

## URGENCY OF SHARIA FINANCIAL AUDITORS IN INDONESIA

### PENULIS

Abu Bakar

### ABSTRAK

This research is descriptive research that aims to discuss and analyze the basic concepts of Islamic economics, whether or not Islamic auditors are needed, how the code of ethics of Islamic auditors works, Islamic financial standardization and the need for Islamic auditor standardization. The results of the study show that Islamic business is very different from conventional business where the main purpose of doing business is in the context of worshipping Allah and not mere consideration of profit, both of which require urgent Sharia auditors because the existing Sharia business entities are not comparable to the number of existing Sharia auditors. The three Sharia auditors require a code of ethics that is different from the conventional audit code of ethics. The Islamic Financial Accounting Standards issued by the Central Executive of the Indonesian Institute of Accountants will continue to develop in line with Sharia business practices in Indonesia. Fifth, there is a need for standardization of Sharia Accountants to maintain professionalism in conducting Sharia audits.

### Kata Kunci

Sharia Auditor, Sharia Business, Sharia Finance

### AFILIASI

Prodi, Fakultas  
Nama Institusi  
Alamat Institusi

Manajemen, Fakultas Ekonomi  
Institut Bisnis dan Informatika (IBI) Kosgoro 1957  
Jl. M. Kahfi II No. 33, Jagakarsa, Jakarta Selatan, DKI Jakarta - 12640

### KORESPONDENSI

Penulis  
Email

Abu Bakar  
abubakar00012248@gmail.com

### LICENSE



This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

## I. INTRODUCTION

The development of Islamic finance can be measured through three approaches, namely the existence or development of Islamic banking, the second is the development of the non-bank financial industry and the third is the development of the Islamic capital market. One measure of this development can be seen from the number of existing institutions. In the last twenty years since the birth of the first sharia bank born in the country (Bank Muamalah Indoneisa) the sharia financial system has developed rapidly which was then followed by Mandiri Syariah banks, BNI Syariah and several national banks in the form of windows or known as Sharia business unit bodies. (BUS). This development is not only in Islamic banking, but also in the non-Islamic financial sector. Such as insurance, pension funds and bonds and mutual funds, or better known, have penetrated other Islamic capital market activities. (OJK.go.id) The Islamic financial sector grew quite significantly throughout 2020 and also the first quarter of 2021, the Islamic capital market and the non-financial industry-bank (IKNB) touched IDR 1,802.86 trillion with a market share of 9.89 percent (Kemenkeu.go.id).

The development of the Sharia insurance industry shows positive data and developments that continue to increase except for 2020 as the excesses of Covid 19. Sharia life insurance companies, which totaled 6 in 2016, developed into 7 companies in 2020 with total assets from 33.12 trillion rupiah to 44.28 trillion rupiah in the same year or for five years, an increase of 37.8% or an average increase of 7.5%. What needs to be a separate note in the midst of Covid 19 is that Sharia insurance premium income has not even decreased. In that year the income amounted to 12.31 trillion rupiah and in 2020 it will be 17.52 trillion or if the average annual premium income is 15.76 trillion rupiah

The data below shows the development of the three main sectors of Islamic finance in Indonesia from 2018 to 2021.

**Table 1. Development of Islamic Financial Institutions in Indonesia**

<b>Institutions</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Islamic Bank</b>				
Sharia Commercial Banks /Bank Umum Syariah (BUS)	14	14	14	12
Sharia Business Unit /Unit Usaha Syariah (UUS)	20	20	20	21
Sharia Rural Banks /Bank Pembiayaan Rakyat Syariah	167	164	163	164
<b>IKNB</b>				
Sharia Insurance / Asuransi Syariah	60	62	60	59
Sharia Financing Company /Perusahaan Pembiayaan Syariah	44	35	34	33
Sharia Currency /Valutas Syariah		6	6	6
Syariha Pension Fund / Dana Pensiun Syariha		6	8	10
Other Sharia IKNB / Syariah Lainnya	77	88	94	105
<b>Sharia Capital Market</b>				
Sharia Investment Management /Manajemen Investasi Syariah	1	1	1	1
Sharia Investment Management Unit /Unit Pengelola Investasi Syariah	53	59	61	60
State Sukuk / Sukuk Negara (Outstanding)	65	67	68	69
Corporate Sukuk /Sukuk Korporasi	99	143	152	189
Sharia Mutual Funds Reksadana Syariah	244	265	289	289
<b>Total Assets (trillion)</b>	<b>1287,65</b>	<b>1468,07</b>	<b>1801,4</b>	<b>2050,44</b>

The table above shows that sharia banking has developed every year. Sources from OJK noted that the average growth from 2006 to 2013 reached 36.1% per year, this was very different from conventional banks which only grew by an average of 16.3% per year. Therefore, the Islamic banking industry can be said to be the fastest growing industry.

The table above provides information that the number of Sharia insurance companies has decreased from 2018 to 2021 from 60 companies to 59 companies or in five years there are 60.25 companies. Likewise, Islamic financing companies for the same period from 44 companies to 33 companies. This decline illustrates that many companies have gone out of business and experienced many losses or growth that has not occurred as expected. However, in terms of contribution income, claims and investment as well as company wealth has increased continuously. OJK's annual report in 2020 shows that investments made by insurance companies have continued to increase from IDR 28.56 trillion in 2016 to IDR 37.25 trillion in 2020.

Based on the Financial Services Authority report above, currently there are 1018 Sharia entities involved in the financial sector. The previous year there were not even a thousand companies, which means that every

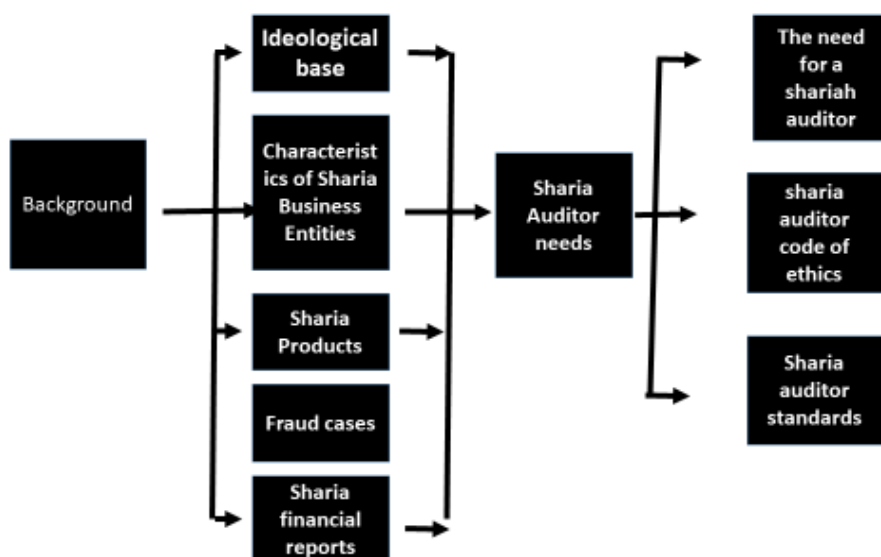
year they experience growth. And currently there are around 97 auditors who have certification in the field of sharia, but there are 189 sharia banking institutions. Automatically this number is not sufficient to meet the desire and need for sharia auditors. Not only in terms of quantity, sharia auditors are still inadequate because the qualifications of sharia auditors are always questionable (Utami, 2021)

The government through the Financial Services Authority (OJK) and Bank Indonesia (BI) is still trying to make progress in sharia finance more advanced and smoother. There are four government efforts in advancing Islamic finance, namely strengthening regulations in the Islamic sector, transforming national waqf management towards digital-based governance, professionalism, and transparency. Next is sharia business development and finally increasing the capacity of research centers, as well as research on sharia economics and finance. One effort to strengthen regulations is Law Number 41 of 2004 concerning Waqf. While one of the second efforts was carried out in collaboration with the Association of Indonesian Islamic Economists (IAEI). Efforts to strengthen the development of Sharia businesses were carried out by providing assistance to halal micro, small and medium enterprises (MSMEs). (CNNIndonesia.com)

With the increase in Islamic financial institutions and an increase in public understanding of the Islamic economy, of course there will be thoughts on how financial audits are carried out and who does them and how the audits are carried out. This thought arises because the operations of Islamic financial institutions have different characteristics and characteristics as well as operations that are different from conventional business organizations. Sharia business is carried out in accordance with sharia principles and predetermined rules whether based on Bank Indonesia (BI) regulations, OJK or based on DSN-MUI and AAOIFI fatwas and related to the code of ethics as regulated by the International Federation of Accountants Code (IFAC). (Aziza et al., 2022, p. 406) The data above provides an opportunity for Sharia auditors.

The operations of sharia business entities are not run like conventional entities, it is not enough to make deed of establishment, ratify at the Ministry of Law and Human Rights and fulfill other formal legalities, but sharia business involves various parties, especially the National Sharia Council (DSN) Majelis Ulama Indonesia. The involvement of DSN is intended so that business operations, the products produced do not cross with Sharia. Therefore, the existence of DSN to oversee a Sharia business entity. The form of supervision of the MUI DSN is sending a representative or person appointed as the Sharia Supervisory Board in charge (DSN-MUI Decree No. 2 of 2000), namely providing advice, conducting supervision, mediating between Islamic financial institutions and the DSN and formulating issues that require DSN approval; as well as reporting on business activities and developments.

The research framework regarding whether or not a Sharia auditor is necessary in carrying out an Islamic business audit is as follows



The background to the need is based on five important factors, namely the ideological basis of the Islamic economy, the characteristics of Islamic business entities, and Islamic products as well as the number of fraud cases and Islamic financial reports that are different from conventional financial reports. These five backgrounds require an auditor who specializes in Sharia auditing. To strengthen the argument that there is a Sharia auditor so that there is a need for a Sharia auditor, there is a Sharia auditor code of ethics and the need for Sharia auditor standards.

## II. LITERATURE REVIEW

Sharia auditors are still being debated among practicing accountants about whether or not auditors are required to specialize in financial audits and non-financial audits for Perbasi Syariah companies. These considerations include the ideological basis of Sharia, the characteristics of Sharia business, Sharia products and the number of cases of fraud in the business world as well as the form of reports on Sharia-based business entities.

### 2.1 Ideological Foundation

Humans are God's creatures, together with the jinn created by God to serve him (Adz-Dzariyat 56), as caliphs on earth (Al Baqoroh 26) and will be held accountable (Al Ahzab 15). There is another life after the world, namely the afterlife (Al Anam 32) Allah will raise anyone from the grave (Al Hajj 7) the afterlife is retribution for all the good deeds done in the world. (Al Baqoroh; 285) Allah sent down the Qur'an as a guide for humans (Al Baqoroh; 2). The Prophet Muhammad is the messenger of God (Al Baqoroh 119) who is an example of how to practice religion. The Prophet Muhammad is the best role model (Al Ahzab 2) with his companions and subsequent companions. Muslims recognize four sources of law as guidelines, namely the Koran, Hadith and Ijma of the Ulama and Qias. (Jamaludin & Syafrizal, 2020, p. 40) On the basis of this ideological basis, the mission of a Muslim is very different from others both in thoughts, actions and actions are included in business that must be based on Sharia (Muhammad, 2020, p. 70).

### 2.2 Characteristics of Sharia Business Entities

Sharia business entities are not like conventional businesses. In general, apart from being a legal entity, owned by one or more than two owners whether individuals or not individual companies, there is a separate body that distinguishes it from conventional entities, namely the Sharia Supervisory Board (DPS). With the existence of this agency, operationally these sharia business entities are influenced by sharia principles and good mechanics according to the rules that have been set both in Bank Indonesia (BI) regulations. OJK, DSN-MUI and AAOIFI fatwas and the International Federation of Accountants Code (IFAC). (Aziza et al., 2022, p. 406)

The Sharia Supervisory Board has the function of carrying out periodic supervision, submitting development proposals, reporting product developments and operations of Islamic financial institutions and formulating problems that arise. (Misbach, 2016) The Sharia Supervisory Board in UUPT No. 40 of 2007 which states "Companies that carry out business activities based on sharia principles apart from having a Board of Commissioners must also have a DPS". (Septyan, n.d., p. 83) According to Prabowo and Jamal (2017), in Putri DPS has a very important role, namely : (a) Making product approval guidelines (b) Making regular reports in accordance with sharia provisions; (c) make a report on the development and application of the Islamic financial system (d) review and make suggestions if there are new innovative products from the bank they supervise. (e) Help socialize sharia banking/financial institutions to the public; (f) Providing input for the development and progress of Islamic financial institutions. (Putri et al., 2020, p. 226)

Slam is often misunderstood as a mere ritual religion, not as a comprehensive system that covers all aspects of life, including problems in economic development. (Hidayatullah, 2021, p. 43) Sharia economics originates from the Qur'an and Hadith as well as the consensus of the scholars, because in essence Islam regulates all aspects of human life, so that the position of the Koran is as a guide and guide for pious people. (Surah Al Baqarah verse 2) This misunderstanding causes the perception that Islam has nothing to do with the economy. Islam does not have the concept of muamalah

Muamalah is interpreted not only acting with each other but acting with each other, and practicing each other. According to Abdul Sattar Fathullah Sa'id in Hidayatullah defines "Muamalah is a legal provision relating to human behavior in worldly affairs" (Hidayatullah, 2021, p. 40) so that if simplified the definition according to Hamid (2008; 306) as rules of game or the rules of the human game in human relations (habluminannâs) as social beings. (Hidayatullah, 2021, p. 44). From a scientific standpoint, it can be interpreted as a science that studies human behavior in order to fulfill their needs with the aim of obtaining falah (peace and prosperity in the world and the hereafter) (Munib, 2018, p. 79)

From this understanding, from an ideological point of view, economic activities carried out are not only material-based, but there is a spiritual awareness within them, so that business activities (muamalah) are worth worship (Munib, 2018, p. 76) as are other ritual worship in accordance with the principles of nurturing and benefiting (Ri' Al-Maslaha's father). (Khatib, 2018, p. 56). Therefore the principles of business ethics in Islam

according to Nurfaqih and Fahmi, are: 1) Carrying out business based on sharia business ethics, 2) Upholding a high sense of social justice, 3) Implementing new ideas, 4) Conducive environment 5) Application of social goals in activities business and, 6) Re-monitoring the construction of economics as a value-free science (Muhammad, 2020, p. 70) so that the principle of economics (Muamalah) in Islam is motivated by worship as in Surah Al Friday verse 10 "When prayers have been performed , then scatter ye on earth; seek Allah's bounty and remember Allah a lot so that you will be successful."

From this verse, it contains a lot of meaning and conclusions can be drawn in seeking sustenance (muamalah), namely 1) Islam does not ignore the matter of making a living (muamalah) 2) Islam prioritizes worship before muamalah, 3) Muslims are not justified in worshiping rituals and ignoring the pursuit of sustenance or in other words after the affairs of the hereafter are done, do not forget the affairs of the world. 4) Muslims are asked to be dynamic because essentially seeking sustenance is moving and doing activities 5) The goal is muamalah to seek the grace of the Almighty. 6) activities of worship and seeking sustenance are an integral part in each personal pilot 7) in business Allah is always relied on (remember as much as possible)

The definition of Islamic Economics is often interpreted as a business or activity whether carried out by individuals or groups, institutions with legal entities or not to meet commercial needs and not based on Sharia principles (Ansori, 2016, p. 4). Built on the foundation of: 1). dialectics of spiritualism and materialism values; 2.) freedom 3). ownership dualism; 4). maintaining benefit (Jamaludin & Syafrizal, 2020, p. 38) Islam as a complement to previous treatises has a very special, comprehensive and universal sharia (Jamaludin & Syafrizal, 2020, p. 39). Al-Arabi expressed his opinion that the Islamic economy is a set of general economic basics deduced from the Qur'an and As-Sunnah, and is an economic building founded on that basic foundation. (Jamaludin & Syafrizal, 2020, p. 44).

Islamic economics is known as the Rabbani economy with the aim of increasing people's welfare (Muhammad, 2020, p. 70). Manifested by the basic principles of monotheism (oneness), khilafah (representational) and 'is (just). (Muhammad, 2020, p. 25) This objective is in line with maqosid Syariah. Maqasid Syariah is the ultimate goal that must be achieved. (Toriquddin, n.d., p. 196). Meanwhile, according to Ghulam as goals (alma'ani) and wisdom (al-hikam) desired by Allah (syari') in the whole law (tasyri') or just a large part of it, and not devoted to specific sharia laws . (Ghulam, 2016, p. 95) Implementation of the Sharia economy when it is run does not harm other people and does not sell illicit goods that are prohibited by religion and the state. (Mustaqim, 2019, p. 61)

### 2.3 Sharia Products

Sharia entity products are different from conventional entities, because conventional products base themselves on profit or loss alone, while the resulting Islamic products are free from usury (Zainuddin et al., 2016, p. 58) or those that forbid, (Hakim, 2003, p. 11), gambling (chance) and so on. The paradigm held in the development of sharia products is that these products are different from those in banking (Hakim, 2003, p. 12) or in the insurance industry or in other industries. In the insurance industry, the difference between Sharia and conventional products is the contract in the form of Tabarru' help, all investments use a profit-sharing system, the premiums collected belong to the participants, the funds collected are used to help the customer and the principle used between the customer and the manager is profit sharing where the customer is the owner of the funds (shahibul maal) and the company is only the manager. (Simatupang & Atika, 2022, p. 369).

### 2.4 Fraud Cases in Financial Statements

From 2000 to 2020, many fraud cases occurred throughout the world. The case did not only involve internal company parties but also involved auditors outside the company such as Public Accounting Firms (KAP). Therefore, if KAP is given the label "Taylor" by the wider community, it has logical reasons, even though it is only the actions of a handful of KAPs. fraud is an intentional or unintentional act that causes financial statements to be materially misstated. (Adelina & Harindahyani, 2018, p. 449) Statements of Auditing Standard No.99 in outline is 1) intentional acts 2) creating wrong financial reports presentation 3) Materiality and 4) focusing on the subject of the audit. (Siddiq & Suseno, 2019, p. 131) Fraud was initially driven by one person by forcing another person to commit fraud (Vivianita & Indudewi, 2019, p. 6)

Fraud will cause company losses. According to the Association of Certified Fraud Examiners (ACFE, 2014) Another definition is an act that causes a misstatement in the financial statements, intentional or not (Adelina & Harindahyani, 2018, p. 449) Fraud is classified into several types depending on various factors, whether based on frequency or asset misuse. Asset misappropriation is an act of fraud with the highest



frequency, followed by corruption and financial statement fraud. But financial statement fraud is a fraud that has the biggest detrimental effect compared to other types of fraud (Yesiariani & Rahayu, 2016, p. 2). Meanwhile, Ernst & Young (2009) found that more than half of the perpetrators of fraud were committed by management. This finding is in line with research conducted by the Association of Certified Fraud Examiners which found 83% of fraud cases were committed by company owners or the board of directors. (Septriani & Desi Handayani, 2018, p. 12) meaning that 17% is carried out by non-founders and directors of the company.

- 1) According to Joseph Wells, in ACFE defines fraud as a form of intentional action to take advantage by abusing position/property rights or stealing organizational assets/resources. (Siddiq & Suseno, 2019, p. 130) In fact, fraud will always be present if it is not balanced with the fraud triangle actions, namely pressure and opportunity and rationalization (Yesiariani & Rahayu, 2016, p. 2) Therefore ACFE differentiates fraud cases into three actions, namely Asset Misappropriation, Fraudulent Statements and Corruption. Asset misappropriation is defined as the theft of company assets and assets by parties involved in the company. This form of fraud is the easiest to detect because it can be measured. Meanwhile Fraudulent Statements, are acts of crime committed by company officials or executives to cover up the company's actual financial condition. The method used is generally to manipulate transaction data or financial reports to gain profit. Corruption is an act of enriching oneself or others. This type of action often occurs in countries where law enforcement is still weak and governance is not good. This type of fraud often cannot be detected because the elements work together to enjoy the benefits (KKN). Examples of this type of fraud are abusing one's authority, bribery of certain persons or officials, unauthorized income, and extortion. Giant companies that have good financial control systems are not free from fraudulent activities such as Facebook and Google.
- 2) Esvaldas Rimasauskas, was charged with three crimes, namely identity theft, both financial fraud, and money laundering over the years 2013-2015. He committed fraud against Facebook and Google which caused a loss of US\$ 122 million consisting of Facebook US\$ 99 million and Google US\$ 23 million. (merdeka.com) Crimes committed using the Business Email Compromise (BEC) method. The method is done by sending invoices to the two companies using emails with the identity of Quanta Computer, a manufacturing company in Taiwan, complete with forged documents and contracts. Facebook and Google believe the charge and send money. This type of modus operandi is generally carried out by hijacking emails and sending them as if they were genuine from the company's business partners. The fraud cases experienced by Facebook and Google are examples of misappropriation asset type fraud cases.
- 3) In Indonesia there are many cases of fraud committed by management and other external parties. PT Garuda Indonesia (Persero) Tbk initially claimed to have obtained a net profit of US\$ 809 thousand or around Rp. 11.33 billion in 2018, but two company commissioners refused to sign the financial statements because they suspected irregularities in recording transactions resulting from cooperation with PT Mahata Aero Technology, which management recorded as revenue of US\$ 239.9 million. In this collaboration, Mahata is committed to bear all the costs of providing, installing, operating and maintaining conductivity service equipment but Mahata has not actually paid anything until the end of 2018, but management continues to record the report as compensation income.
- 4) The effect of this recording was that Garuda Indonesia's financial statements recorded increased profits. The Indonesia Stock Exchange (IDX) as a regulator noticed this fraud and gave written warning III and a fine of Rp. 250 million and demanded that the company improve and present correct financial reports. In addition, the Financial Services Authority (OJK) also imposed a fine of IDR 100 million each on Garuda Indonesia and all members of the board of directors. For company financial reports, OJK also requires companies to repair and restate 2018 financial reports. Meanwhile, the Public Accountant Office (KAP) that conducts the inspection, has a Certificate of Registration (STTD) frozen for 1 year by OJK. They are KAP Kasner Sirumapea. The Ministry of Finance, as the institution that gave the license to operate, suspended KAP Kasner Sirumapea for 12 months.
- 5) Other fraud cases occurred at PT Angkasa Pura II (Persero) and PT Industri Telekomunikasi Indonesia (Persero). The two companies are collaborating in working on a Rp 86 billion baggage handling system (BHS) procurement project. Abuse of authority occurred where the Finance Director of AP II allegedly received a bribe of SGD 96,700 from the Main Director of PT INTI as a gratuity gift. The bribery transaction was carried out through an intermediary from PT INTI, and allegedly took place with the knowledge of the Main Director of AP II. The practice of bribery was uncovered when the Corruption Eradication Commission (KPK) arrested the Finance Director of AP II, the Main Director of PT INTI, and intermediaries from PT INTI, and became.

## 2.5 Financial Statements

The Indonesian Institute of Accountants issues Guidelines for Sharia Accounting Standards outside of the Conventional Accounting Standards Guidelines. There are 11 standards that have become guidelines starting from Islamic banking accounting no. 59 to tribal accounting (PSAK No.110). With the issuance of PSAK No. 101 concerning Presentation of Islamic Financial Statements. (Indonesia, 2016, p. 6). In the PSAK it is stated that there are three types of reports that must be presented by Sharia entities, namely reports that reflect commercial activities, reports that reflect social activities and reports that reflect special responsibilities. The financial statements reflecting commercial activities are statements of financial position, statements of profit and loss and comprehensive income, statements of cash flows and reports of changes in equity. Reports that reflect social activities consist of zakat distribution reports and usage and benevolence reports. The last three types of reports are not found in conventional financial reports. The function of Islamic financial reports is not like conventional financial reports, Mulawarman (2007) considers accountability not only to the stakeholder but to God as the highest stakeholder (2007) (Septyan, n.d., p. 86).

## III. RESEARCH METHODS

This study uses a comparative method of description between facts in the field and various theories, regulations and professional standards issued by the Indonesian Accountants Association and Islamic Sharia Ideology as well as fatwas issued by the Indonesian National Sharia Council.

## IV. RESULTS AND DISCUSSION

### 4.1 Sharia Auditor

Arens, Elder and Besley (2014) generally argue that auditing is an activity of collecting and evaluating information to determine and report whether the information received is in accordance with predetermined criteria. (Violita et al., 2017, p. 43) or a collection process and evaluation of evidence of financial information of a business entity that is carried out by a competent and independent person according to established criteria. (Dewi & Sawarjuwono, 2019, p. 20). So that the Sharia audit according to Hameed (2009) is as follows: "systematic process of obtaining sufficient and appropriate evidence to form an opinion as to whether the subject matter (processes, personnel, financial and non-financial performance, financial position, systems, marketing, products, transactions, contracts, etc) corresponds to the criteria (the Shariah rules and principles) which is broadly accepted by The Islamic community and to report to stakeholders thereon" (Nugraheni, 2012, p. 80)

Sharia speaking, auditors are representatives of shareholders who want their work (investment) to be carried out in accordance with Islamic sharia laws. (Fauzi & Supandi, 2019, p. 26) Therefore, the purpose of conducting an audit is to create organizational efficiency and effectiveness (Gamayuni, 2018, p. 48) who is responsible for evaluating whether the financial statements have been presented fairly (Gamayuni, 2018, p. 55) which is accountable not only to the stakeholders but to God as revealed by Mulawarman (2007) (Septyan, n.d., p 86). Sharia audits should be carried out by the Sharia Compliance Audit Team whose job is to assist the Sharia Supervisory Board of the Indonesian Ulema Council (DSN) (Nuha, 2017, p. 80) or independently depending on the assignment. Sharia audit is essentially a way to ensure and maintain the integrity of Islamic financial institutions in carrying out Sharia principles in an audit referred to as a compliance audit.

Ideologically, Sharia auditors should have made the Al-Quran and Al-hadith as well as the consensus of the ulama and qiyas as a basis for auditing practice. With this principle, the material for audit certification and the implementation of Sharia audits must refer to the Sharia foundation.

### 4.2 Islamic Financial Accounting Standards

The ontology and epistemological framework of sharia accounting is different from conventional accounting and accounting experts have not agreed on the methodology (Koerniawan & Tyasari, n.d., p. 4). Accounting in Islam is carried out based on the spirit of Al-Quran Surah Al-Baqarah verse 262. From the verses, the outline that can be drawn is 1) Islam places great emphasis on accounting practices in commerce (Sharia business), 2) muamalah is justified in Islam in cash or credit, 3) muamalah on credit must be recorded because it will have a long-term impact. 4) muamalah on credit must be attended by a third party as a witness as many as two men or three people were two of them are women, 5) transactions must be recorded after being stated orally (Imla), 6) spoken orally honestly 7) not allowed to reduce nominal transactions as deductions, 8) credit transactions must be recorded large or small according to their nominal value, 9) credit limits are stated and written clearly, 10) transactions are written according to the time, 11) The author of the transaction is not

justified in obscuring transactions so as to make it difficult for other parties.

The above verse provides a basic description of accounting in Islam (often referred to as Sharia accounting) which boils down to recording transactions. On this basis. Hayashi explained that the concept of Islamic accounting is very different from conventional accounting concepts and has existed in Islamic history (Batubara, 2019, p. 72) with five, namely (1) using ethical values; (2) giving direction to or stimulating the emergence of ethical behavior; (3) being fair to all parties; (4) balancing egoistic and altruistic traits; and (5) have concern for the environment. (Batubara, 2019, p. 72)

Until now, IAI has issued various Sharia Financial Accounting Standard Guidelines as guidelines and references in the preparation of Islamic entity financial reports. In the future, these professional institutions will still issue various accounting standard statements as needed. PSAK 59 is the first PSAK on Accounting for Sharia Banking issued on May 1, 2002, the last PSAK has been replaced with PSAK 101-107.

In 2007 IAI again issued six accounting guidelines regarding 1) Basic Framework for the Preparation and Presentation of Financial Statements 3) Presentation of Islamic Financial Statements, 4) Mudharabah Accounting, 5) Musyarakah Accounting, 6) Istisna Accounting. In 2009 IAI again issued two statements of accounting marking guidelines, namely ijarah accounting and Sharia insurance transaction accounting. PSAK No. 107 and PSAK No. 108. The following year, IAI issued only one statement for PSAK Syariah concerning Accounting for Zakat-Infak and Shodaqoh. While in 2011 the Islamic PSAK issued by IAI only had two statements, namely the Accounting for Sukuk (No. 110) and the Presentation of Islamic Financial Statements which were aligned with PSAK No. 1 of 2009 which must be presented correctly and free from manipulation (Saputra et al., 2019)(Lubis & Fujianti, 2018, p. 138). Finally in 2016 where IAI issued 4 accounting standards namely 1) presentation of Islamic Financial Statements, 2) Murabaha accounting, 3) Salam Accounting 4) Istisna Accounting and 5) Sharia insurance transactions

The classification of the Sharia Accounting Standards guidelines shows that starting from PSAK No. 59 to No. 110. The classification of the PSAK Number is not in line with the accounting standard historical data issued by IAI. This means that PSAK with lower serial number is always issued earlier, or vice versa. The main purpose of audit certification is to test whether the existing quality, processes and activities meet the standards. (Utami, 2021, p. 89)

**4.3 The Need for Sharia Auditors**

The Islamic economy has developed rapidly in Indonesia. This is shown by the increasing number of banks and non-bank financial institutions that use Sharia principles (Irawan, 2018, p. 10) but the problem currently being faced is the lack of competent resources in the Islamic economy. The University of Indonesia (UI) has conducted research and the results show that more than 90% of Islamic banking human resources have an education background other than Islamic economics. A similar problem was conveyed by Wahyu Dwi Agung (Former Chair of Asbisindo) and M. Syakir Sula, only 10% of human resources working in the Islamic finance industry have a background in Islamic economics, the rest have a conventional background (Sari, 2014, p. 137).

Conventional business is different from Sharia business and with these differences requires the auditor to have a sharia spirit. Auditors cannot be equated because there are differences in operating principles and criteria and accounting systems in their operations. Following are the differences between conventional and Sharia accounting according to Baydoun and Willet (2000) which are quoted as Harahap in Batubara (Batubara, 2019, p. 73) and what is abstracted.

**Table 2. Differences between Conventional Accounting and Sharia Accounting Characteristics**

<b>Characteristics System</b>	<b>Conventional Accounting System</b>	<b>Sharia Accounting System</b>
Accounting System	Based on Rationalism Economy	Based on Unity of God that Allah is Creator, Owner and Ruler
Principles	Secular principles (no relationship between business problems and religious issues), individualistic. Maximizing Profits in business and Survival of the fittest. Putting pressure on the process (mechanism mechanism) is not the goal of Sharia as commander in chief	Looking after the Interests of the Community. Attract Reasonable Profits, Equality (except piety in the sight of Allah) Rahmatan lil 'alamin



Criteria	Criteria Based on the laws of trade in modern capitalists that exist in society rather than ethics Very limited presentation of information. The information presented is only addressed and responsible to the owner (stakeholder)	Based on ethics that originates from the law of the Koran and Hadith, the consensus of the clergy and qiyas. Full disclosure as a way to meet the needs of financial information and according to sharia and the needs of Islamic Finance Report Users are met
----------	---	---

Source: (Baydoun and Willet 2000, 82), Islamic Corporate Report. In (Harahap 2001, 216)

In Islam, the auditor is needed as a means of comparison and clarification. Islam orders that any information that comes in is clarified as to its truth. (QS. Al-Hujurat: 6) This verse contains an order to examine an incoming information. In news accounting can mean financial information in the form of company financial reports, income statements, balance sheets, cash flow reports and reports on changes in capital. None of these reports can guarantee that the financial statements are free from misstatements, estimates and projections so tabayyun or financial audits are answers or solutions to existing problems.

According to Harahap, (2018) in Serena that "tabayyun" can mean checking or checking the veracity of news submitted from sources that are not trusted (Serena, 2021, p. 88) which means in an audit as an effort to increase the reliability or reliability of financial reports (Ahmad Ghozi Abdullah, 2021, p. 89) According to Ibn Qayyim Al-Jauziah the word tabayyun can mean seeking an explanation regarding the nature of the news and examining its essence or ins and outs (Supian, 2018, p. 127). Accountingly, financial reports are news and information, only in the form of units of money which are inseparable from assumptions, estimates and projections, so the truth cannot be guaranteed. Auditing is just one way of tabayyun.

There are differences between conventional audits and Sharia audits as disclosed by Minarni (2013) who was quoted by Nuha as below (Nuha, 2017, p. 84).

**Table 3. Differences between Conventional Audit and Sharia Audit**

No	Conventional Audit	Sharia Audit
1	The object of an LKS or a Bank or Non-Bank Financial Institution that operates on non-Sharia principles	The object of an LKS or a Bank or Non-Bank Financial Institution that operates on the principle
2	The role of the Sharia Supervisory Board (DPS) does not exist	Requires the role of DPS
3	Auditors do not have to be SAS certified	Audits are conducted by SAS certified Auditors (Sharia Accounting Certification)
4	Auditing Standards are based on PSAK issued by IAI Auditing	Standards refer to the provisions issued by AAOIFI
5	Opinion on the results of the audit regarding the fairness or not of the presentation of the company's financial statements	Opinion contains Shari'a Compliance or at least LKS

It has been the hope of many parties that there is a Sharia Accounting Standard from IAI as an answer to the differences above, so it is appropriate in Indonesia to have a Sharia auditor. The term sharia auditor is commonly used to adapt to the operations of sharia entities because the audit process is carried out not only by referring to existing regulatory standards but also in accordance with sharia principles. (Dewi & Sawarjuwono, 2019, p. 18) The Indonesian Association of Accountants has facilitated competency tests for sharia auditors in Indonesia (Putri et al., 2020, p. 224).

Based on research by Mardiyah & Mardian (2016), respondents consisting of internal auditors, external auditors, and students majoring in sharia accounting stated that sharia auditors in Indonesia must have an independent mentality and be independent from an institutional standpoint (Zahrah, 2021, p. 83). Until now the number of Sharia auditors has not been sufficient in terms of numbers, because qualified institutions have not been able to meet the needs of the Islamic finance industry. The reason for this could be that the supplying institutions for the required Sharia auditor human resources are still experiencing a qualification mismatch. In addition, the DPS and sharia business institution work standards and mechanisms do not yet exist. (Dewi & Sawarjuwono, 2019, p. 17)

According to Izzatika and Lubis (2016), in Putri, the competencies possessed by sharia auditors must have the following: (a) Skills and attitudes and knowledge in the field of financial auditing. (b) Sharia knowledge, especially fiqh muamalat. (b) Strong understanding of As-Sunnah and Islamic jurisprudence such as ushul fiqh. (c) International accounting and auditing standards applicable within the national territory as well as from Muslim countries (d) Fluent in Arabic and English. (e) Good understanding in finance and business. (f) Understanding of management theory and practice. (g) Have good morals, be authoritative and be able to give opinions about the provisions and objectives of sharia. (Putri et al., 2020, p. 232) Not all experts agree on the competencies that must be possessed even though they are complete. Because Sharia is not just a science to be learned but it must be practiced in everyday life. Therefore, Nugraheni gave an opinion that the ethical principles that must be possessed by a Sharia auditor are: a) having independence, b) having integrity, c) having objectivity, d) having professional competence, e) being able to maintain confidentiality, f) behaving professionally, and g) have technical standards in implementation. (Nugraheni, 2012, p. 84). Integrity is a must because in Sharia it is not justified to say something but not implement it. Islam considers this behavior as something bad.

For Musfiroh, it is enough for a Sharia auditor to have three basic elements as requirements, namely knowledge, skills and other characteristics (KSOC) (Ali and Shafii, 2018). For a Muslim auditor, applying this code of ethics should be understood from the point of view of being a Muslim (Ahmad Ghazi Abdullah, 2021, p.84) HR data for Islamic auditors until 2020 still shows a lack of adequate human resources and competency for Islamic auditors. Only 5.9% of the total respondents have both competencies at the same time (Izzatika and Lubis 2016). (Putri et al., 2020) as shown in the table:

**Table 4. HR Data of Sharia Auditors in Indonesia**

No	Description	Amount (people)
1	DSN MUI Management in the Sector of Sharia Banking	7
2	Public Accountants in the Sector of Sharia Banking at Public Accounting Firms based on OJK data	145
3	Certified CPA IAPI Auditors	2.163
4	IAI CA certified auditors	346
5	USAS IAI certified auditors	97

Source: From various sources in 2020 (processed)

Sharia auditor knowledge is knowledge of Sharia operations, Islamic Sharia and knowledge of Muamalat Fiqh. The main sharia auditor skills are auditing, analytical and communication. Sharia auditors are also required to have a sense of characteristics as complementary elements of knowledge and skills as a package requirement for competent Islamic auditors. The three elements above that are carried out by Musfiroh, namely knowledge, skills, and other characteristics (K SOC) are the competency requirements for sharia auditors as IFIs in Malaysia (Musfiroh et al., 2021, p. 266). So, the Sharia auditor is implementing ethical principles or based on Islamic values (Miftah, 2015, p. 18)

Fraud cases in Sharia entities involving Sharia auditors have not been heard of until now due to several reasons one of which is that sharia-based companies have not been around for too long in Indonesia, the two players in the Sharia industry have not had a large period of time, the three companies are in the form of Sharia entities listed on the Indonesian stock exchange not much. The four entities in the form of Sharia are dominated by ideological reasons rather than business reasons and so on

#### 4.4 Auditor Code of Ethics

Every profession has a code of ethics. The code of ethics or ethics departs from the word ethos which in Greek means "character". Another meaning of ethics is morality, which comes from the Latin mores, which means "customs". So, ethics is a science that discusses and examines moral values and norms. (Engelita O. Kneefel1, Jullie J. Sondakh 2, 2017, p. 639) The code of ethics of a profession is a code of conduct that must be obeyed by every person who carries out professional duties (Komang & Lestari, 2017) the code of ethics is a mutual agreement of members who must be guarded and followed and obeyed. The code of ethics is a statement regarding the moral principles and values used by the auditor as a guideline for behavior in carrying out Inter audit duties (Febri et al., 2020, p. 62). For IAI, the code of ethics is a reference or guideline that must be obeyed by auditors in carrying out their duties (IAI, 2016). (Febri et al., 2020, p. 60) and In Indonesia in 2019, the Indonesian Institute of Certified Public Accountants (IAPI) also published a code of ethics which was an adoption of the IESBA (IAPI, 2019) (Ahmad Ghazi Abdullah, 2021, p. 83 )

Regulation of the Minister of State for Administrative Reform of the Republic of Indonesia through No. PER/05/M.PAN/03/2008 dated March 31 2008, that auditors must comply with a code of ethics which is an integral part of APIP audit standards (Refdi, n.d., p. 121) With a code of ethics all members can conduct an audit without going through the signs that have been set. The purpose of the code of ethics is for professionals to provide the best possible audit services to users of financial statements or to their clients. The auditor as a profession that is demanded for the opinion of the financial statements given needs to maintain a professional attitude (Oktarini1 & Ramantha, 2016, p. 759). This code of ethics was created with the aim of regulating the relationship between: 1) the auditor and his co-workers, 2) the auditor and his superior, and 3) the auditor and the auditee (the object of the examiner), and 4) the auditor and the public. (Engelita O. Kneefel1, Jullie J. Sondakh 2, 2017, p. 640)

The large number of fraud cases is caused by one of them not adhering to a professional code of ethics in conducting audits. And the sanctions given to code violators do not make these sanctions a deterrent effect. Auditors who violate the code of ethics are given strict action by the relevant institutions as released and issued by the Securities and Exchange Commission (SEC) which has imposed sanctions on 2 (two) Public Accounting Firms (KAP), namely KPMG in 2014 and Deloitte in 2019 for violation of the code of ethics. KPMG was sanctioned for independence violations committed by its auditor staff, resulting in KPMG having to pay a fine of \$8.2 million for the violation (SEC, 2014). The case in Japan occurred due to sanctions given by the SEC to KAP Deloitte Japan due to a violation of share ownership in its client, so that KAP Deloitte had to pay a fine of \$ 2 million for violating the code of ethics (SEC, 2019). Including in Indonesia, the Financial Services Authority (OJK) in 2019 has also issued a release for KAP Tanubrata, Sutanto, Fahmi, Bambang & Colleague for violating the code of ethics against PT Garuda Indonesia (Persero) Tbk clients, so that OJK has imposed administrative sanctions in the form of freezing of Letters Registration Certificate (STTD) for one year to Kasner Sirumapea (Partner at KAP Tanubrata, Sutanto, Fahmi, Bambang & Partners) (OJK, 2019b). With this suspension, the KAP is not justified in providing consulting and auditing services to any company until the sanctions are lifted or declared no longer valid.

AAOIFI and the Federation of Accountants stated that international auditors must comply with a code of ethics and ethics that do not conflict with Islamic rules and principles. The ethical principles governing the professional responsibilities of auditors include: truth, integrity, trust, fairness, honesty, independence, objectivity, professional competence, prudence, confidentiality, professional behavior and technical standards. (kompas.com) Truth gives true meaning in presentation financial reports, avoiding engineering financial reports, fictitious transactions and avoiding misstatements and integrity means the occurrence of conformity between words and deeds and not being ambiguous. Integrity is actually needed to maintain the firmness of the audit in upholding the norms and beliefs of an auditor (Rahmawati, 2022, p. 8)

In other countries that have sharia auditors, they provide material for certification covering theories on Islamic finance and banking, basic auditing concepts, auditing standards according to the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), sharia compliance regulations, sharia audit procedures, so that it is necessary to add certification for parties who will be involved in the sharia field, especially to become LKS auditors. Auditing Standards for Islamic Financial Institutions (Auditing Standard for Islamic Financial Institutions/ASIFI) Number 1 issued by AAOIFI explains the need for a Sharia auditor's code of ethics. And in general, the code of ethics must not conflict with Islamic principles which consist of 12 starting principles truth, integrity, trust, fairness, to professional behavior and technical standards. (Nugraheni, 2012, p. 80). Harahap (2002) offers that Sharia auditors must have five codes of ethics, namely: 1. Integrity; 2. Sincerity, 3. Truth and Perfect Work, 4. Fear of Allah in everything, 5. Responsible before Allah. (Nuha, 2017, p. 80).

#### 4.5 Sharia Auditor Standardization

Until now, based on research conducted by Uddin in 2003, there is still debate regarding sharia auditing in terms of 1). The independence of Sharia Auditors, 2) Sharia compliance is included in grants and muhtasib, 3) The number of competent Sharia auditors is still very small and 4) Sharia auditor accountability is still lacking. The four debates are still very relevant today compared to 2003.

Sharia auditor certification is a significant thing to do. (Dewi & Sawarjuwono, 2019, p. 20). According to Mardiyah and Mardian 2015 in Putri the term sharia auditor is used to adjust to the operational system of sharia entities because the audit process is carried out not only in accordance with conventional accounting standards and existing regulations but must also be adjusted to principles (Putri et al., 2020, p. 226 ). Sharia business entities are different from non-Sharia entities both in terms of objectives and operations. The main

goal of non-Sharia business entities is to create the highest profit while Sharia entities do not merely pursue profit but in the context of worship (QS. friends and the consensus of the scholars and kias that have been passed down from generation to generation by the scholars in trade. The business vision is not just a going Concern but is Shariah in line with the vision of human creation which must be filled with worship (Qs Azz-Dzariat 56)

There are differences in company characteristics, so that the audit process applied to Sharia entities cannot be equated. Examinations carried out should be carried out in a sharia perspective. (Nuha, 2017, p. 79). The reason for the differences in the audit as emphasized by Triyuwono (2012) in Septyan states that the Shariah Enterprise Theory is the basis for the activities of Islamic banks in a comprehensive and comprehensive manner because it takes into account all stakeholders. Stakeholders are meant not only to those who contribute directly to profits, but also to those who do not contribute directly to generating profits, including recognizing the existence of God as the highest stakeholder (Septyan, n.d., p. 86)

## V. CONCLUSION

Islamic economics is very different from conventional economics in doing business (muamalah). This difference is due to ideological differences between Sharia business and conventional business, including in terms of objectives and operations as well as business vision. Muamalah is bound by transcendental aspects so that it cannot have free will, act outside of Sharia, aim other than the Almighty. In practice, Sharia business is accompanied by a Sharia Supervisory Board (DPS) so that there are no deviations in both products and operations.

On the basis of differences in objectives and business implementation, it is necessary to have an auditor who understands Sharia business (muamalah). Understanding understands the spirit of Sharia business and the Sharia atmosphere. Sharia auditors are a necessity and necessity, especially in operational audits and management audits and financial audits due to four factors, namely ideological foundations, characteristics of Islamic business entities, Islamic products and cases of fraud in financial reports and differences between Islamic and conventional financial reports. IAI needs to take proactive actions in printing and certifying Sharia auditors because the need for auditors who understand Sharia business is very large, not only in the financial sector (Banking, Capital Markets and the non-bank financial industry).

A code of ethics for Sharia auditors must be created and implemented so that audits are not only carried out on financial audits and compliance audits. Many parties propose a code of ethics so that auditor behavior has guidelines in auditing business and non-business entities. The role of IAI is needed to regulate the existence of a Sharia auditor's code of ethics. Guidelines for Islamic financial accounting standards are not sufficient to regulate the conduct of audits in the field. What was issued by IAPI which was adopted from IESBA can be used as the basis for preparing the Sharia auditor's code of ethics.

Standardized auditors are a requirement that must be of concern to Sharia business (Muamallah) meaning that not all auditors can be involved in examining business entities based on Sharia. The qualifications and qualifications of Sharia auditors must exist in addition to the professional standards of auditors in general. Auditor standardization is carried out in the body of creating qualified and competitive Sharia auditors with conventional auditors, apart from being a condition that an auditee can examine or vice versa.

## REFERENCES

- Alquran dan Terjemahan, Departemen Agama Republik Indonesia, 1995
- Adelina, N., & Harindahyani, S. (2018). Analisis Fraud Diamond dalam Mendeteksi Potensi Financial Statement Fraud pada Perusahaan LQ-45 Periode 2011-2016. *Calyptra: Jurnal Ilmiah Mahasiswa Universitas Surabaya*, 7(1), 446–460. <https://journal.ubaya.ac.id/index.php/jimus/article/view/1171>
- Ahmad Ghazi Abdullah, S. M. (2021). Telaah Literatur Kode Etik Auditor: Perspektif Maqashid Syariah Versi Imam Abu Zahrah. *Aktsar*, 4(1), 84–106.
- Ansori, A. (2016). Digitalisasi Ekonomi Syariah. *Islamicconomic: Jurnal Ekonomi Keuangan Dan Bisnis Islam*, 7(1), 1–18.
- Aziza, W. M., Fajar, M., & Ashari, R. (2022). *Analysis of Needs and Challenges Development of Syariah Audit in Indonesia*. 2(3), 403–410.
- Batubara, Z. (2019). *Akuntansi dalam pandangan islam*. 3(1), 66–77.



- Dewi, S. K., & Sawarjuwono, T. (2019). *Tantangan Auditor Syariah : Cukupkah Hanya dengan Sertifikasi Akuntansi Syariah ?* 6(1), 17–28.
- Engelita O. Kneefell, Jullie J. Sondakh 2, L. M. (2017). Pengaruh Kode Etiak Apip Terhadap Kinerja Auditro Pemerintah Pada Inspektorat Provinis Maluku Utara. *Going Concern : Jurnal Riset Akuntansi*, 12(2), 636–660.
- Fauzi, A., & Supandi, F. (2019). *Perkembangan Audit Syariah Di Indonesia (Analisis Peluang Dan Tantangan)*. 5(1), 24–35.
- Febri, P., Wibowo, A., Andi, Y., Noegroho, K., Akuntansi, P. S., Kristen, U., Wacana, S., & Salatiga, K. (2020). *Jurnal Bisnis dan Ekonomi*. 27(1), 59–68.
- Gamayuni, R. R. (2018). The effect of internal audit function effectiveness and implementation of accrual-based government accounting standard on financial reporting quality. *Review of Integrative Business and Economics Research*, 7(1), 2414–6722.
- Ghulam, Z. (2016). *Implementasi Maqashid Syariah*. 5(1), 90–112.
- Hakim, C. M. (2003). Problem Pengembangan Produk Dalam Bank Syariah. *Buletin Ekonomi Moneter Dan Perbankan*, 2(3), 9–21. <https://doi.org/10.21098/bemp.v2i3.272>
- Hidayatullah, M. S. (2021). Urgensi Mempelajari Fikih Muamalah Dalam Merespon Ekonomi dan Keuangan Kontemporer (Membangun Paradigma Ekonomi Syariah di Masyarakat). *Al Mizan*, 5(1), 33–59.
- Indonesia, I. A. (2016). *Standar Akuntansi Keuangan Syariah*.
- Irawan, M. (2018). *Politik Hukum Ekonomi Syariah dalam Perkembangan Lembaga Keuangan Syariah di Indonesia*. 25(1), 10–21. <https://doi.org/10.18196/jmh.2018.0097.10-21>
- Jamaludin, & Syafrizal, R. (2020). Konsep Dasar Ekonomi Menurut Syariah. *Institut Ummul Quro Al-Islami (IUQI)*, 12(1), 38–75.
- Khatib, S. (2018). Konsep Maqashid Syariah Perbandingan Antara Pemikiran Al Ghazali dan Al-Syathibi. *Jurnal MIZANI: Wacana Hukum, Ekonomi Dan Keagamaan*, 15(1), 471–486.
- Koerniawan, K. A., & Tyasari, I. (n.d.). *Analitis dan Pemahamannya Terhadap Aspek Syariah Dalam Rangka Efisiensi Pelaksanaan Audit Entiatas Syariah*. 1–10.
- Komang, N., & Lestari, L. (2017). Pengaruh Pengendalian Internal, Integritas dan Asimetris Informasi Pada Kecurangan Akuntansi. *Jurnal Fakultas Ekonomi Universitas Udayana*, 21, 389–417.
- Lubis, I. paulina, & Fujianti, L. (2018). Pengaruh Ukuran KAP, Ukuran Perusahaan dan Manajemen Laba Terhadap Integritas Laporan Keuangan. *ULTIMA Accounting*, 10(2), 138–149.
- Miftah, A. (2015). Mengenal Marketing dan Marketer Syariah. *Islamicconomic: Jurnal Ekonomi Islam*, 6(2), 15–20.
- Misbach, I. (2016). Kedudukan dan Fungsi Dewan Pengawas Syariah Dalam Mengawasi Transaksi lembaga Keuangan Syariah di Indonesia. *Fakultas Dakwah Dan Komunikasi*, 79–93.
- Muhammad, M. M. (2020). *Social Entrepreneurship Meujudkan Kesejahteraan Masyarakat Berdasarkan Prinsip-Prinsip*. 2, 68–78.
- Munib, A. (2018). *Hukum Islam dan Muamalah (Asas-asas hukum Islam dalam bidang muamalah)*. 5(1), 72–80.
- Musfiroh, L., Suhartini, D., Mayasari, L. D., Pembangunan, U., Veteran, N., & Timur, J. (2021). Kompetensi Auditor Syariah Model KSOC Ditinjau Dari Perspektif Islam. *BAJ (Behavioral Accounting Journal)*, 4(1), 259–275.
- Mustaqim, Y. (2019). Membangun Entrepreneurship Dalam Perspektif Ekonomi Syariah. *Business Management Analysis Journal (BMAJ)*, 2(2), 58–79.
- Nugraheni, P. (2012). Kebutuhan Dan Tantangan Audit Syariah dan Auditor Syariah. *Jurnal Ekonomi & Keuangan Islam*, 2(1), 76–88.
- Nuha, G. A. (2017). Review Audit Dengan Perspektif Syariah. *JIAI (Jurnal Ilmiah Akuntansi Indonesia)*, 2(2), 76–86.

- Oktarini<sup>1</sup>, K., & Ramantha, I. W. (2016). Pengaruh Pengalaman kerja dan Kepatuhan Terhadap Kode etik Pada Kualitas Audit Melalui Skeptisme Profesional Auditor. *E-Jurnal Akuntansi Universitas Udayana*, 5(1), 754–783.
- Putri, A., Jusri, O., & Maulidha, E. (2020). *Peran Dan Kompetensi Auditor Syariah Dalam Menunjang Kinerja Perbankan Syariah*. 4(2), 222–241.
- Rahmawati, Y. (2022). *Akuntansi Syariah di Indonesia dalam Era Digital ... . AKUNTANSI SYARIAH DI INDONESIA DALAM ERA DIGITAL Sharia Accounting in Indonesia in the Digital Area Indonesian Journal of Islamic Economics and Finance ; ( E-ISSN : 2808-1102 ) PENDAHULUAN Adanya perkem.*
- Refdi, K. dan R. A. (n.d.). Pengaruh Kompetensi, Idenpendensi, Kepatuhan pada Kode Etik dan Motivasi Terhadap Kualitas Audit Aparat Inspektorat Se Propinsi Riau. *Sorot*, 8(2020), 120–133.
- Saputra, K. A. K., Prihandani, N. M. I., Pradnyanitasari, P. D., & Larasdiputra, G. D. (2019). Case-Based Learning Dalam Pembelajaran Akuntansi Sektor Publik. *Aksioma*, 18(1), 1–43.
- Sari, N. (2014). Re- Design Kurikulum Ekonomi Syariah perguruan Tinggi Agama Islam : (Sebuah Upaya Melahirkan Sumber Daya Manusia Profesional). *Peuradeun, Jurnal Ilmiah Journal, International Multidisciplinary*, 2(3), 135–154.
- Septriani, Y., & Desi Handayani, dan. (2018). *Mendeteksi Kecurangan Laporan Keuangan dengan Analisis Fraud Pentagon*. 11(1), 11–23. <http://jurnal.pcr.ac.id>
- Septyan, K. (n.d.). *Reformasi Indeks Pengungkapan Entitas Syariah*. 19(101).
- Serena, A. (2021). *Audit Tenure in Islamic Perspective : Analysis of Verses of the Qur ' an and Al-Hadith*. 1(2), 85–93. <https://doi.org/10.47153/afs12.912021>
- Siddiq, F. R., & Suseno, A. E. (2019). Fraud Pentagon Theory Dalam Financial Statment Fraud Pada Perusahaan terdaptar di Jakarta Islamic Index (JII) Periode 2014-2017 (Perspektif F-Score Model). *Jurnal Nusantara Aplikasi Manajemen Bisnis*, 4(2), 128–138. <https://doi.org/10.29407/nusamba.v4i2.13800>
- Simatupang, S. D., & Atika, M. (2022). Pengaruh Stigma Negatif Asuransi Terhadap Produk Asuransi Syariah (Studi Kasus Nasabah PT Asuransi Jiwa Syariah Bumiputera). *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)*, 2(1), 368–373.
- Supian. (2018). Implementasi Konsep Tabayun Dalam Islam sebagai Solusi Mnangkal Informasi Hoal di Era Kekinian. *PROSIDING SEMINAR LP3: UNIVERSITAS NEGERI MALANG Tantangan Dan Respon Pendidikan Agama Islam Dalam Penguatan Karakter di Era Society 5.0*, 124–140.
- Toriquddin, M. (n.d.). teoRI maQAShId Syariah PeRSPeKtIf IBnU AShUR. *Ulil Albab*, 14(2), 194–212.
- Utami, S. (2021). Auditor Syariah Dengan Sertifikasi Syariah (Analisis Peluang dan Tantangan ). *Jurnal Akunsyah: Jurnal Akuntansi & Keuangan Syariah*, 1(2), 81–96.
- Violita, E. S., Indonesia, U., Handarbeni, G., & Indonesia, U. (2017). *ANALISIS EFEKTIVITAS DAN TINJAUAN AUDIT*. 1(1), 41–50.
- Vivianita, A., & Indudewi, D. (2019). Financial Statement Fraud Pada Perusahaan Pertambangan Yang Dipengaruhi Oleh Fraud Pentagon Theory (Studi Kasus Di Perusahaan Tambang Yang Terdaftar Di Bei Tahun 2014-2016). *Jurnal Dinamika Sosial Budaya*, 20(1), 1. <https://doi.org/10.26623/jdsb.v20i1.1229>
- Yesiariani, M., & Rahayu, I. (2016). Analisis Fraud Diamond Dalam Mendeteksi (Studi Empiris pada Perusahaan LQ-45 yang Terdaftar di Bursa Efek Indonesia Tahun 2010 - 2014 ). *Simposium Nasional Akuntansi XIX, Lampung*, 1–22.
- Zahrah, I. A. (2021). *Telaah Literatur Kode Etik Auditor: Perspektif Maqashid Syariah Versi Imam Abu Zahrah*. 4, 82–106. <https://doi.org/10.21043/aktsar.v4i1.9698>
- Zainuddin, Z., Hamja, Y., & rustiana, S. H. (2016). Analisis Faktor Dalam Pengambilan Keputusan Nasabah Memilih Produk Pembiayaan Perbankan Syariah. *Jurnal Keuangan Dan Perbankan*, 13(1), 55–76.
- <https://www.ojk.go.id/id/kanal/syariah/tentang-syariah/Pages/Keuangan-Syariah.aspx>
- <https://mediakeuangan.kemenkeu.go.id/article/show/masa-depan-cerah-sektor-keuangan-syariah>

<https://www.cnnindonesia.com/ekonomi/20210609174058-78-652339/empat-upaya-pemerintah-dorong-ekonomi-dan-keuangan-syariah>

<https://money.kompas.com/read/2020/01/15/143550426/kemenkeu-lakukan-pemeriksaan-ke-kap-jiwasraya>.  
<https://www.cnnindonesia.com/nasional/20190801231940-12-417576/kpk-sebut-dirkeu-ap-ii-terima-suap-96700-dolar-singapura>

<https://www.merdeka.com/teknologi/orang-ini-berhasil-tipu-google-dan-facebook-raup-rp-17-trilyun.html>

<https://www.kompasiana.com/anggrainisuciha3930/618799ed06310e3a3478ee82/standard-audit-syariah>