

**LAPORAN AKHIR**  
**PENELITIAN PENGEMBANGAN IPTEK (PPI)**



**DETERMINAN EFEKTIVITAS AUDIT  
INTERNAL SYARIAH DI INDONESIA:  
PERSPEKTIF TEORI INSTITUSIONAL**

Oleh;

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Nomor Kontrak Penelitian: 675/F.03.07/2022

Dana Penelitian: Rp. 15.000.000

**FAKULTAS EKONOMI DAN BISNIS  
PROGRAM STUDI EKONOMI ISLAM  
UNIVERSITAS MUHAMMADIYAH PROF DR HAMKA  
JAKARTA  
TAHUN 2022**



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**SURAT PERJANJIAN KONTRAK KERJA PENELITIAN  
 LEMBAGA PENELITIAN DAN PENGEMBANGAN  
 UNIVERSITAS MUHAMMADIYAH PROF DR HAMKA**

Nomor : 695 / F.03.07 / 2021  
 Tanggal : 22 Desember 2021

***Bismillahirrahmanirrahim***

Pada hari ini, Rabu, tanggal Dua Puluh Dua, bulan Desember, Tahun Dua Ribu Dua Puluh Satu, yang bertanda tangan di bawah ini **Dr. apt. Supandi M.Si.**, Ketua Lembaga Penelitian dan Pengembangan Universitas Muhammadiyah Prof. DR. HAMKA, selanjutnya disebut sebagai PIHAK PERTAMA; **Dr. Zulpahmi SE., M.Si.**, selanjutnya disebut sebagai PIHAK KEDUA.

PIHAK PERTAMA dan PIHAK KEDUA sepakat untuk mengadakan Perjanjian Kontrak Kerja Penelitian yang didanai oleh RAPB Universitas Muhammadiyah Prof. DR. HAMKA

**Pasal 1**

PIHAK KEDUA akan melaksanakan kegiatan penelitian dengan judul : **DETERMINAN EFEKTIVITAS AUDIT INTERNAL SYARIAH DI INDONESIA: PERSPEKTIF TEORI INSTITUSIONAL** dengan luaran wajib dan luaran tambahan sesuai data usulan penelitian Batch 1 Tahun 2021/2022 melalui [simakip.uhamka.ac.id](http://simakip.uhamka.ac.id).

**Pasal 2**

Kegiatan tersebut dalam Pasal 1 akan dilaksanakan oleh PIHAK KEDUA mulai tanggal 22 Desember 2021 dan selesai pada tanggal 22 Juni 2022.

**Pasal 3**

- (1) Bukti progres luaran wajib dan tambahan sebagaimana yang dijanjikan dalam Pasal 1 dilampirkan pada saat Monitoring Evaluasi dan laporan.
- (2) Luaran penelitian, dalam hal luaran publikasi ilmiah wajib mencantumkan ucapan terima kasih kepada pemberi dana penelitian Lemlitbang UHAMKA dengan menyertakan nomor kotrak dan Batch 1 tahun 2021/2022.
- (3) Luaran penelitian yang dimaksud wajib PUBLISH, maksimal 1 tahun sejak tanggal SPK.

**Pasal 4**

Berdasarkan kemampuan keuangan lembaga, PIHAK PERTAMA menyediakan dana sebesar Rp.15.000.000,- (Terbilang : *Lima Belas Juta*) kepada PIHAK KEDUA untuk melaksanakan kegiatan tersebut dalam Pasal 1. Sumber biaya yang dimaksud berasal dari RAB pada Lembaga Penelitian dan Pengembangan Universitas Muhammadiyah Prof. DR. HAMKA Tahun Anggaran 2021/2022.

**Pasal 5**

Pembayaran dana tersebut dalam Pasal 4 akan dilakukan dalam 2 (dua) termin sebagai berikut;  
 (1) Termin 1 70 % : Besar 10.500.000 (Terbilang: *Sepuluh Juta Lima Ratus Ribu Rupiah*)

sesuai saran reviewer pada kegiatan tersebut Pasal 1.

(2) Termin II 30 % : Sebesar 4.500.000 (Terbilang: Empat Juta Lima Ratus Ribu Rupiah) setelah PIHAK KEDUA mengunggah laporan akhir penelitian dengan melampirkan bukti luaran penelitian wajib dan tambahan sesuai Pasal 1 ke simakip.uhamka.ac.id.

Pasal 6

- (1) PIHAK KEDUA wajib melaksanakan kegiatan tersebut dalam Pasal 1 dalam waktu yang ditentukan dalam Pasal 3.
- (2) PIHAK PERTAMA akan melakukan monitoring dan evaluasi pelaksanaan kegiatan tersebut sebagaimana yang disebutkan dalam Pasal 1. Bila PIHAK KEDUA tidak mengikuti Monitoring dan Evaluasi sesuai dengan jadwal yang ditentukan, tidak bisa melanjutkan penyelesaian penelitian dan harus mengikuti proses Monitoring dan Evaluasi pada periode berikutnya.
- (3) PIHAK PERTAMA akan membekukan akun SIMAKIP PIHAK KEDUA jika luaran sesuai pasal 3 ayat (3) belum terpenuhi.
- (4) PIHAK PERTAMA akan mendenda PIHAK KEDUA setiap hari keterlambatan penyerahan laporan hasil kegiatan sebesar 0,5 % (setengah persen) maksimal 20% (dua puluh persen) dari jumlah dana tersebut dalam Pasal 4.
- (5) Dana Penelitian dikenakan Pajak Pertambahan Nilai (PPN) dari keseluruhan dana yang diterima oleh PIHAK PERTAMA sebesar 5 % (lima persen).
- (6) PIHAK PERTAMA akan memberikan dana penelitian Termin II dalam pasal 5 ayat (2) maksimal 31 Juli 2022.

Jakarta, 22 Desember 2021

PIHAK PERTAMA  
Lembaga Penelitian dan Pengembangan  
Universitas Muhammadiyah Prof. DR. HAMKA  
Ketua



**Dr. apt. Supandi M.Si.**

PIHAK KEDUA  
Peneliti,



**Dr. Zulpahmi SE., M.Si.**

Mengetahui  
Wakil Rektor II UHAMKA



**Dr. ZAMAH SARI M.Ag.**

**LAPORAN PENELITIAN****UNIVERSITAS MUHAMMADIYAH PROF DR. HAMKA Tahun 2022**

Judul : Determinan Efektivitas Audit Internal Syariah Di Indonesia: Perspektif Teori Institusional  
Ketua Peneliti : Dr. Zulpahmi., SE., M.Si  
Skema Hibah : Penelitian Pengembangan Ipteks (PPI)  
Fakultas : Ekonomi dan Bisnis  
Program Studi : Ekonomi Islam  
Luaran Wajib

No	Judul	Nama Jurnal/ Penerbit/Prosiding	Level SCIMAGO/SINTA	Progress Luaran
1	Determinants Of The Effectiveness Of Sharia Internal Audit In Indonesia: Perspectives Of Institutional Theory	Scientific Annals of Economics and Business	Scopus Q3	Submit

**Luaran Tambahan**

No	Judul	Nama Jurnal/ Penerbit/Prosiding	Level SINTA/SCIMAGO	Progress Luaran
1	Determinants Of The Effectiveness Of Sharia Internal Audit In Indonesia: Perspectives Of Institutional Theory	<a href="https://icbae.ump.ac.id/">https://icbae.ump.ac.id/</a>	Internasional	Draft

Jakarta, 11 Juli 2022

Mengetahui,  
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Ketua Lemlitbang UHAMKA

**Dr. apt. Supandi, M.Si**  
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## LAPORAN AKHIR

Judul (Title)

Determinants Of The Effectiveness Of Sharia Internal Audit In Indonesia: Perspectives Of Institutional Theory

### Latar Belakang (Background)

The phenomenon of the development of the Sharia industry in Indonesia has grown rapidly in the last decade. This is supported by the growth of Islamic financial institutions with approximately 4,000 institutions where they offer a variety of sharia services and products (Bisnis.com, 2021). Indonesia in 2019 was fourth. Now in 2021, Indonesia is second only to Malaysia. The Sharia industry can be said to have enormous potential to drive Indonesia's economic growth (Idxchannel.com, 2021).

The financial sector industry, especially banking, plays an important role in accelerating economic growth. The industry received a spotlight from Vice President Ma'ruf Amin who was reported in Republika regarding the importance of strengthening Islamic banks in Indonesia where Islamic banks have a strategic role to realize Indonesia to become the center of world Islamic finance (Republika, 2021).

However, at the same time, Islamic banking is also faced with challenges such as sharia compliance which is important for the Islamic financial system of Islamic banking where sharia compliance focuses on the transparency and integrity of Islamic banking (Ab Ghani et al., 2019). Therefore, sharia internal audit functions importantly in ensuring Shariah compliance with Islamic financial institutions and strengthening accountability and transparency of the financial system to ensure a good internal control system and business operations (Khalid, 2020).

The internal audit system is necessary as a fundamental goal that

promotes trust and instills trust in financial information (Omar & Bakar, 2012). When an internal Sharia audit is considered effective, it can ensure the proper running of corporate governance and protect the company from possible financial risks. Thus, sharia audit can be said to be an important aspect of Islamic banking operations related to banking operations as well as accountability and transparency (Shafii & Salleh, 2010).

The specific objective of this study is to examine the determinants of the effectiveness of Islamic banking in Indonesia based on the point of view of the effectiveness of the sharia internal audit in order to clearly address the problems of sharia banking compliance and look at the control mechanisms of these banks in maintaining sharia principles, accountability and transparency.

Meanwhile, the urgency of the research is that the effectiveness of sharia audits is very important for the sustainability of Islamic banking. The Islamic banking industry, which can also be said to be a sharia industry, is a possibility for the progress of Indonesia's economic growth. Although there is a heavy point on the importance of the effectiveness of Sharia audits, only a small number of studies have examined the topic. Therefore, the researcher assessed the importance of this study being developed to pave the way in seeing the compliance of Islamic banking institutions in managing their operations so that Islamic banks can remain strong in facing challenges both from within and outside the organization in this very challenging time.

#### **Tujuan Riset (Objective)**

To determine the factors affecting the effectiveness of sharia internal audit in Indonesia.

#### **Metodologi (Method)**

The research method uses *systematic literature review*.

#### **Research Design**

The research design used is a narrative method by grouping similar

extraction data, namely *conceptual paper* and *research paper* according to the results to answer the research objectives.

### **How Data is Collected**

The way of data collection is through the collection of articles through *the Emerald website*.

### **Hasil dan pembahasan**

#### **Result**

In the research of Abd Rahman et al. (2020) which aims to see how the Islamic Legal Maxim provides a basis in auditing practices that help the managerial practices of institutions to achieve Maqasid al Shari'ah. This study is based on a single case study selected from previous studies, using qualitative research methods with data collection through interviews. In this study, it was found that in the application of Sharia Audit, Islamic Legal Maxim supports the achievement of Maqasid al Shari'ah in Islamic banks.

On the study Algabry et al. (2020) which aims to explore and assess the key factors of sharia governance that may have an influence on the islamic internal audit structure in practice in Islamic Financial Institutions in Yemen, especially in the Islamic banking sector. This research adopts a qualitative approach using case study analysis, and primary data and sequences used to formulate interview questions that are in accordance with the research objectives. This study states that factors that help in assessing sharia internal audits and their practices are sharia auditor charters, audit plans and audit manuals.

In the research of Khalid et al. (2018) which aims to propose a conceptual relationship between the competence and effectiveness of Islamic internal auditors in Islamic Financial Institutions. This research uses a normative approach and theories based on the main sources of Islamic law, such as the Maqasid Al Shariah theory used in this study. This research shows that the Maqasid Al Shariah theory or the higher purpose of Islamic

law has gradually attracted the attention of modern Muslim scholars to solve contemporary problems. Internal competence of sharia which includes; knowledge, educational qualifications, skills, training and experience are the basis for sharia internal audit to achieve the objectives of Maqasid Al Shariah.

In the research of Khalid et al., (2017) which aims to test the characteristics that affect the effectiveness of Islamic internal audits at Islamic Financial Institutions in Bahrain. Data was collected from 76 sharia internal auditors, 23 Sharia Supervisory Boards, and 16 audit and governance committees from 52 Islamic Financial Institutions in Bahrian. In this study, it is stated that competence and work performance have a significant positive effect on the effectiveness of sharia internal audits. In this study, the main competence of sharia internal audit is said to be able to affect effectiveness by having certification and professional skills.

Khalid's research, (2020) which aims to explore the role of the Audit and Governance Committee for the effectiveness of internal Islamic audits in Bahraini Islamic banks. This research uses a two-stage approach, namely the collection stage and the data analysis stage. This research conducted interviews and literature reviews on the Audit and Governance Committee (Audit and Governance Committe) and sharia internal auditors because respondents were considered important to Islamic banks. In the theory of the Islamic worldview, suggests that Islamic bank auditors and governance committees can improve the effectiveness of islamic internal auditors.

In khalid & sarea (2021) research which aims to test the basis of effectiveness in sharia internal audits conducted at Islamic Financial Institutions. This research uses a theoretical approach and conducts an extensive literature review. The basic theory used to ascertain the attributes of the effectiveness of islamic internal audits around the concept of independence uses general agency theory and Islamic agency theory. This

study states that effective sharia internal audit as a mechanism in ensuring sharia compliance by Islamic Financial Institutions, varies directly according to the level of independence enjoyed by the sharia internal auditors themselves.

In Sani & Abubakar's research (2020) which aims to recommend a framework that serves as a practical work tool for conducting risk-based sharia audits (Risk-Based Shari'ah Audit) at Islamic Financial Institutions. This research uses a qualitative approach through in-depth critical analysis from the literature to produce deep insights, further supported by the application of hypothetical illustrative case studies from the framework in Islamic banks. This study states that the Sharia rules and principles recommended by the Accounting and Audit Organization for Islamic Financial Institutions aim to maintain Islamic Financial Institutions and promote the stability of the financial system at large.

On the study of Sulub et al. (2020) which aims to identify the effects of several Corporate Governance mechanisms and the strength of the Sharia Supervisory Board on the use of the internal audit function in Islamic banks in Sudan. This research hypothesizes that Islamic Financial Institutions are likely to be used by Islamic banks with Corporate Governance and sharia systems. Testing by reviewing the annual reports of 14 Sudanese banks using logistic regression analysis. This research states that the audit committee and the internal audit function tend to be used as a substitute, then there is a negative relationship between the level of ownership of Unrestricted Investment Account Holders (UIAH) and the use of internal audit functions. And this study did not find the impact of the power of the board of directors on the use of the internal audit function.

### **Discussion**

After the researchers have observed and analyzed based on previous

research, there are many determinants of the effectiveness of internal audits in Islamic Financial Institutions or Islamic banking. In the research of Algabry et al. (2020) mentioned factors that have an influence on the structure of sharia internal audit, namely the sharia auditor charter, audit plan and audit manual. Then in the research of Khalid et al. (2017) who tested the characteristics of the effectiveness of sharia internal audit, it was stated that competence and work performance affect the effectiveness of sharia internal audit.

This opinion is in line with the research of Khalid et al. (2018) which examines the conceptual relationship between the competence and effectiveness of Islamic internal auditors in Islamic financial institutions, states that Maqasid Al Shariah theory or higher goals of Islamic law can be the basis for solving contemporary problems. Then according to the research of Abd Rahman et al. (2020) the use of the Islamic Legal Maxim in Islamic financial institutions can prevent from irrational decisions on auditors, then the behavior of auditors will be based on faith and according to Islamic principles.

In the next study, Khalid (2020) stated that the theory of the Islamic worldview suggests that auditors and governance committees increase the effectiveness of sharia internal auditors. Then in line with the next research Khalid & Sarea (2021) which examines the basis for the effectiveness of sharia internal audits at Islamic Financial Institutions states that effective sharia internal audits in ensuring sharia compliance vary in accordance with the independence of the sharia internal auditors themselves. In the research of Sani & Abubakar, (2020) also mentioned that with sharia principle rules recommended by the Accounting and Audit Organization for Islamic Financial Institutions to maintain Islamic Financial Institutions and encourage the stability of the financial system at large.

In the research of Sulub et al, (2020) stated that the implementation

of effective Corporate Governance and the strength of the Sharia Supervisory Board affect the effectiveness of the use of internal audit opportunities in Islamic banks.

Daftar Pustaka (Voncoover)

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## Lampiran

### Jurnal Internasional Scopus Q3

Scientific Annals of Economics and Business

<http://saeb.feaa.uaic.ro/index.php/saeb>

### Bukti Indexed

<https://www.scimagojr.com/journalsearch.php?q=21100786911&tip=sid&exact=no>

