et.al (2024). Sharia auditing in Islamic financial institutions plays a crucial role in ensuring that operational activities, products, and services comply with sharia principles, thereby maintaining institutional integrity, transparency, and accountability. However, sharia auditors encounter various challenges in practice, including technical limitations, insufficient managerial support, and the lack of comprehensive sharia auditing standards. This qualitative study aims to assess the effectiveness of sharia audit implementation by analyzing the audit framework and audit working papers at the Sharia Business Unit of Bank Nagari. Using a phenomenological approach, data were collected through in-depth interviews with bank leadership. The findings indicate that the implemented sharia audit framework encompasses organizational supervision structures, audit scope, reporting procedures, and follow-up mechanisms. Sharia audits were found to enhance customer trust by providing assurance that the bank's products and services are rigorously supervised to ensure sharia compliance. Continuous monitoring by the Financial Services Authority (OJK) and periodic external audits further support the quality and effectiveness of the sharia audit process. Overall, this creates a strong compliance system that contributes to institutional stability, accountability, and reputation within the Islamic finance industry.

Rahmadhani et.al (2025). Sharia audit in Indonesia has significant potential for development in line with the rapid growth of the Islamic financial industry. This study aims to explore both the opportunities and the challenges related to strengthening sharia audit practices in Indonesia. The research adopts a qualitative approach by reviewing relevant literature and analyzing case studies on the implementation of sharia audit in Islamic financial institutions. The findings indicate that there are promising opportunities for enhancing sharia audit. These include the increasing public awareness of the importance of sharia compliance, the growing demand for transparency in Islamic financial operations, and regulatory support from government bodies such as Bank Indonesia (BI) and the Financial Services Authority (OJK). However, several challenges persist. These challenges include the absence of comprehensive and standardized sharia audit guidelines, an insufficient number of auditors with both sharia and technical auditing expertise, and concerns regarding the independence and functional effectiveness of the Sharia Supervisory Board (Dewan Pengawas Syariah/DPS). The study concludes that maximizing the potential of sharia audits requires strengthening regulatory frameworks, improving human resource competency through specialized training and certification, and developing a more systematic and integrated audit model.

Effective implementation of these measures can enhance the credibility, integrity, and accountability of Islamic financial institutions, ultimately strengthening public trust and contributing to the broader sustainability of the Islamic finance industry in Indonesia.

Iciah et.al (2023). This study aims to examine differences in the quality of sharia audits between Islamic banking institutions in Indonesia and Malaysia by considering several determinants. These determinants include the size of the Sharia Supervisory Board (SSB), the size of the audit committee, the frequency of audit committee meetings, the reputation of public accounting firms, auditor industry specialization, and audit delay. The research utilizes quantitative secondary data from Islamic banks in both countries covering the period 2017–2020. The Mann–Whitney U Test was applied to analyze differences between the two groups. The findings reveal significant differences in the quality of sharia audits between Indonesian and Malaysian Islamic banks with respect to the size of the Sharia Supervisory Board, the reputation of public accounting firms, auditor industry specialization, and audit delay. However, no significant differences were found regarding the size of audit committees and the frequency of audit committee meetings. These results suggest that structural and competency-related factors of sharia governance bodies—along with audit professionalism—play an important role in influencing sharia audit quality.

Tuzzahroh & Laela (2022). This study aims to map previous research on Sharia auditing and its role in enhancing Sharia compliance within Islamic financial institutions (IFIs). It also examines the challenges faced by IFIs and the solutions for implementing Sharia audits effectively. A total of 308 publications were collected from databases including Google Scholar, Emerald Insight, ResearchGate, Crossref, Microsoft Academic, and PubMed, accessed through the Publish or Perish (PoP) software, covering the period from 2008 to 2021. The study employs bibliometric analysis using VOSviewer, which transforms publication metadata into visualizations based on co-occurrence patterns. The findings reveal that Sharia auditing has been implemented in several countries, with Malaysia being the most prominent. Most Sharia audit practices are integrated within the internal audit function. Sharia audits are identified as a key mechanism for ensuring compliance with Sharia principles. The main challenges in executing Sharia audits include the lack of a unified framework and standards, leading to disputes among practitioners, a shortage of qualified Sharia auditors with sufficient knowledge and proper training, and perceptions that Sharia audits may create inefficiencies. The study recommends optimizing the roles of Sharia governance committees and Sharia supervisory boards to ensure audit effectiveness. Overall, this research provides a comprehensive discussion on Sharia auditing, its role in enhancing compliance, and the challenges and solutions drawn from experiences in various countries.

Hasna & Chariri (2025). This study aims to examine the influence of the audit committee and the Sharia supervisory board on audit report lag. The dependent variable is audit report lag, while the independent variables include audit committee size, audit committee expertise, audit committee meetings, Sharia supervisory board size, and Sharia supervisory board meetings. The population consists of Islamic banking companies listed on the Otoritas Jasa Keuangan between 2017 and 2021. Data were analyzed using descriptive statistics and linear regression analysis with SPSS 25. The findings indicate that audit committee size and audit committee expertise have a significant impact on audit report lag, whereas the number of

audit committee meetings has little to no effect. Additionally, both the size of the Sharia supervisory board and the frequency of its meetings significantly affect audit report lag.

Mulyandini & Nidayanti (2023). This study examines the influence of Sharia audit supervision on the level of stakeholder trust in Islamic banking in Indonesia. Supervision of Sharia audit practices is measured across three dimensions: auditor independence, auditor competence, and auditor integrity. Stakeholder trust is assessed using three variables: customer trust, shareholder trust, and government trust. The study employs a quantitative approach with a survey method, collecting data from 173 respondents via questionnaires. The results indicate that auditor independence, auditor competence, and auditor integrity have a significant positive effect on both customer and shareholder trust. However, only auditor independence and auditor integrity significantly influence overall stakeholder trust. Regression analysis further shows that, collectively, supervision of Sharia audit practices has a significant positive impact on stakeholder trust in Islamic banking in Indonesia. This research contributes to the understanding of Sharia auditing practices and their effect on stakeholder confidence in Islamic banks. The findings provide valuable insights for regulators and the Islamic banking industry to enhance audit practices and strengthen stakeholder trust in the sector.

Nabila et.al (2023). Recent studies indicate that internal audits in Islamic financial institutions (IFIs) have not fully ensured compliance with Sharia principles. This study aims to examine the competence and experience of internal auditors in IFIs through a systematic literature review. Relevant articles were identified and collected from databases including Emerald, Springer, and Google Scholar, focusing on keywords related to internal auditing and Sharia compliance. The findings reveal that internal auditors in IFIs require enhanced competence and knowledge aligned with Islamic law. Key areas include understanding Islamic principles and fiqh muamalah, mastery of As-Sunnah and ushul fiqh (Islamic jurisprudence), and familiarity with accounting and auditing standards both within the national context and in other Muslim-majority countries that have implemented Sharia auditing. Additionally, auditors should possess the ability to interpret and justify Sharia provisions and objectives effectively. This study provides a reference for improving the quality of internal audits in IFIs, ensuring they are conducted in full alignment with Sharia principles and regulations.

Al Rasyied & Fatwa (2025). Recent regulations from the Otoritas Jasa Keuangan (OJK), namely POJK No. 2/2024 and SEOJK No. 15/2024, require Islamic banks to strengthen Sharia compliance supervision by establishing three key functions: Sharia Compliance, Sharia Internal Audit, and Sharia Risk Management. The roles of these functions are critical in maintaining Sharia compliance and mitigating related risks. This study aims to assess the effectiveness of supervision performed by these three functions, evaluated across three attributes: competence, work program, and independence. Data were collected through questionnaires distributed to 10 Islamic banks in Indonesia in 2025 and analyzed using SPSS. The regression results indicate that while all three attributes have a positive effect on Sharia compliance, the effect is statistically insignificant. These findings suggest that, during the adjustment phase to the new regulations, Islamic banks need to enhance the competence, work programs, and independence of these functions to ensure they can more effectively supervise and mitigate Sharia compliance risks.

Mulyany et.al (2021). The rapid development of Sharia auditing has been accompanied by increasing demands for governance that ensures accountability and transparency in Sharia compliance.

Since its inception, Sharia auditing has been interpreted and practiced from a variety of perspectives. This study aims to conceptually revisit the ideal framework of Sharia auditing by examining its origins, emergence, meaning, characteristics, and current issues. The research highlights the need for a more holistic development of the Sharia audit conceptual framework. Key areas include: clearly defining the subject of audit, standardizing the qualifications and competencies required for Sharia-certified auditors, regulating the appointment of auditors, delineating the scope and extent of Sharia audits, establishing a dedicated regulatory body, and enforcing specific standards for Sharia auditing.

Vendy et.al (2024). This study investigates the influence of corporate governance (CG) structures on audit processes, focusing specifically on audit fee determination in Malaysian Islamic banking (IB) institutions. The research uses panel data from 16 Islamic banks in Malaysia over the period 2011–2017, with fixed effects models employed to estimate the regression. The results indicate a significant negative relationship between audit fees and both the independence of audit committees (AC) and the expertise of Shariah committees (SC). However, most other CG variables show no substantial relationship with audit fees. These findings suggest that agents of internal governance in a highly regulated industry may demand lower-intensity audits, potentially due to overlapping regulatory supervision and monitoring mechanisms. This study is the first to examine audit fees in Islamic banking while incorporating Shariah committees as a unique CG mechanism, an area previously unexplored in the audit fee literature. The findings support the recommendations of the MCCG 2017 and 2021, which emphasize establishing audit committees composed solely of independent directors. By enhancing the monitoring function and potentially reducing control risk, such AC composition may help organizations obtain lower audit fees from external auditors.

Zamzam & Mukarramah (2025). This study examines the influence of internal audit effectiveness on employee performance in Islamic banking in North Maluku. Internal audits play a critical role in ensuring that organizational operations comply with applicable standards and regulations, while also detecting and preventing potential errors and fraud. Employee performance in Islamic banking is particularly important, as it directly contributes to achieving organizational goals and sustaining operations. The research employs a quantitative approach, with data collected via questionnaires distributed to employees of several Islamic banks in the North Maluku region. Linear regression analysis is used to assess the extent to which internal audit effectiveness affects employee performance. The results reveal a significant positive relationship between internal audit effectiveness and employee performance, indicating that stronger internal audit functions can enhance employee performance in Islamic banking. These findings offer valuable implications for management, emphasizing the need to strengthen internal audit practices to improve overall performance and operational effectiveness.

Arifin et.al (2024). Sharia banking can achieve sustainable growth by leveraging financial performance, which is closely linked to the audit process. The purpose of auditing is to gather and evaluate evidence impartially to determine whether audit criteria are met, ensuring high-quality audits and preventing fraud. This study investigates the influence of ethical factors and auditor expertise on the quality of audits in the financial statements of Islamic banks in Banda Aceh. Employing a quantitative approach, the research utilizes a multiple linear regression model for data analysis. Primary data were collected through questionnaires and analyzed using IBM SPSS to test the statistical hypotheses. The findings

indicate that both ethical considerations and auditor expertise have a positive and significant impact on audit quality in Islamic banking institutions.

Yusuf et.al (2025). This study aims to empirically examine whether bank type influences audit report lag (ARL) and to identify the factors affecting ARL in both Islamic and conventional banks. The study uses a sample of 297 bank-year observations from Islamic and conventional banks operating in Gulf Cooperation Council (GCC) countries between 2014 and 2021, with data collected from banks' annual reports. The results indicate that Islamic banks experience shorter audit delays compared to conventional banks. The study also finds evidence of relationships between ARL and certain corporate governance and bank characteristics, such as board of directors and audit committee size. Given the rapid growth of the Islamic banking industry, investigating the impact of bank type and corporate governance on ARL is both timely and relevant. This research contributes to the comparative literature on Islamic versus conventional banks and represents one of the first studies to examine the role of bank type in determining ARL. The findings offer practical implications for Islamic and conventional banks, external auditors, and banking regulators in the GCC seeking to enhance financial reporting quality through more timely dissemination of information.

Rizqiani & Yulianto (2020). Auditing in Islamic Financial Institutions (IFIs) is a critical factor for ensuring Sharia compliance. This study aims to analyze the factors influencing the Sharia audit process in IFIs. The population consists of all 22 internal auditors of the Sharia Business Unit at Bank Jateng, with a census sampling technique applied. Data were collected using questionnaires, and analysis was conducted using linear regression and descriptive percentage analysis. The study examines three variables: regulatory aspects, Sharia resource development, and Sharia audit. Linear regression analysis conducted with SPSS for Windows Version 20 revealed that regulatory aspects have a significant influence on Sharia audit, whereas Sharia resource development does not. Overall, both regulation and resource development are examined for their impact on Sharia audit, but only regulation shows a clear effect.

Faza' & Badwan (2024). Sharia audits are essential to ensure that Islamic financial institutions (IFIs) comply with Islamic Sharia standards in their financial and operational activities, and that the products and services they provide adhere to Islamic law. This study aims to achieve these objectives by providing a comprehensive understanding of Sharia audit compliance. To accomplish this, a systematic literature review, content analysis, and descriptive techniques were employed. The study reviews existing literature to analyze the differences in roles between internal and external auditors in IFIs and Islamic banks (IBs), focusing on internal Sharia audits and the qualifications of Sharia auditors. The analysis highlights how effective Sharia audit governance can enhance compliance and prepare institutions for potential legal amendments to mitigate the risks of non-compliance. This research offers a theoretical and conceptual framework for understanding Sharia audit compliance in Islamic banks and financial institutions in Palestine. It identifies key elements that influence audit compliance, quality, and effectiveness. By adhering to Sharia audit principles, IFIs and IBs can maximize benefits, while future legislative adjustments can further minimize the risks associated with Sharia non-compliance.

Abd Rahman et.al (2025). This paper aims to provide insights into the process of internal Shariah audit changes in Islamic banking institutions, using the sociology of translation framework and identifying specific Islamic legal maxims (ILM). A qualitative approach was employed, focusing on a single case study.

The research began with a preliminary study to select the case, followed by two phases of interviews conducted within the chosen institution. The study offers insights into how internal Shariah audit practices evolve, applying the sociology of translation while incorporating ILM to strengthen Islamic banking operations in alignment with maqasid al-Shariah (MS). The findings highlight that merely satisfying minimum legal requirements for Shariah compliance may be insufficient for effective internal Shariah auditing. Integrating ILM within the change process provides a foundation for best practices, enabling Islamic banking institutions to achieve their objectives and realize MS through appropriate means (*wasa'il*).

Nasution (2021). Islamic banking is experiencing rapid growth due to the expansion of the Islamic economy, leading to increased use of financial services by customers. Islamic banks provide financial products in accordance with Sharia principles, making supervision essential to ensure that all financing transactions comply with these principles. The Sharia Supervisory Board (DPS) plays a critical role in overseeing Islamic banks, ensuring adherence to Sharia rules, and maintaining customer confidence. The DPS, together with independent external auditors, prepares annual internal and external audit reports. Auditing financial statements is particularly important, as it ensures that the information provided is reliable for decision-making. This raises a pertinent question: is it appropriate for conventional auditors, despite their professionalism and competence, to audit Islamic banks? This paper explores the role of Islamic financial institutions in assessing Sharia audit requirements, aiming to safeguard adherence to Sharia principles in financing practices within Islamic banking in Indonesia.

Ginanjar & Syamsul (2020). Bareskrim Polri has named two officials of BJB Syariah Bank in Bandung City as suspects in a fictitious credit case valued at IDR 548 billion. This high-profile case has negatively impacted the reputation of Islamic banking in Bandung. The purpose of this study is to examine the role of internal auditors in detecting and preventing fraud in Islamic banks in Bandung City. The research employs a descriptive and verification approach using a survey method. The independent variable is the role of the internal auditor, while the dependent variables are fraud detection and fraud prevention. The population includes all Islamic banks in Bandung, with a random sampling technique used to select 60 bank employees as respondents. Data were analyzed using correlation coefficient analysis, determination analysis, and hypothesis testing. The results indicate that the role of internal auditors influences fraud detection by 26.72%, and affects fraud prevention by 43.16%, highlighting the significant contribution of internal audit functions in mitigating fraud within Islamic banks.

Research Gap

Previous studies on Islamic banking audits have largely focused on institutional structures, regulatory compliance, auditor competence, and how audit practices influence fraud prevention and stakeholder trust. Most of this research relies on quantitative methods or literature reviews, emphasizing the structural, regulatory, and technical aspects of Sharia auditing. However, there is a clear lack of studies examining how students—future auditors and practitioners—develop their understanding of Islamic banking audits through their learning experiences. Current literature does not sufficiently explore the cognitive, experiential, and educational factors that shape students' grasp of Islamic audit principles, nor does it offer a model grounded in students' real-world learning experiences. This gap is important because the

effectiveness of future Islamic banking audits depends not only on regulatory frameworks and technical standards but also on how these concepts are internalized by the next generation of auditors.

Research Novelty

This study takes a fresh approach by using grounded theory to create a model of Islamic banking audit understanding based on students' learning experiences. Unlike previous research that focuses on institutional or regulatory viewpoints, this study emphasizes the personal, experiential, and developmental processes through which students learn and interpret Islamic audit concepts. The resulting model offers a theory-driven perspective on how educational experiences shape students' understanding of Sharia audits, providing practical guidance for curriculum development, teaching strategies, and the preparation of future audit professionals in Islamic banking. By connecting technical audit standards with the realities of learning, this research fills a critical gap in the literature and contributes meaningfully to both academic discussion and professional practice in Islamic finance.

RESEARCH METHODOLOGY

This study employs a qualitative approach using the Grounded Theory method to develop a substantive theory on how students understand Islamic banking audit. Grounded Theory is chosen because it enables the inductive development of concepts directly from the data without being constrained by pre-existing theories. The research participants consisted of 25 undergraduate students in their 6th–8th semesters from Accounting or Islamic Accounting programs across three universities in Indonesia. Participants were selected using purposive sampling by considering academic background, GPA, and type of institution to ensure data variation. Sampling continued until theoretical saturation was reached, meaning no new data contributed to new categories or properties. Data were collected through semi-structured in-depth interviews lasting 60–90 minutes per participant. The interviews explored students' understanding of audit concepts, their learning experiences in Islamic audit, the challenges they encountered, their strategies for comprehending the material, and their perceptions of the competencies required for Islamic auditors. Additionally, three Focus Group Discussions (FGDs) were conducted, each involving 8–9 participants for 90–120 minutes, to examine collective meaning-making and validate preliminary findings. Secondary data such as syllabi, lecture materials, and student assignments were also reviewed for triangulation.

Data analysis followed the procedures of Grounded Theory and proceeded alongside data collection:

- a. Open Coding – breaking down data into meaningful units, resulting in 147 initial codes derived from emergent concepts.
- b. Axial Coding – grouping the codes into broader abstract categories using Strauss and Corbin's paradigm, which examines relationships among categories: causal conditions, phenomenon, context, intervening conditions, action/interaction strategies, and consequences.
- c. Selective Coding – identifying a core category as the central theme that links all categories, leading to the formulation of a storyline and theoretical model illustrating the student learning process in Islamic banking audit.

To ensure research trustworthiness and credibility, several strategies were applied: data triangulation from multiple sources, member checking with participants to verify interpretations, peer debriefing with experts in Grounded Theory and Islamic audit practice, maintaining a clear audit trail of the research process, and providing rich contextual descriptions. In conclusion, this study aims to produce a comprehensive and contextually grounded theory on how students develop their understanding of Islamic banking audit, offering meaningful contributions to both academic literature and educational practice in this field.

RESEARCH RESULTS AND DISCUSSIONS

Research Results

The data analysis resulted in five core categories that shape the model of how students understand Islamic banking audit. The first category is described below:

1. Foundational Sharia Understanding

This category emerged as the fundamental basis for students' understanding of Islamic banking audit. Students consistently emphasized that Islamic audit cannot be separated from the principles of Sharia. Two key subcategories were identified:

a. Knowledge of Muamalah Principles

Participants showed varying levels of understanding regarding Islamic economic principles (muamalah). Students who had previously studied in Islamic boarding schools (pesantren) (8 participants) demonstrated deeper insights into concepts such as riba (usury), gharar (uncertainty), maysir (gambling), and the different types of Sharia contracts.

"At first, I thought Islamic audit was just regular audit with some added prayers. But it turns out we must really understand muamalah rules. For example, when auditing a murabahah financing product, we need to know whether the contract fulfills all required elements and conditions."

(Participant 7)

b. Understanding of Sharia Compliance

Students recognized that Islamic banking audit involves not only assessing the fairness of financial statements but also ensuring compliance with Sharia principles. However, 18 out of 25 participants admitted difficulty in translating the concept of Sharia compliance into practical audit procedures.

"What confuses me the most is how to actually audit Sharia compliance. In financial audits, we have clear audit standards. But for Sharia compliance, what are the standards? What benchmarks do we use?"

(Participant 14)

2. Technical Audit Competence

This category reflects students' understanding of the technical auditing skills required within Islamic banking contexts.

a. Standard Audit Procedures

Most participants (23 out of 25) demonstrated adequate understanding of standard audit procedures such as audit planning, risk assessment, evidence gathering, and reporting. However, they struggled to adapt

these procedures to Sharia-compliant financial settings, where the nature of transactions and evaluation criteria differ from conventional practices.

b. Auditing Sharia Contracts and Transactions

Students highlighted that auditing Sharia-based transactions involves unique considerations that are not present in conventional auditing. The auditing of contracts (akad) emerged as the most challenging aspect.

“For example, when auditing a murabahah contract, we don’t just look at the numbers. We have to verify whether the bank actually purchased the asset first, whether the cost price is reasonable, and whether the profit margin was properly disclosed to the customer.”

(Participant 3)

c. Knowledge of Sharia Audit Standards

Only 9 out of 25 participants were familiar with the Islamic Sharia Audit Standards (PSAS) or the International Standards on Auditing for Islamic Financial Institutions. Most participants viewed this as a significant gap in their educational preparation. They felt that mastering these standards is crucial, but the exposure provided in their coursework was limited or unclear.

3. Sharia–Accounting Knowledge Integration

This category emerged as the central phenomenon of the study. Students described the complex process of integrating Sharia knowledge with auditing competencies.

a. Knowledge Dichotomy

Participants reported that their early learning experiences treated Sharia-related courses and accounting/auditing courses as separate domains. This separation made it difficult for them to see the conceptual connections.

“In semester 4 we studied fiqh muamalah, in semester 5 we learned Islamic accounting, and in semester 6 we took auditing. So it all felt disconnected. When we finally studied Islamic audit, that was the moment we realized—oh, these subjects are actually linked.”

(Participant 19)

b. Integration Process

Students described the integration of Sharia and audit knowledge as unfolding in three stages:

- 1) Confusion Stage – Initial confusion when confronted with the dual complexity of mastering both audit concepts and Sharia principles simultaneously.
- 2) Connection Stage – Gradually recognizing the relationship between Sharia principles and audit procedures.
- 3) Internalization Stage – Developing the ability to think holistically and apply both areas of knowledge in a unified and coherent way.

c. Role of Critical Thinking

Participants with higher GPAs (>3.70) demonstrated stronger critical thinking skills, which enabled them to analyze and interpret audit cases requiring simultaneous Sharia and audit judgments. These students were more capable of navigating ambiguity and making reasoned decisions when dealing with Sharia-compliant financial practices.

4. Learning Challenges

This category highlights the various obstacles students encounter in understanding Islamic banking audit.

a. Limited Learning Materials and References

All participants noted the lack of comprehensive Indonesian-language references on Islamic banking audit. Existing literature is often either general auditing textbooks or fiqh muamalah references, with only a few practical resources specifically addressing Sharia auditing. English- and Arabic-language sources were also seen as difficult to access or interpret.

“It’s very hard to find a comprehensive book on Islamic auditing. Most books are either general audit textbooks or fiqh muamalah books. Practical, Sharia-specific audit references are still very limited.”

(Participant 11)

b. Complexity of the Subject Matter

Students viewed Islamic banking audit as one of the most complex subjects because it requires multidisciplinary understanding—spanning accounting, auditing, fiqh muamalah, and Islamic banking regulations. This complexity creates a high cognitive load, especially for those without strong foundational Sharia knowledge.

c. Limited Practical Exposure

Only 6 out of 25 participants had prior internship or observational experience in Islamic banks. Most students felt that the lack of real-world exposure hindered their ability to contextualize and internalize concepts learned in class.

“We only learn the theory in class. We’ve never actually seen how Sharia auditing is done in practice, so it still feels abstract.”

(Participant 21, GPA 3.38)

d. Variation in Teaching Quality

Participants observed significant variation in teaching effectiveness. Lecturers with professional audit certifications (e.g., CPA, CSAA, CAP) and practical industry experience were perceived as more capable of conveying concepts clearly and relating theory to real audit scenarios. In contrast, lecturers without such backgrounds tended to rely heavily on textual explanations, which students found less engaging and harder to connect to practice.

5. Strategies for Developing Understanding

This category illustrates the various strategies students adopted to enhance their understanding of Islamic banking audit.

a. Collaborative Learning

A total of 22 participants reported using group study sessions to discuss complex cases. Peer learning was considered highly beneficial, particularly in bridging differences in background knowledge.

“We formed study groups. Those with pesantren backgrounds explained the Sharia aspects, and those stronger in auditing explained the procedures. So we complemented each other.”

(Participant 5, GPA 3.69)

b. Case-Based Learning and Simulations

Students identified case study discussions as the most effective learning method. Audit simulations provided valuable quasi-practical experience, helping them internalize auditing procedures in Sharia contexts. These activities enabled students to visualize how theoretical principles are applied in real audit situations.

c. Use of Digital Learning Resources

Participants actively utilized webinars, practitioner-led YouTube lectures, and online learning platforms to supplement classroom instruction. Digital resources were particularly useful in addressing the scarcity of formal textbooks and localized reference materials.

d. Consultation with Practitioners

A group of students (7 participants) took a proactive approach by contacting alumni who work as Sharia auditors or visiting public accounting firms for informal consultation. These interactions provided insights into real audit practices and helped clarify conceptual uncertainties.

Theoretical Model Developed

The theoretical model developed in this study focuses on how students construct their understanding of Islamic banking audit through an iterative knowledge integration process. This model is termed “**The Iterative Sharia–Audit Knowledge Integration Process**,” which illustrates the dynamics and interacting factors that shape the development of students’ understanding in a systematic and context-specific way.

a. **Core Category: Sharia–Audit Knowledge Integration Process**

Students’ understanding of Islamic banking audit does not occur instantaneously. Instead, it develops through repeated learning cycles in which Sharia principles and audit competencies are integrated simultaneously. This process evolves continuously as students interact with their prior knowledge, learning environments, cognitive abilities, and the strategies they employ.

b. **Causal Conditions: Foundational Factors**

The model identifies several foundational factors that influence the emergence of Islamic audit understanding:

- ✓ **Religious Education Background;** Students from Islamic boarding schools (pesantren) generally possess stronger initial Sharia foundations compared to those from general schools, which affects how they interpret Islamic financial and audit concepts.
- ✓ **Prior Accounting and Audit Knowledge;** Understanding conventional accounting and auditing provides an essential technical basis that supports students in grasping how these principles are applied in Islamic banking contexts.
- ✓ **Intrinsic Motivation;** Internal interest in Islamic economics and Sharia audit plays a crucial role in sustaining students’ dedication to mastering complex, interdisciplinary learning materials.

c. **Contextual Conditions: Academic and Industrial Settings**

The learning environment in both academic and industry contexts strongly shapes the integration process:

- ✓ **Curriculum and Instruction Quality;** Structured curricula and Sharia-compliant teaching approaches provide a foundational academic framework.

- ✓ **Availability of Learning Resources;** Access to updated books, journals, and digital materials enriches students' ability to explore and deepen their understanding.
- ✓ **Local Islamic Banking Ecosystem;** Exposure to real industry environments—through internships, seminars, and practitioner interactions—adds practical meaning to theoretical learning.

d. **Intervening Conditions: Cognitive and Social Support Factors**

Additional factors influence the effectiveness of the learning process:

- ✓ **Critical Thinking Ability;** Students' capacity for analytical thinking enables them to appropriately interpret and apply Sharia principles in audit situations rather than merely memorizing rules.
- ✓ **Social Support;** Support from knowledgeable lecturers, peers with similar academic interests, and academic communities strengthens collaborative learning and motivation.
- ✓ **Access to Practitioners;** Interaction with experienced Sharia auditors provides practical insights and bridges theoretical knowledge with real-world application.

e. **Action/Interaction Strategies: Learning Approaches Used**

To navigate these challenges, students employ several key strategies:

- ✓ **Collaborative Learning;** Group discussions enable reciprocal knowledge exchange and mutual reinforcement of understanding.
- ✓ **Case-Based Active Learning;** Analyzing real Islamic banking cases helps students apply theoretical concepts and develop problem-solving skills.
- ✓ **Self-Directed Learning;** Utilizing digital resources such as webinars, YouTube lectures, and scholarly databases promotes independent knowledge building.
- ✓ **Seeking Practical Exposure;** Internships, industry visits, and audit simulations enhance experiential learning and strengthen conceptual grounding.

f. **Consequences: Learning Outcomes**

Through this iterative learning and integration process, students achieve:

- ✓ **Progressive Understanding;** Moving from surface-level comprehension to deep, integrated understanding of how Sharia principles interact with audit practice, ultimately shaping professional-level competence.
- ✓ **Increased Self-Efficacy;** Greater confidence in handling Sharia audit tasks due to stronger conceptual and practical mastery.
- ✓ **Career Readiness;** Enhanced preparedness to enter the Islamic financial sector as auditors who possess both technical competence and Sharia-based values aligned with industry needs.

This model provides a holistic explanation of how students develop their understanding of Islamic banking audit through an adaptive, iterative learning process shaped by personal, academic, social, and practical factors. The model offers meaningful implications for curriculum design, instructional strategies, and professional training—contributing to the preparation of competent and ethical Sharia auditors.

Discussions

1. Dual-Domain Complexity in Islamic Banking Audit

The findings of this study highlight the unique dual-domain complexity embedded in Islamic banking audit, which requires mastery of both auditing competencies and Sharia knowledge. This aligns with prior

research emphasizing that Sharia auditors must simultaneously possess technical auditing expertise and a deep understanding of Islamic jurisprudence (Kasim & Sanusi, 2013).

Students in this study experienced a high level of *cognitive load* due to the need to process these two knowledge domains at once. The learning process was not automatic; rather, it required intentional cognitive effort and structured instructional support. The reported segmentation of learning—where Sharia subjects and auditing subjects were taught separately—led to *fragmented knowledge*, making it difficult for students to form a holistic understanding. This indicates a need for curriculum redesign that integrates Sharia and auditing concepts earlier and more consistently throughout the learning process.

2. Importance of Foundational Sharia Understanding

This study confirms that foundational understanding of Sharia principles is a critical base for developing Sharia audit competence. Students with stronger religious educational backgrounds (e.g., pesantren) were more adept at identifying Sharia compliance issues during audit scenarios. However, the findings also reveal that strong religious knowledge alone is insufficient. Some participants with deep fiqh knowledge struggled to translate these principles into *auditable criteria* and verifiable procedures. This suggests that competence requires *operationalizing* fiqh into practical audit judgment—not merely understanding it at a theoretical level.

3. Gap Between Academic Learning and Professional Practice

Most participants reported limited exposure to real audit environments, highlighting a meaningful gap between classroom learning and professional practice. According to Experiential Learning Theory (Kolb, 1984), concrete experience is essential in developing professional competence, particularly in complex applied fields like auditing. The lack of internship opportunities and real audit observations in Islamic banking institutions therefore represents a structural learning barrier. This underscores the need for stronger university–industry partnerships to support experiential learning pathways.

4. Role of Active Learning and Peer Collaboration

Collaborative learning and case-based discussions emerged as the most effective learning strategies, consistent with Social Constructivist Theory (Vygotsky, 1978). Students constructed understanding through social interaction, shared inquiry, and joint problem-solving. Peer learning worked particularly well when students contributed complementary strengths—those with stronger Sharia backgrounds helped explain fiqh-based reasoning, while those stronger in auditing guided procedural and analytical aspects. This demonstrates the value of classroom environments that intentionally support peer knowledge exchange.

5. Implications for Curriculum Development

Based on the research findings, several implications for curriculum development can be identified:

- a. **Integrated Curriculum Design;** The curriculum should be structured to integrate sharia principles and auditing from the very beginning, rather than treating them as separate areas that are only combined at the end.
- b. **Case-Based Learning;** The use of real-life Islamic banking audit cases should be a central part of the learning process. These cases should include ethical dilemmas and situations that require professional judgment.

- c. Practicum and Simulation; Developing a Sharia audit laboratory equipped with comprehensive audit process simulations can be an effective alternative for providing practical exposure, especially when internship opportunities are limited.
 - d. Faculty Development; Improving lecturers' competencies through training, professional certification, and exposure to industry practices is essential for enhancing the quality of teaching and learning.
 - e. Learning Resources Development; There is an urgent need to develop comprehensive Indonesian-language textbooks, modules, and learning materials specifically on Islamic banking audits.
6. Model of Progressive Understanding Development

This research identifies that students' understanding of Islamic banking audit develops through several stages:

- a. Surface Understanding: Students initially possess fragmented knowledge, recognizing concepts individually without seeing how they relate.
- b. Connecting Understanding: Students begin to understand the connection between sharia principles and auditing concepts.
- c. Integrated Understanding: Students are able to think holistically and integrate both domains into a coherent framework.
- d. Applied Understanding: Students can apply their understanding to real or simulated practical situations.
- e. Professional Competence: Students are able to make informed professional judgments in complex contexts.

This staged development model suggests that learning should be designed progressively, where the complexity of materials and case studies increases gradually in line with the student's growing level of understanding.

7. Factors that Facilitate Knowledge Integration

The study identifies several factors that support the integration of sharia and audit knowledge:

- a. Critical Thinking Skills; Students with strong critical thinking abilities are better able to analyze cases that require simultaneous consideration of both sharia principles and auditing standards.
- b. Metacognitive Awareness; Students' awareness of their own learning processes (metacognition) helps them recognize gaps in their understanding and develop strategies to address them.
- c. Intrinsic Motivation; A strong intrinsic motivation to study Islamic economics—whether driven by religious values or career aspirations—encourages students to persist when faced with the complexity of the material.
- d. Social Support; Support from lecturers, peers, and access to industry practitioners provides essential scaffolding throughout the learning process.

CONCLUSION

This study developed a theoretical model of understanding Islamic banking audit based on students' learning experiences using a Grounded Theory approach. The model highlights the dual-domain complexity that requires students to deeply integrate both technical auditing competencies and sharia principles. Five key categories of understanding were identified: foundational understanding of sharia principles, technical

auditing competencies, integration of sharia-accounting knowledge, learning challenges, and strategies for developing understanding. The student learning process was found to be iterative, shaped by educational background, motivation, learning environment, and their action-interaction strategies. However, the research also revealed a significant gap between academic learning and professional practice, particularly due to limited student exposure to real Islamic banking audit environments. Active learning strategies—including collaborative learning, case-based discussions, and simulations—proved to be the most effective in building this understanding. From a theoretical standpoint, the study fills a gap in the literature by proposing a dynamic model of sharia audit understanding and identifying both the enabling and inhibiting factors in integrating knowledge across the two domains. Practically, the findings suggest several implications: universities should redesign curricula to be more integrative, strengthen case-based and simulation-based learning, enhance industry collaboration, and invest in faculty development. For students, building strong conceptual foundations, actively participating in collaborative learning, and seeking practical experiences such as internships are essential. The industry is encouraged to expand internship opportunities, contribute to curriculum development, and provide mentoring. Regulators and professional associations can support this ecosystem by developing competency standards, offering certification pathways, and facilitating university-industry linkage programs. This study has limitations, including its relatively small sample drawn from only three universities, a focus solely on student perspectives, and a cross-sectional design without long-term observation. Therefore, future research is recommended in the form of longitudinal studies, cross-country comparative analyses, studies examining the student-to-professional transition, development and testing of instructional models, and quantitative research to broaden and validate the proposed model.

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