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Sharia Auditor Competency Model at Indonesian Sharia Bank Lumajang

Novita Nurul Rohma[1], Agung Budi Sulistiyo[2], Whedy Prasetyo[3]

[1,2,3]Master of Accounting Study Program, Jember University, Indonesia.

Corresponding Author:
tanovi716@gmail.com

ABSTRACT

The aim of this research is to build a competency model for sharia internal auditors at Bank BSI Lumajang. The research uses qualitative methods with a biographical approach. The subject of this research is a single person. The data used is primary data obtained during interviews. The results of the research show a triangular model with the order: the first part is based on knowledge which is divided into two parts, namely general knowledge is knowledge that is obtained formally while studying and special knowledge that can be obtained before or after work such as competence, in the second part there are abilities where an auditor must have the ability to analyze a case carefully and be able to communicate with internal and external parties, while for the third order at the top of this model is the character of an auditor which has become a necessity that they must have a professional attitude in doing his job.

Keywords: Internal Audit, Competency, Sharia

INTRODUCTION

The sharia auditor profession is a complex knowledge-based job and can only be done by people with certain abilities and training (Dewana, 2015). One of the duties of an auditor in carrying out his profession is to provide information that is very useful for the public in making economic decisions. The audit profession must have integrity, independence and no interest in protecting the truth, technical competence and professionalism must be maintained at all times by maintaining ethical aspects at the highest level for auditing internal and external members. (Mayasari, 2018; Dewana, 2015)

The role of internal auditors in organizations is no longer new in the business environment; The status and needs of internal audit have changed significantly since the beginning of the 20th century. Currently internal auditors play a very important social role related to the duties and responsibilities they carry out within an organization (Widyastutik, 2015). Of course, the internal audit profession is important in supporting supervision and control in any organization, including financial institutions such as banks, both conventional and sharia. The existence of internal audit can also provide assurance to stakeholders. On the other hand, internal auditors also have several shortcomings and problems, including lack of financial expertise, independence, and the large number of banks audited (Arifin, 2023).

One of the financial institutions that has an internal auditor is Bank Syariah Indonesia, where this banking institution provides guarantees to stakeholders through the presence of an internal sharia audit which has the task of monitoring and guaranteeing products that comply with Islamic law. Sharia internal auditors monitor every product offered by BSI Bank to customers based on the rules or guidelines issued by the Sharia Supervisory Board (DPS) and approved by the OJK.

Internal auditor of Bank Syariah IndonesiaThis is of course different from conventional bank auditors in general, where auditors are required to have certification as sharia auditors which can be an indicator that these auditors can understand the provisions or sharia. However, in Indonesia there are around 97 auditors who have certification in the field of sharia with a total of 189 sharia banks.(Sari Utami, 2021)Automatically, this number is not in accordance with the desires and needs for sharia auditors in Indonesia because it is not comparable to the number of sharia financial institutions. Not only in terms of quantity, sharia auditors are still inadequate because the qualifications of sharia auditors are always questioned because there is no special institution that provides a certification program for sharia auditors.

Previous research findings regarding the SAR recruitment systemthat most banking institutions prefer to use existing internal auditors rather than recruiting new graduates or acquiring experienced SARs from other financial institutions(Mohd Ali et al., 2020). The function of internal audit itself can be seen from other research which states that the importance of internal auditors in implementing sharia compliance in BPRS can be seen from the position of SKAI which is under the main director. The implementation of internal audits in implementing sharia compliance in BPRS began with the formation of SKAI with OJK permission(Aini, 2021)and a sharia auditor must carry out a sharia compliance review to ensure that all operational activities of the Sharia Financial Institution are in accordance with sharia principles. A sharia auditor must also have competence which can be proven through a special certification exam for sharia auditors(Azizah Surury & Hamdan Ainullyaqin, 2022)

Therefore, a sharia auditor is required to have career-relevant competencies, as in research by Nabila et al, 2023 which explains thatEmpirical evidence states that the competence and experience of internal auditors in Islamic Financial Institutions needs to be supplemented with and have competence regarding Sharia provisions and objectives.

Bank Syariah Indonesia BSI emerged due to a merger between 3 sharia banks owned by state-owned subsidiaries, namely Bank Syariah Mandiri (BSM), BNI Syariah (BNIS), and BRI Syariah (BRIS) which have been successfully operating since February 1 2021 and inaugurated directly by the President of the Republic of Indonesia, namely Mr. Jokowi. The merger of the three banks is one of the government policies implemented as an effort to create a stable sharia economy globally by providing complete services, wide reach and certainly in accordance with Muslim principles.

Every service available at Bank Syariah Indonesia is different from other conventional banks, one of which is that Bank BSI does not apply an interest free system like banks in general but replaces it with a profit sharing system in accordance with Government Regulation (PP) No. 72 of 1992 concerning banks based on the principle of profit sharing between the customer who entrusts the loan and the company that manages the loan. Because BSI is basically a sharia bank, the application of interest is considered not in accordance with Islamic law. With the implemented profit sharing system, the bank can then use it as a financial manager to be able to finance all banking operational activities.

In the Indonesian Sharia Bank in the Jember region there is also an auditor whose job is to supervise banking operations. The audit team in the region or area is also called Regional Business Control (RBC) where the RBC is tasked with carrying out first-line supervision, providing solutions if there are problems in the unit, and correcting if there are findings.

Mr. Tri, senior auditor in the Jember area with a wealth of experience in the field of internal audit. His career started in 1996 until now he is still active in the Business Control team. He has revealed various cases with extraordinary analytical skills and thoroughness. The professional principles he adheres to are the main factor for a career as an auditor.

Based on the explanation above, researchers feel the need for research on the sharia auditor competency model through a biographical study of Tri Rochadji as a senior internal auditor in the Jember area, considering that the experience, abilities and knowledge he has can be inspiring.

LITERATURE REVIEW

Effective Job Performance Theory

The concept of "competence" was popularized by Boyatzis and researched extensively in management literature. Competencies have also been widely applied to practice in management to improve individual performance (Boyatzis, 1982). Boyatzis (1982) introduced the concept of competence into a theory called effective work performance theory, which argues that competence is an important component in ensuring the effectiveness of a person's performance in a job. According to this theory, optimal performance is achieved when a person's abilities are in line with the demands of his job and the organizational environment (Boyatzis, 1982). Individual competencies combined with job demands and the organizational environment can produce effective actions or behaviors, representing certain characteristics or abilities that a person brings to a work situation and indicating appropriate specific actions (Boyatzis, 1982). Previous research on Sharia Audit only discussed competency elements superficially. This condition is the main motivation for this research to determine the specific requirements for competent SAR.

The theory of effective work performance is used to project the elements of "competence" from a new perspective. A broader perspective is needed so that this theory can be applied within the scope of Islam. This theory should be used as the theory underlying this research, explaining that competency is a concept needed to ensure effective job performance. Each specific job request requires specific knowledge, skills, and other competencies, which must be identified to determine the level of competency required to perform the job effectively. This is particularly relevant to the sharia audit function. The discussion below explains in more detail the elements of competency as outlined in the effective work performance theory.

a. Knowledge (Knowledge)
   Knowledge refers to a person's basic understanding of something, be it information or a particular process. The knowledge obtained can be general knowledge or special knowledge. General knowledge refers to the formal curriculum based on the syllabus that graduates will acquire during their studies. From an Islamic perspective, a balanced worker needs to have acquired and expressed knowledge (Natt et al., 2009).
b. Skills
   Skills refer to a person's ability to apply knowledge and apply that knowledge to complete tasks and solve problems. Skills can be cognitive, involving the use of logical, intuitive and creative thinking, or practical, that is, requiring human vigilance and the use of methods, resources, equipment and instruments (Hoffmann et al., 2010). Technical and communication skills are also considered important as part of being a competent worker (Woodruffe, 1992). Since SARs are part of a financial institution's internal auditors, their ability to apply sharia knowledge to the institution's products allows them to understand such movements. transactions that occur in the organization, so as to detect products or activities that are not in accordance with sharia. Therefore, SAR skills must go beyond the current skills of internal auditors in banking operations or general internal auditors for that matter.
c. Other characteristics (Other Characteristics)
   Other characteristics refer to a person's behavioral factors that can be a trait, which differs between individuals (Hoffman et al., 2010). For financial institutions, such characteristics include analytical and interpersonal skills such as problem identification and solving skills, verbal and written communication skills. Other attributes of personal qualities such as ethical responsibility, self-motivation, self-esteem, self-management and integrity also contribute to the competency requirements highlighted by Mohamed and Lashine (2003). Interpersonal skills, for example, facilitate the process of working in teams, facilitating

other people, and negotiating with people from various backgrounds. Managerial skills such as the ability to organize and delegate tasks, motivate colleagues and resolve conflicts can be value-added skills for future professionals.

Types of relevant auditor competencies

The competencies required by Sharia banks in Indonesia can cover various aspects that suit the unique characteristics of the Sharia banking industry. Bank Syariah Indonesia is the only bank that has merged with three large banks in Indonesia, so this bank has quite striking characteristics such as a very wide reach and the number of programs and facilities offered is fairly complete. Therefore, it is important to have the required competencies in accordance with existing conditions. The following is a competency model that is relevant for Indonesian Sharia Banks:

a. Understanding Sharia

Employees in Islamic banks must have a strong understanding of Sharia principles, Islamic law, and Sharia financial practices(Hadi, 2018). They must fully understand concepts such as riba (usury), gharar (uncertainty), and haram (haram) in Islam.

b. Sharia Compliance

Sharia bank employees must have in-depth knowledge of the rules and regulations governing Sharia banks in Indonesia. They must ensure that all bank operations and products comply with Sharia law

c. Sharia Finance and Accounting

Competence in Sharia accounting and finance is important. Sharia bank employees must understand well the principles of Sharia accounting and how to manage Sharia financial products and services.

d. Customer Service Skills

Sharia banks must ensure good customer service. Bank employees must have the skills to serve customers well, resolve customer questions and problems, and ensure customer satisfaction.

e. Communication Skills

The ability to communicate well, both verbally and in writing, with colleagues, customers and other stakeholders is essential.

f. Risk management

Because Islamic finance has unique risks, such as Shariah risk and moral risk, Islamic bank employees must have a strong understanding of risk management and risk prevention measures.

MATERIALS & METHODS

This research was conducted using a qualitative research method with a biographical approach based on one individual and his experiences based on the results of interviews and documentation. This research was conducted at Bank BSI Lumajang Regency which is located at Ruko Jembatan Merah, Jl. Imam Bonjol No.50A, Citrodiwangsan, Kec. Lumajang, Lumajang Regency, East Java 67311. The research subject used a single person where the informant was Tri Rochadji as a senior auditor.

Data collection technique

Data collection techniques are a concrete method of research, this is considered very important in research.

The data collection techniques used in this research are as follows:

1. Observation

   To carry out this observation, the researcher used non-participant observation. Non-participant observation is where the researcher is not involved in the daily activities of the person being observed. While making observations, the researcher only obtained data or information sources from internal auditors and BSI Bank Lumajang staff. So the data obtained would be more complete (Sugiyono, 2018).

2. Interview

   Interviews are data collection techniques by conducting direct questions and answers with authorized parties to ask for information and obtain general information regarding research and the specific problem being studied. The purpose of this interview is to obtain information about the competencies needed and relevant at this time for Bank BSI Lumajang

   In this method, researchers conduct interviews to obtain data about:

   a. Auditor's educational background
   b. Professional experience during a career as an auditor
   c. Challenges and achievements during an auditor's career
   d. Auditors' views and philosophies on careers
   e. Personal aspects and future hopes regarding the career of an auditor

3. Documentation

   Documentation is searching for data or information using three sources, namely: writing, place, paper and people. Researchers examine objects including notes, books, journals, articles, agendas (Moleong, 2007).

   The data obtained using documentation techniques are:

   a. Focus on solving challenges during your career
   b. Other memorable things in the auditor's career

Data analysis technique

This research uses descriptive analysis techniques. According to Sugiyono, descriptive analysis is statistics that is used to analyze data through describing or describing the data that has been collected as it is without the intention of making generally applicable conclusions or generalizations. The data analysis techniques in qualitative research generally start from:

a. Data analysis

   Data analysis during data collection was carried out using triangulation. Data analysis activities during data collection can include: determining the research focus, preparing temporary findings based on the collected data, making plans for subsequent data collection, and setting targets for data or information collection (Sumandi, 2010).

b. Data reduction

   In the data reduction process, researchers can select which data will be used and which data will not be used so that the data taken is a summary of what stories are currently developing.

c. Data Presentation

   In qualitative research, data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts and the like. The most frequently used way to present data in qualitative research is narrative text. As stated by Miles and Huberman, by presenting data it will be easier to understand what happened, plan further work based on what has been understood. The presentation of this data is carried out after data reduction. The summarized data is then presented in narrative form which makes it easier for readers to understand the results of this research

d. Drawing conclusions

   After the researcher has presented and analyzed the data, the next step is to draw conclusions from the data that has been presented. Conclusions in qualitative research are new findings that have not previously existed. Findings can be in the form of a description or picture of an object that was previously still dim or dark so that after research it becomes clear, it can be in the form of a causal or interactive relationship, hypothesis or theory.

RESULTS & DISCUSSION

Informant Profile

Tri Rochadji, usually known as Pak Tri, was born in Malang, August 4 1971, where he is now 53 years old. Starting his education at Brawijaya University with the DIII cooperative study program is often his motivation to continue to progress because being able to be part of UB is a dream for Mr. Tri considering that his abilities are considered "normal" by him but he can realize his dream of joining one of the prestigious campuses in East Java. The last education he took was a bachelor's degree in management at Mahasaraswati University, Denpasar. Armed with this education, he is now a worker with K3 status at Bank Syariah Indonesia.

He started his career at Bank Export Import from 1996 to 2000 as a backofficer where this job required Mr. Tri to be very careful in checking the financial department because every day the transactions he checked were not only from one book but also transactions carried out at the teller and also transactions written in the bookkeeping. balance sheet, where there will be dozens or even hundreds of transactions every day. While working at ExIm Bank, Mr. Tri explained "I have a low profile leader, who can provide clear directions and guidance that is easy to understand in carrying out my duties." Based on this answer, Mr. Tri's mood when on duty can be described to the Exim Bank leadership who is very grateful for his work. In this place, Mr. Tri was able to polish his skills well thanks to guidance from the leadership.

After working for a year, he tried his luck by applying to a bigger bank at that time, namely Bank Mandiri in 2000, with a position that was not much different from his previous job. Mr. Tri is in the line of internal audit, regarding business risks. However, Mr. Tri's career at Bank Mandiri ended in 2006, exactly 6 years after he served there. However, his departure from Bank Mandiri was not just about leaving, but moving to the bank's subsidiary, which at that time was still Bank Mandiri Syariah. The position Mr. Tri obtained at that time was not at all different, namely Business Control, where he would always be required to remain thorough. and comply with company regulations.

While working at Bank Mandiri Syariah, Mr. Tri was able to find cases or fraud within the company easily because of the accuracy and experience he had. One of the cases he solved was a case where internal employees manipulated the bank's finances at that time. In this case, Mr. Tri and his team managed to reveal the picture of the case from the start, what method was used by the perpetrator, and the flow of transactions that the perpetrator had planned. , the use of the funds that have been taken and how committed the perpetrator is to returning the funds that have been stolen at that time.

Educational Background

To be an internal auditor, you are of course required to have an educational background that must be in line with your job, at least educated in the field of economics. Mr. Tri said that:

> *"My last education is a Bachelor of Management degree. If education is the background for career choices, there is not much of a correlation. Because working as an auditor, all departments must be able to master/understand the process. Oh yes, in BSI, I work in regional business control (RBC), RBC's job "frequently remind procedures so that areas/branches carry out activities in accordance with company regulations. At BSI, the audit position is at the Head Office, while for Regional Business Control the position is at the regional/regional office"*

Based on the answer given by Mr. Tri during recruitment, there is a possibility that to become an auditor you do not have to come from a particular college major, for example, accounting. However, here it can be understood that becoming an auditor can come from a major or study program other than accounting. According to his statement, the required competencies are general, which means they can be learned easily as long as they still have an educational background in one family of accounting science, such as management, which he studied because he was part of it. from the RBC committee all parts must understand how the process occurs. On the other hand, the RBC Committee is also obliged to remind units of company regulations both directly and in writing, but the RBC area is only regional.

After taking education, you should look for work like other people do, but it cannot be denied that sometimes the job you get does not match the education you have taken, even though it is not suitable, this knowledge can still be useful when working. Of course, there is encouragement or motivation to continue the work obtained either directly or indirectly, as experienced by Mr. Tri when he continued his career at another workplace. He explained, "What prompted me to become audit/business control was because when I submitted my application there was a vacancy in business control. I had experience at my old place (Bank Mandiri) working in accounting whose duties were almost the same as business control, checking transactions, balance sheets, and make bookkeeping corrections if there are transactions that are pending status. The people or employees who inspired me were my head office auditor friends, who at that time were conducting audits in the area and I was asked to join the audit. When I joined the audit, I had a lot of insight into audit methods and at that time I had just joined this bank and needed a lot of adjustments."

The results of the conversation from an interview via WhatsApp show that he accidentally saw a career opportunity at BSI Bank. According to him, the knowledge and experience he had gained in his previous career could be a provision for starting a new career in that office. This was seen when he said "his duties almost the same as business control," therefore Mr. Tri tried to start his career at Bank BSI until now.

Even though he has adequate knowledge and experience, this does not guarantee that it will be easy for Mr. Tri to adapt to the new work environment. His colleagues at the head office try to provide support to him with various efforts, one of which is asking Mr. Tri to took part in the BSI Bank audit team at that time, they also provided views on how the audit ran and how to resolve if there was fraud, in my opinion, a work atmosphere like this is really needed, apart from being able to provide motivation, on the other hand, it can also provide comfort because there is good two-way communication.

Not only armed with the formal knowledge he obtained when he was in college, as an auditor at a relatively young age, Mr. Tri also needs to continue to follow knowledge that is currently developing and related to his work. This knowledge is obtained through training, seminars and competency tests.

The knowledge gained through non-formal education can help Pak Tri complete his tasks easily, because rapid technological developments mean that knowledge also develops rapidly. On the other hand, demand for innovative banking products, especially sharia, is increasing, therefore human resources are prepared very carefully, including internal auditors.

The competency that Mr. Tri took part in in 2017, intermediate business control, had a big influence on his career. With this competency training he was able to handle cases that were classified as serious cases. The knowledge he gained was indeed general knowledge among auditors, therefore he still requires other training, such as Taujih Pekanan Morals: Respecting and respecting the differences of others, with this training Pak Tri can deal with various kinds of individuals, both bank employees (internal) and customers (external).

It doesn't stop there, various kinds of training have been participated in, especially if customers demand new innovations, especially in products such as gold-based savings products. As is known, several scholars do not agree regarding the law of buying and selling gold in installments. Therefore, Mr. Tri took part in several trainings regarding gold, namelyGold appraisal training is carried out periodically for 6 weeks.

In total, the training he has attended is 50 trainings starting from 2017 to 2023. This training can support Mr. Tri's career while he is an internal auditor.

So, this can be included in the first or basic part of the sharia auditor competency model.

Experience

He shared memorable experiences while working as an internal auditor. Mr. Tri said that "Impressive experience, experience in business control, impressive experience in terms of solving problems, namely resolving external and internal fraud. Business control can contribute to helping branches solve problems. For example, RBC helps branches clarify with customers or employees so that the branch gets an idea to take measurable actions so that problems can be resolved by minimizing risks."

In every job that is carried out consciously or unconsciously, it can influence the worker himself. Mr. Tri also has a career as a member of the RBC team at Bank Syariah Indonesia. Where being on the RBC team is required to be able to communicate with all BSI members, from internal employees to customers. This skill in communicating with stakeholders was also obtained through the clear and directed guidance of his superiors so that Mr. Tri was able to reach out to all employees at all levels of position without being awkward. In this way, Mr. Tri can also easily have a view regarding the image of employees at BSI so that this also makes it easier for him to carry out his duties in continuing to remind the company of company regulations, especially to employees who are suspected of fraud.

Challenge

Almost every individual has challenges in their life, including work. Challenges created in the work environment can have opposite meanings, such as challenges that are exciting and also boring for some people, there are also work challenges that make people motivated and on the other hand, there are people who give up in facing these challenges. A gem cannot be polished without friction, nor can Pak Tri become successful without challenges.

Mr. Tri, will also not miss the challenges within the scope of work. Challenges cannot be controlled, but they can be faced, just like he found the biggest challenge in the course of his work at BSI regarding the existence of a limitation to accessing the system needed to carry out the audit but the auditor or RBC did not yet have the authority, so RBC could use help from A third person will definitely take longer to carry out auditing. So Mr. Tri's performance period is also hampered. Even though RBC's space for movement is limited, Mr. Tri's sense of professionalism has never waned.

With every challenge that exists, there must be an achievement that you want to aim for. In his career, the proudest achievement will occur if there is no fraud in the branch being supervised, either internal or external, and if there is an incident of fraud, then RBC can resolve it and there is recovery if there is potential loss to the company so that there is no need to bring in a central auditor. who holds power in line two.

It would be impossible if throughout his career he did not experience doubts, as an internal auditor who upholds auditor principles (Integrity, Objectivity, Confidentiality, Competency, Accountability, Professional Behavior) he has definitely experienced difficulties in making decisions. Pak Tri himself admitted:

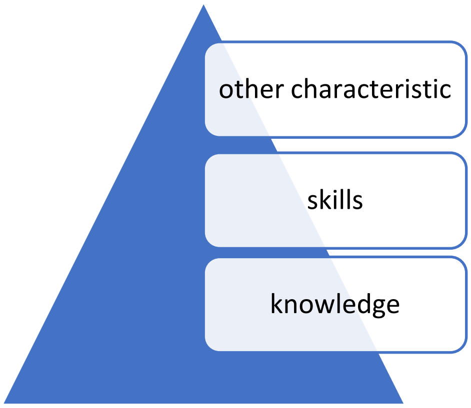
"K"The difficult decision is if RBC handles fraud involving employees we know, because we meet every day and in terms of positions at a higher level, but we also carry out our work professionally, God willing, the existing obstacles can be overcome"

He expressed his feelings of discomfort or embarrassment towards the person or employee who was involved in the fraud, who was his friend, especially if he had a higher position than Mr. Tri. At times like this, an auditor must firmly carry out his duties professionally. Things like this are no longer new for Mr. Tri, who has been involved in the auditor world since the 2000s. He believes he can solve this problem only with a high spirit of professionalism. So that Mr. Tri can continue to firmly adhere to the principles of auditor ethics.

Sharia Internal Auditor Competency Model

Education to become an auditor must be based on a single field of knowledge. Management knowledge and supported by other competencies obtained through training also support a career as an auditor. Not only that, good communication skills are also really needed, considering that the auditor's job requires communicating both internally and externally. Mr. Tri also expressed the view that being an auditor should uphold the principles of auditor ethics, so that no auditor's independence will be compromised any more.

FromThis research can provide a competency model for sharia auditors who are considered competent.



The shape of the model is an upward-curving triangle with three main components as stated by Boyatzis in the theory of effective job performance, namely:

1. Knowledge, at its most basic, is knowledge regarding general science learned in college and specific knowledge obtained through training and competency tests. Every auditor must have both basic knowledge.
2. Skills (abilities), in the second part there are abilities, what is meant is the ability to communicate between individuals both internally and externally.
3. Other Characteristics, in the third section there are distinguishing characteristics between individuals. What is meant by character here is the auditor's ethical principles. Where there are 6 principles, namely:Integrity, Objectivity, Confidentiality, Competence, Accountability, Professional Behavior.

CONCLUSION

Becoming a sharia internal auditor must have a background in adequate educational knowledge, but it is not possible that education during the school period still requires other additions such as competency tests and seminars to support careers and also help hone knowledge. Communication skills are also considered very important in carrying out tasks, both with internal and external parties. Misunderstandings can be a source of fraud, therefore it is important to master good communication methods. Meanwhile, to support all of this, a strong principle of professionalism is needed so that there is no longer any doubt about the independence of an auditor. So the auditor competency model is structured into 3 parts: Knowledge, Skills and Character.

This research uses a biographical approach with the aim of building a sharia auditor competency model through the biography of a sharia internal auditor who has been involved in the world of auditors for a long time. In future research, it is hoped that the selection of bank internal auditors will no longer be at the regional or first line of defense scale, but if you use the same approach, you can choose internal auditors located at the head office or external auditors who also audit Sharia Banks. However, if the same approach is not used, further researchers can examine auditor competence, harmonious relationships between internal auditors and employees, and also law enforcement in banks.

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