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# DEVELOPING SHARIA AUDIT IN ISLAMIC FINANCIAL INSTITUTIONS: A SYSTEMATIC REVIEW OF 11 YEARS

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## Abstract

This Systematic Literature Review (SLR) is structured to detail the development of Sharia audit research, confirming the implementation of strong internal control processes in Islamic Financial Institutions (IFIs) to eliminate the risk of Sharia non-compliance. Review reveals an over-reliance on Agency Theory, which restricts the analysis of Sharia regulation, social responsibility, and the environment. This calls for a necessary paradigm shift towards comprehensive theories such as Institutional Theory, Islamic Accountability Theory, and Maqasid al Shariah to close the theoretical gap. Employed in the analyzed literature is predominantly survey based (nine studies), with only three adopting a normative perspective. The heavy concentration of research in Malaysia limits the generalizability of findings and highlights a lack of in-depth study into Sharia audit jurisprudence interpretation. Identify significant knowledge gaps in Islamic Financial Institutions (IFIs) regarding factors that drive effective Sharia audit, including auditor independence and disclosure quality. Systemic obstacles are both internal (inadequate internal policies) and external (outdated Sharia norms, lack of a universal governance framework, and a shortage of Sharia specialists). For legislators and regulators emphasize the necessity of ensuring Sharia auditors possess the requisite skills and knowledge. Policy must focus on international human resource capacity building and professional standardization to alleviate the expert shortage. This review lie in the creation of a critical research agenda that directs future causality and effectiveness studies. Its uniqueness is in promoting the theoretical shift towards the islamic accountability perspective to enhance the legitimacy of Sharia audits beyond traditional agency conflicts.

**Keywords:** sharia audit; islamic financial institutions; agency theory; literature review; vos viewer

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## INTRODUCTION

Sharia audit is evaluation to what extent the Islamic Financial Institurions (IFIs) follow principles and rules law islam. Sharia audit can defined as an institutional process finance that follow Islamic law with audit compliance with all activities, including contracts, risks and operations report finance. Compliance is carried out impact on persistence institution finances that have been follow some principles of sharia, the policies of Islamic sharia instructions and provisions moment operate the company activities (Zulfikar, 2019, Ibrahim et al., 2023). For ensure the achievement of the organization in the institution finance Islam, then an effective internal sharia audit need investment by Islamic Financial Institutions (IFIs) in source internal audit power and improvement independence by Islamic Financial Institutions (IFIs) on sharia auditors. The sharia audit function must be for all Islamic Financial Institutions (IFIs) in several countries. However, there is still a gap between actual and desired sharia audit practices (Puad et al, 2020). Sharia audits are carried out by sharia auditors with follow guidelines and suggestions from regulators. According to yacoob and donglah (2012), goal the main purpose of sharia audit is ensure control process strong and effective internal with following Islamic

law. Although the governance company in Islamic Financial Institutions (IFIs) has interesting lots attention in literature, it is less discusses about sharia audit, its effectiveness, its determinants and the results found. The study Khalid & Sarea (2021) explain that only there is a little study relevant about topic this is available in literature. Study existing empirical especially focused on Malaysian countries (Alam et al., 2023; Rahman et al. 2024; Haridan et al., 2024). Study existing review and discuss sharia audit from various aspect based on review theoretical and analytical narrative ( Alahmadi et al, 2017; Khalid & Sarea 2021; Najeeb and Ibrahim 2014). Until at the moment, so far knowledge gained writer that not yet there is research that provides systematic literature review (SLR) with year latest for evaluating study regard sharia audit. Therefore, the need done studies comparative using systematic literature review based on studies previously. This way important done for highlight gap in a way real and giving outlook for future research (Khatib, 2022).

Based on the background above, this research aim for summarize and organize existing research regarding sharia audits that have been carried out published by sciencedirect and emerald insight. Identifying a topic, method research used and the main theory from some important research, considering the role of sharia audit is described in Islamic Financial Institutions (IFIs). Therefore that, contribution study this is for fill in gap in existing literature with give review literature systematic to existing literature about sharia audit and answer three main questions, including:

Q1. How study related to sharia audit developed?

Q2. How evaluation latest from study previously (focuss and theory)?

Q3. What just available opportunities for future researchers in the field of sharia audit?

To answer the questions above, then analysis is required a critical review and discuss for future research. The Systematic Literature Review (SLR) approach is used for evaluate literature discussing sharia audits, starting of 369 related articles with topic research and after a number of evaluation, 17 articles were found discussing in a way explicit. Besides that, literature focused on theory the agency most in demand by research previously. This case have not give sufficient opinion yet because the theories special about Islam have not considered the specific theories for example maqashid al sharia. This study give more opportunity for other researchers to fill in the gap in the future with do identification gap study in a way in depth. The results of this study also has important implications to the policies makers, regulators and analysis Islamic Financial Institutions (IFIs) with give a comprehensive view about results study previously

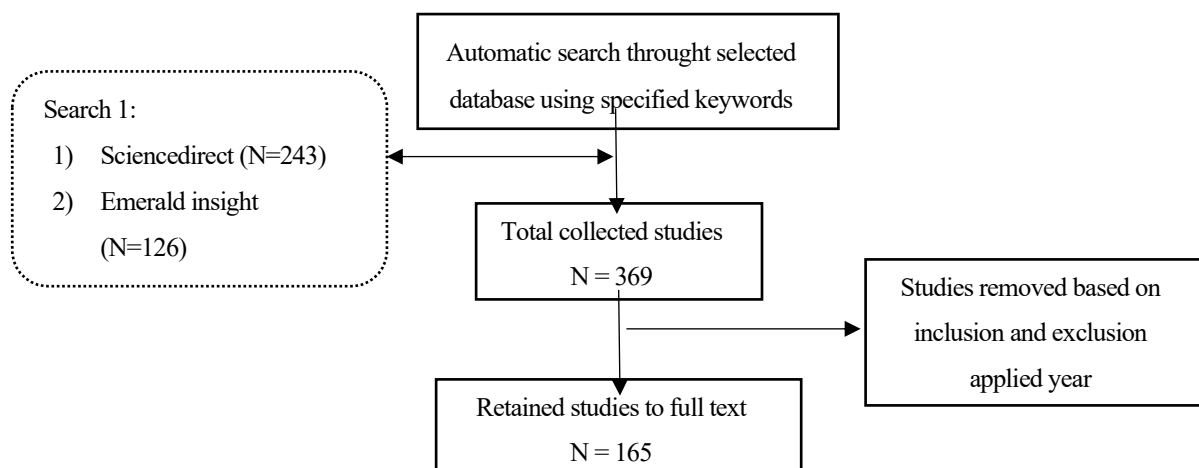
## MATERIALS AND METHODS

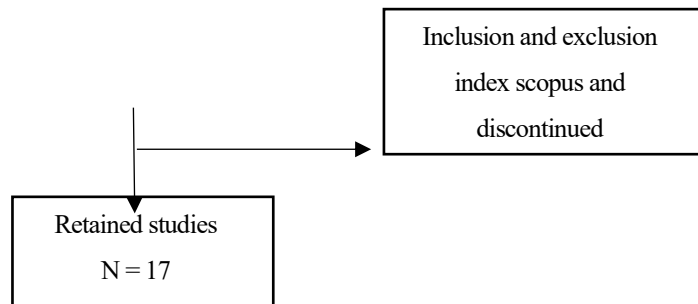
This study implementing Systematic Literature Review (SLR) to analyze previous study regarding sharia audit. SLR is one of them method study the most common management in merge evaluation qualitative and quantitative with existing literature (Khatib et al., 2022) Studies This covers article for 11 years from 2015 to 2025, which was obtained from sciencedirect and emerald insight. For gather literature previously, then writer look for title in accordance topic, abstract and keywords with use keyword sequence certain, namely "shariah audit, sharia audit, internal sharia audit, sharia audit compliance". The article that became reference literature review is one that has method determination on criteria inclusion and exclusion. As shown in figure 1, the sample beginning look for literature as many as 243 articles from sciencedirect database and 126 articles from emerald insight database. Document article this checked based on title, abstract, complete content, open access and registered in the journal scimago who produced 17 articles in a way real discussing sharia audit as structure main research. The study obtained will be analyzed and evaluated based on perspective topic, theoretical, research method and articles covered a year.

## RESULTS AND DISCUSSION

The research method framework sought is as follows:

**Figure 1** Flowchart Search Literature





Source: own elaboration in information scopus, 2025

The first automatic search done based on the keywords "shariah audit", "sharia audit", "shariah internal audit", and "shariah audit compliance". Through some selected databases including sciencedirect and emerald insight (Figure 1). This database is very appropriate and comprehensive. Regarding sharia audit in develop activity company. The beginning search found as many as 369 articles, continued with look for some articles that have full access and full text. In addition, the other exclusion criteria with throw away articles that are not related with sharia audit topics and are outside term time research. Search got as many as 165 articles, then those not based on international and scopus journals that will discarded and searched final totaling 17 articles. This is what became base study only get 17 articles because adapt with sharia audit topic.

This section respond question from proposed research in planning reviews, including:

#### How Study Related To Sharia Audit Developed (Q1)?

The results of selecting article consist of 17 published articles from 2015-2025. After article selected, trend publication each database is identified. Figure 1 below this is implementation criteria necessary inclusion and exclusion for ensure that all selected studies in a relevant way, it present in the objective framework of the study.

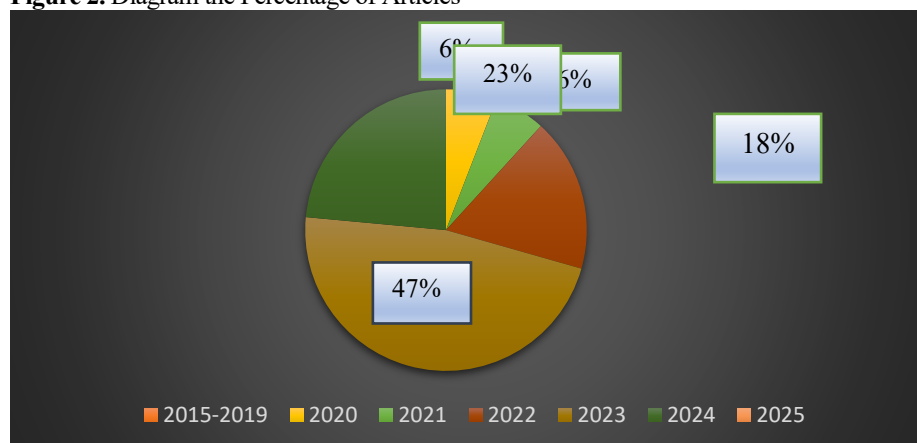
**Table 1.** The Trends of Annual Study

No.	Year Study	Amount Publication (%)
1	2015-2019	0 (0)
2	2020	1 (5.9)
3	2021	1 (5.9)
4	2022	3 (17.6)
5	2023	8 (47.1)
6	2024	4 (23.5)
7	2025	0 (0)
Total amount		17 (100)

Source: own elaboration in scopus, 2025

Table 1 lists amount sharia audit article based on year. the increasing of the articles number about sharia audit confirm increasing interest to sharia audit research. interestingly, the contrasting article identified as much as eight articles in 2023. While articles that are not detected in 2015-2019 and 2025 and at least found one article in 2020. The studies of literature examination in accordance with inclusion and exclusion that have continued, so that allow for no find error whatever from search literature.

**Figure 2.** Diagram the Percentage of Articles



Source: own elaboration in scopus, 2025

Figure 2 explains that the percentage increase in the number of articles is 47% in 2023. This means that many previous researchers have discussed sharia audits as a topic of discussion. This increase is due to government policies that make financial institutions switch Islamic Financial Institutions (IFIs). For example, banks in Indonesia began to emerge switching to sharia banks in 2023 with the transition or merger that was carried out. In addition, the number of articles with a percentage of 23% was in 2024. The trend of research conducted based on the topic of sharia audits was ranked second in 2024 and 18% in 2022. Of course, the increase in the number of articles is an interesting trend to study further.

**Table 2.** The Journal Searching

No.	The Name of The Journal	Publication Number (%)
1	ISRA International Journal of Islamic Finance	1 (5.9)
2	Asian Journal of Accounting Research	8 (47.1)
3	Journal of International Financial Markets, Institutions & Money	2 (11.7)
4	China Journal of Accounting	1 (5.9)
5	Journal of Applied Accounting Research	1 (5.9)
6	Qualitative Research in Financial Markets	1 (5.9)
7	Journal of Islamic Accounting and Business Research	2 (11.7)
8	International Review of Financial Analysis	1 (5.9)
Total Amount		17 (100)

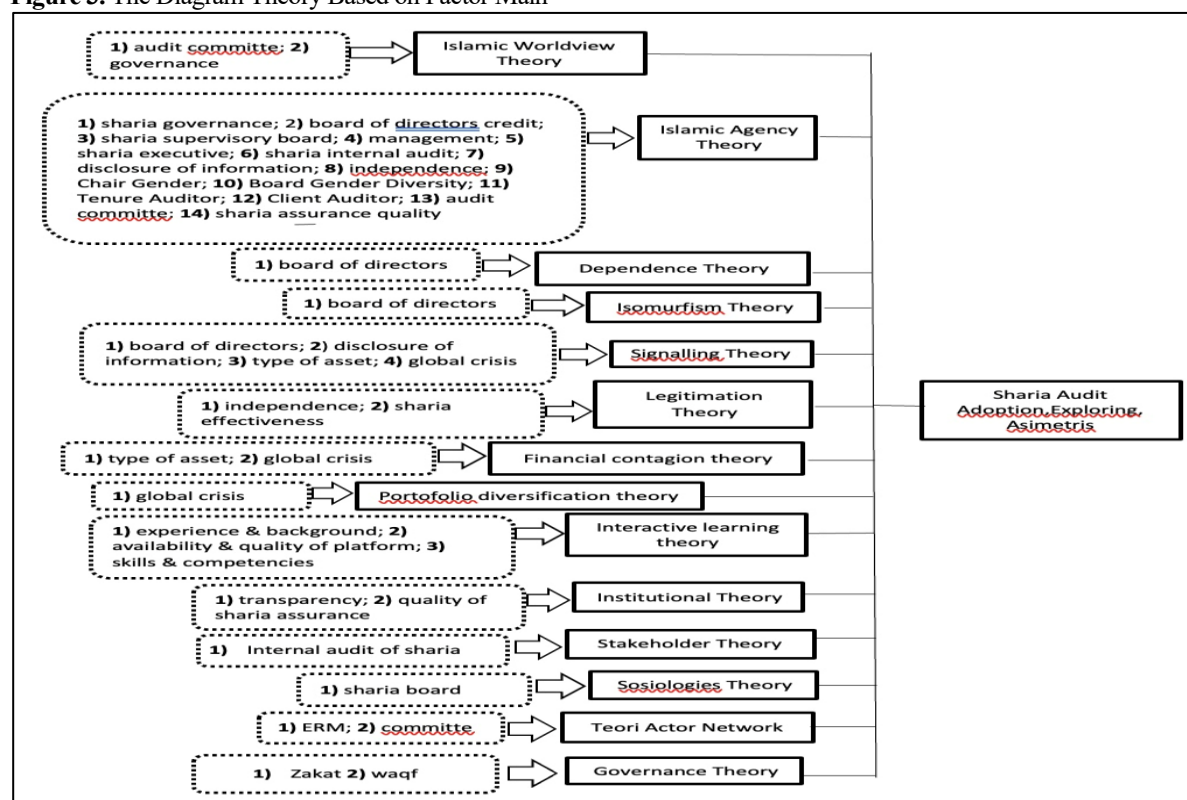
Source: own elaboration in scopus, 2025

Table 2 above is search name journal for all over article that became research references. It is known that journal with the name “Asian journal of accounting research” has the most popular place for researchers Abdallah & Bahloul, 2023; Alam et al., 2022, 2023; Algabry et al., 2020; Kamaruddin & Hanefah, 2023; Khalid, 2020). Abdallah & Bahloul, 2023; Alam et al., 2022, 2023; Algabry et al., 2020; Kamaruddin & Hanefah, 2023; Khalid, 2020). This to signify that topic regarding sharia audits to be study important for researched and this supported by the Asian Journal of Accounting Research. There are still many gap that must be found for determine what only that becomes indicator materials and differences in each country regarding sharia audits. The need for sharia audits becomes base main by Islamic Financial Institutions (IFIs), with a world system that already exists as guidelines and guidance that require every activity based on with sharia principles.

## How Evaluation Latest From Study Previously About Theory And Focus, Theme As Well As Method Study (Q2)?

### Theories and Focus Applied to The Literature

**Figure 3.** The Diagram Theory Based on Factor Main



Source: own elaboration in scopus, 2025

(Figure 3), the diagram that was created is very visible with show theories and factors main factors influencing factors from various sharia audit theme. 14 theories were found in 17 articles that included more from 1 theory on each articles. The number of theory every article bring up use of grand theory, middle theory and applied theory. Theory agency that occupies ranking First in invention the article reviewed, there are 13 factors determinant from topic regarding sharia audit. Theory agency discuss about connection between stakeholders interest a organization, namely owner company (shareholder) with manager, where problem agency can happen If manager company more prioritize interest personal than interest owner (Jensen & Meckling, 1976). (Freeman (2010) study broadens the agency theory to include not only shareholders but also other stakeholders, therefore, providing an important driver to examine the expected role of ESA.

Report finance annual made based on strong governance practices with element sharia principles, will increase trust and confidentiality stakeholders interest at a time reduce difference information about not quite enough answer Islamic Financial Institutions (IFIs). In addition that, research previously show that theory agency own limitations in a number of fields, such as sharia regulation, responsibility answer environment, independence and board gender diversity.

The previously studies discuss a number of theories, such as Islamic worldview theory, dependency theory, isomorphism theory, signalling theory, legitimacy theory, contagion finance theory, diversification portfolio theory, learning interactive theory, institutional theory, stakeholder theory, sociology theory, actor network theory and governance theory. Signalling Theory occupy ranking the second most in demand become factor main from sharia audit. Factors support from studies previously with theory signal is the board of directors, disclosure information, asset types and global risks. Based on signalling theory, company with more performance good possible disclose more reporting details to part finance (Abdallah & Bahloul, 2023). For profit impact positive to the audit for Islamic Financial Institutions (IFIs) with own high profit, someone expected for disclose information more continue to improve trust shareholders (Grassa et al., 2018).

### Themes Applied to The Literature

**Table 3.** Distribution of Articles By Research Themes

Research Themes	Number of Articles	Percentage (%)
Internal sharia audit	5	29.4
Sharia audit practices	4	23.5
Sharia audit compliance	2	11.8
Disclosure audit information	2	11.8
Sharia governance	1	5.9
Green bonds and sukuk	1	5.9
Quality sharia guarantee	1	5.9
Return	1	5.9
Total amount	17	100

**Source:** own data, 2025

Table 3, the results obtained through coding of the excel mapping performed show the themes of sharia audit research. The themes of research on sharia audit are internal sharia audit, sharia audit practices, sharia audit compliance, disclosure audit information, sharia governance, green bonds and sukuk, quality sharia guarantee and return, as shown in the table above. The most popular research trends on the theme of sharia audit are internal sharia audit (number of articles 5 with a level 29.4%) and sharia audit practices (number of articles 4 with a level of 23.5%). In addition, sharia audit compliance and disclosure audit information have two articles each. This indicates who do not have competence in their fields but are still employed. of course, this problem will underlie the performance of auditors in Islamic Financial Institutions (IFIs). Likewise with sharia audit practices, policies and regulations regarding sharia audit procedures are still not known for sure. In other words, the policy bias will trigger doubts from auditors to carry out any work in their company.

**Table 4.** Themes About Sharia Audit

Contributing Factors	Brief Description	References
Internal sharia audit (ISA)	Activity independent, objective assurance and consulting activities designed for add value and improve operation sharia organization (Tuanakota, 2019).	(Alam, 2023; Khalid, 2020; Rahman et al. 2024; Bouheraoua & Djafri, 2022)
Sharia audit practices (SAP)	Ensure harmony operational institution finance Islam with rule as well as sharia principles used management become guidelines operate company (Azwirman, 2024).	(Algabry et al. 2020; Alharbi, 2022; Billah, 2023; Kamaruddin & Hanefah 2023; Kamaruddin et al., 2024)
Sharia audit compliance (SAC)	Required for mitigate risk operational and strengthening internal control.	(Alam et al., 2022, 2023)
Disclosure audit information (DAI)	Disclosure information in report finance must viewed adequate except otherwise stated in audit report .	(Abdallah & Bahloul, 2023) rahaman & karim, 2023



Sharia governance (SG)	Give strengthening governance in fulfillment sharia principles in activities business and operations (OJK, 2024).	(Nature , 2023)
Green bonds and sukuk (GBS)	Green bond is designed bonds for push sustainability and support projects environment special related climate (Chen, 2019). Sukuk is effect in the form of certificate or proof issued ownership based on sharia principles, which are valuable the same and representative the part that is not separately (Kamaruddin & Hanefah, 2023; OJK, 2014).	(Kamaruddin & Hanefah, 2023)
Quality sharia guarantee (QSG)	Quality payment on a obligation payment .	(Haridan et al., 2024)
Return	Benefits obtained by companies, individuals and institutions from results policy investments made (Supramono , 2014) .	(Younis, 2024)

**Source:** own data, 2025

Table 4 above summarizes theme regarding sharia audits and shows if there are many internal sharia audits investigated by research previously. Internal sharia audit is activity independent, objective assurance and consulting activities designed for add value and improve operation sharia organization (Tuanakota, 2019). In addition, the majority from the theme of sharia audit is sharia audit practice which has five previous articles study. Sharia audit practices work for ensure harmony operational Islamic Financial Institutions (IFIs) with rule as well as sharia principles used management become guidelines operate company (Azwirman et al., 2024). Besides that, theme from other sharia audits that are still on going by the previously study is sharia audit compliance, disclosure audit information, sharia governance, green bonds and sukuk, quality sharia guarantee and return. Findings this is gap study from dimensions of sharia audit, which can discussed for analysts next. At least disclosure information obtained audio is form from non compliance in the Islamic Financial Institutions (IFIs).

**Table 5.** Sharia Audit Research Methodologies by Theme

Research Methodologies	Themes								Total
	ISA	SAP	SAC	DAI	SG	GBS	QSG	Return	
Quantitative research:	0	1	0	2	0	1	0	1	5
Qualitative research	3	3	2	0	1	0	1	0	11
Mixed research	0	1	0	0	0	0	0	0	1
Total	3	5	2	2	1	1	1	1	17

**Source:** own data, 2025

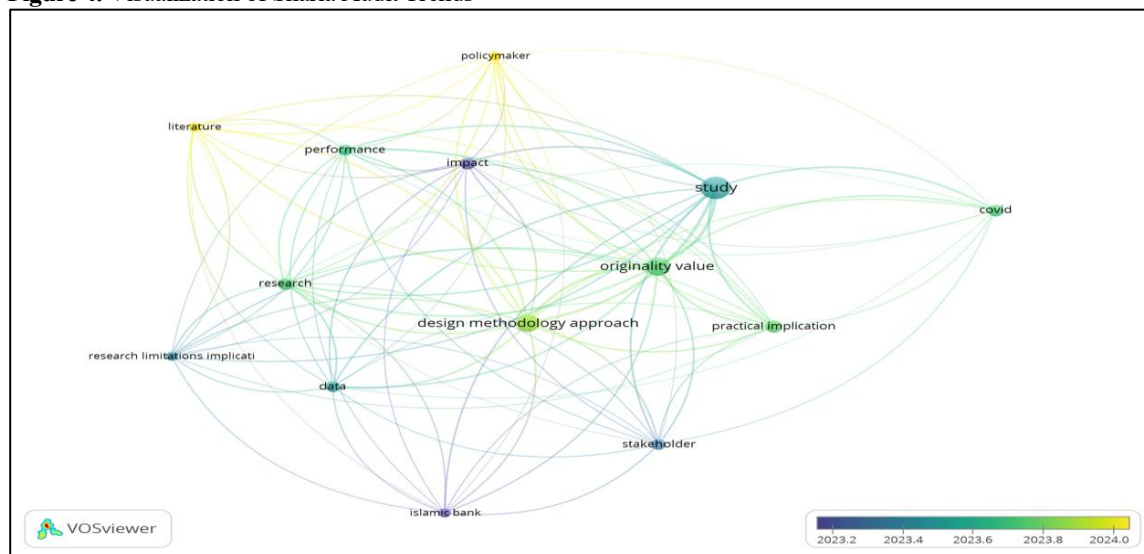
Found three method identified sharia audit research served based on theme research (Table 5). Research referring to research that uses method quantitative, qualitative and mixed for test hypothesis that has been determined research. According to creswell (1994), research qualitative describe contextual data and includes studies case, research action and ethnography. Research qualitative and quantitative nature empirical and based on field data. For quantitative, data modeling is usually considered more scientific than study descriptive. Then, the combination from second study this is also done that is study mixture.

Table 5 shows that two categories study used in the qualitative method as many as 11 articles and 5 quantitative articles, as well as one articles on the mixed methods. Difficulty collect data into reason from at least study with quantitative and mixed. This is because sharia audit is part from within the company, which is not everyone can access the desired data. Methodology research is also presented with theme research that has nine appropriate themes with sharia audit. Between various existing topics, internal sharia audit and the most popular sharia audit practices study previously.

#### **What Just Available Opportunities For Future Researchers In The Field of Sharia Audit (Q3)?**

The role of sharia audit is very dependent on the competence possessed. Competence alone can classified as one dimensions related behavior with work to get criteria superior. Sharia audit is called a sharia auditor if do work in his or her task, must own knowledge in the sharia field of course. Besides that, has ability competent accounting and auditing are also a must required for test compliance to standard Islamic financial Institutions (IFIs). Figure 4 below is results visualization from VOSviewer via overlay visualization, with to list article reviewed research.

**Figure 4.** Visualization of Sharia Audit Trends



**Source:** Bibliometrics, 2025

Figure 4 shows the bibliometric analysis as a contribution of determinants collected using all 17 articles of research. The trend of sharia audit can be seen in 2024 which is colored yellow, indicating that this variable is a gap that can be studied in the future. The unclear government policy regarding sharia audit is the main factor in trending research. Sharia audit is one way to maintain and ensure the integrity of Islamic Financial Institutions (IFIs) in implementing sharia principles with the right policy makers. The regulations that are carried out can have an impact on the implementation of sharia audits (Rizqiani & Yulianto, 2020). Like the takaful industry, there are no suitable specifications while the existing regulations by regulators are mostly suitable for the banking industry (Khatib et al., 2022). Therefore, auditors claim that the existing guidelines are inadequate (Puad et al, 2020). This gap is a trend in the future for subsequent research to examine and explore more broadly towards sharia audit practices. This problem is largely ignored by the studies reviewed in this study.

## CONCLUSIONS

Trends improvement sharia audit research from time to time Keep going developing. However, the coverage study the fact still limited. This Research serve investigation in depth and detailed to development of sharia audit based on Systematic Literature Review (SLR). Findings show that improvement amount study that discusses effectiveness of internal sharia audit and sharia audit practices in a number of year last. The majority studies focused on the field certain countries such as Malaysia, and Bangladesh are ranked second. Therefore that, there is lack significant study in others context, especially in Arab countries and Indonesia and others Islamic countries. Research previously still not clear yet about consequence from effective sharia audit practices in Islamic Financial Institutions (IFIs), such as independence, transparency and quality disclosure. In addition, research focus on theories certain are also indicated by the theory agency, limit interpretation from results because no take into account spirit to motivate owner in neglect of sharia as runway law Islam regulates profit company.

Besides that, has documented in a way general that study qualitative as method the most research in demand in testing. For the most part, studies previously do interview direct to company banking Islam and auditors for get accurate data. As understanding that the auditor has roles and responsibilities answer more big than in conventional banks, because standard sharia compliance will influence interest customers. The sharia auditor evaluates document law other related with operational Islamic Financial Institutions (IFIs) and monitor it. However, the authorities no own must for obligatory Islamic Financial Institutions (IFIs) have experienced sharia auditors. This findings give implications on the gap that occurs for the makers policy about effectiveness sharia audit and its practices in Islamic institutions.

For implications in a way practical, institutions Islam need have professional and experienced sharia auditors with skills, knowledge and other attributes required in context practice Islam. Because the audit team and external can not understand the complexity and personal data inherent in the audit environment of the Islamic Financial Institutions (IFIs). With Thus, the maker policies, regulators and practitioner must to renew policy moment this for improve and support the role of sharia auditors in matter transparency, governance, disclosure information, independence and others. This Study also provides outlook to study next about current state of sharia audit in the Islamic Financial Institutions (IFIs). With support and role to performance, where analyst can build hope good based on effectiveness from the role of auditors in Islamic Financial Institutions (IFIs).

This studies have limitations because research that is being researched only obtained from the sciencedirect and emerald insight base. Therefore that, study upcoming can looking at other databases such as Scopus and WoS with economic scope business. Then, the author also suggests for search for keywords other related with sharia audit topics for reach sample research conducted diverse.

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