

# IMPLEMENTATION OF SHARIA COMPLIANCE IN ISLAMIC BANKING PRODUCTS

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**ABSTRACT** This study aims to develop an evaluation model for assessing the Sharia compliance of Islamic banking products and to provide a structured framework that supports regulatory and operational alignment within Islamic financial institutions in Indonesia. A qualitative approach was employed using a literature review method, drawing on authoritative sources such as DSN-MUI fatwas, AAOIFI standards, OJK regulations, and previous studies related to Sharia governance and compliance practices in Islamic banking. The collected data were analyzed using thematic analysis to identify recurring patterns, conceptual categories, and key indicators relevant to the evaluation of Sharia-compliant products. The findings indicate that the proposed model consists of several core dimensions, including adherence to fatwas and foundational Sharia principles, the effectiveness of Sharia governance with emphasis on the role of the Sharia Supervisory Board, the clarity of contracts and transparency of product information, and the continuity of monitoring and remediation mechanisms. This model offers a comprehensive framework that can assist Islamic banks in strengthening their internal Sharia audit processes, improving product development practices, and ensuring consistent compliance across operational activities.

**KEYWORDS:** *Sharia Compliance, Qualitative Approach, Literature Review, Evaluation Model, Islamic Banking.*

## 1. INTRODUCTION

Sharia banking is developing rapidly as part of a global financial system that prioritizes the values of justice, partnership and social responsibility. The uniqueness of this system lies in the application of sharia principles which reject the practices of usury, gharar and maysir in every economic activity (Sulistiyowati, 2024). In this context, compliance with sharia provisions is the main pillar that differentiates sharia banking from conventional financial institutions. Sharia compliance is not just a legal formality, but is an integral part of the governance and moral legitimacy of Islamic banks in the eyes of the public.

Sharia banks' compliance and conformity with sharia principles is often questioned by customers. This implicitly shows that sharia banking practices so far have paid little attention to sharia principles, one of the causes of public trust in sharia banks. This will also have an impact on people's loyalty to using sharia banking services. Increasing customer trust can be used as an indicator of the success of the development of sharia banks and at the same time as a prediction of the success of sharia banks, therefore sharia compliance is the fulfillment of sharia principles in the work system which is carried out as a manifestation of the characteristics of the institution itself, especially sharia banking institutions (Wulpiah, 2017).

Islamic banking in Indonesia is facing increasing challenges in maintaining operational sharia compliance with the rapid growth of the Islamic finance industry. Even though sharia banking assets continue to grow and sharia products are increasingly diverse, the risk of deviation from sharia principles cannot be ignored. The governance of the Sharia Supervisory Board (DPS), transaction structure, and agreement compliance are issues that require comprehensive supervision. Internal studies and audits show that although Islamic banks claim compliance with sharia fatwas, implementation of their practices sometimes occurs procedurally without a thorough evaluation mechanism that measures the sharia "essence" of the product. In addition, transparency and supervisory integrity, not just the "shariah" label, often influence consumer trust in aspects of sharia. It is very important for Islamic banking to adopt a practical, measurable and sustainable sharia compliance evaluation system to overcome this problem.

Sharia banks in Indonesia have made serious efforts to implement sharia principles in all aspects of their operations. The main basis for this implementation is Law Number 21 of 2008 concerning Sharia Banking, which provides a clear and strong legal framework for sharia financial institutions. In practice, Islamic banks use various muamalah contracts such as mudharabah (profit sharing), murabahah (sale and purchase), ijarah (rental), and istisna' (order). This diversity of contracts provides flexibility for Muslims to transact according to sharia, and avoid the elements of usury, gharar and maysir. However, the implementation of sharia principles cannot be separated from various operational challenges. One of them is the difference in bank staff's understanding of sharia concepts and mechanisms, especially in complex contracts such as mudharabah, which require a deep understanding of a fair and transparent profit sharing system. Limited sharia training and education is also an obstacle in maintaining the quality of implementation in the field.

As the complexity of financial products and services increases, the application of sharia principles cannot rely solely on normative supervision. Developments in financial technology, digitalization of services, and variations in financing contracts require a more comprehensive and adaptive compliance evaluation system. The challenges currently facing the sharia banking industry

are not only in the aspect of agreement conformity, but also in risk management, reporting transparency and the effectiveness of supervision by the Sharia Supervisory Board (DPS).

From a regulatory perspective, Law Number 21 of 2008 is considered to have provided an adequate legal structure, however enforcement and supervision still needs to be improved. Closer synergy is needed between regulators, sharia banks and DPS so that sharia compliance can run optimally. Socialization regarding the importance of sharia principles also needs to be expanded, both among banking industry players and the wider community, to strengthen awareness and trust in the sharia financial system.

In this context, the Sharia Supervisory Board (DPS) plays an important role as a supervisory institution that ensures that all bank activities run in accordance with sharia principles. DPS functions to provide fatwas, guidelines and evaluations of each sharia banking product or service. Research shows that the role of DPS has proven effective in maintaining sharia compliance, although increasing the capacity and expertise of its members is still needed. The competence of DPS, especially in the fields of sharia law and economics, needs to continue to be strengthened so that they are able to respond to market dynamics and the development of increasingly complex sharia financial products (Mekarisce, 2020).

## **2. METHOD**

This research uses a descriptive-analytical approach. The data used comes from sharia bank publication reports, sharia compliance documents, DSN-MUI fatwas, as well as other secondary data which has been processed into numerical form through a coding process. This approach was chosen to provide a measurable description of the implementation of capital development for evaluating sharia compliance in sharia banking products. The analysis was carried out by utilizing compliance statistical data, sharia monitoring indicators, and sharia product performance parameters related to fulfilling sharia principles (Nurfajriani, 2024).

The aim of using this qualitative method is to produce objective findings that can explain the extent to which the development of sharia evaluation capital is implemented, the compliance patterns that emerge, as well as the factors that influence its success or weakness. Thus, this research provides an empirical basis for assessing the quality of sharia compliance in sharia banking product operations. To maintain the validity of the data, this research uses source triangulation techniques by comparing information from various types of literature (books, journals, official documents) to test its consistency and credibility (Merisce, 2020). In addition, the principles of credibility, dependability, confirmability and transferability are applied to ensure research results are trustworthy and useful.

### **3. RESULT AND DISCUSSION**

#### **1. Basic concepts of sharia compliance in sharia banking**

Sharia Compliance Sharia compliance is a key player in implementing Good Corporate Governance (GCG) in the sharia banking industry. As stated in Bank Indonesia Regulation Number. 11/ 33/ PBI/ 2009 concerning the Implementation of Good Corporate Governance for Universal Sharia Banks and Sharia Business Units, if GCG is implemented in the sharia banking industry, it must comply with sharia principles. This means that implementing GCG is an effort to protect the interests of stakeholders, increase compliance with applicable laws and regulations and ethical values that apply universally in the sharia banking industry. As a field of confidence for stakeholders, the rules of play in sharia banking have become a necessity so that every operational action remains in accordance with sharia principles themselves. Thus, this should be a particular obligation for sharia banks to provide information on the implementation of sharia compliance in their operations. But of course, to create systematic reporting that is understood by all parties who need data, there needs to be a standard for implementing GCG and accounting standards for sharia banking.

Sharia compliance is currently an important issue for sharia bank stakeholders in Indonesia. There has been a lot of sharp criticism from the public regarding sharia banks' compliance with sharia principles, that sharia banks in Indonesia are currently not sharia-compliant. This situation may be a positive result of the continued massive outreach about sharia banking to the public so that people are starting to become aware and have sufficient knowledge about sharia banking. Sharp criticism began to emerge when people felt that there was a comparison between theory and practice. If we look more closely, universal citizens who are sharia bank stakeholders in Indonesia can recognize and measure and calculate sharia bank operations in accordance with sharia principles, namely through sharia bank financial reports which are still published periodically. In accordance with the objectives of structuring sharia financial reports stated in the Sharia Financial Accounting Standards Statement (PSAK) in the Basic Framework for Structuring and Presenting Sharia Financial Reports, paragraph 30 reports that the aim of sharia financial reports is to increase compliance with sharia principles in all transactions and business activities of sharia entities.

PSAK Syariah already recognizes that there are 12 characteristics or characteristics of sharia transactions in the Basic Framework for Structuring and Presenting Sharia Financial Reports paragraph 27 which must be reflected in sharia financial reports in sharia banks as sharia entities. Of these twelve characteristics, there are 3 characteristics that can be analyzed directly in sharia financial reports by citizens, namely that they do not have usury factors, do not have gharar factors, do not have haram factors, and do not adhere to the principle of the time value of money. In order to detect whether there is interest or other illicit income, sources of income obtained by sharia banks can be

analyzed. The source of income that must be looked at is the source of interest income that comes from placing Islamic bank funds in conventional banks.

Based on Sharia PSAK, income from interest and fines cannot be recognized as income from sharia banks, but must be recognized as income from benevolent funds. Some research shows that currently existing universal sharia banks, there is still one sharia bank that recognizes interest income from placing funds in conventional banks as the main income, even including the component that is divided into depositors. Regarding this incident, there has been no disclosure of data from the Sharia Supervisory Board and Bank Indonesia, why is this matter still said to be in accordance with sharia in the DPS opinion of the relevant sharia bank which is attached to the publication of the financial report. Identifying whether a sharia bank has a time value of money factor can be seen in the notes to the financial report regarding the accounting procedures used in recognizing murabahah margin income. Based on PSAK Syariah 102 concerning murabahah accounting, paragraphs 23 to 25 state that the permitted recognition of murabahah margin income is commensurate, because the murabahah margin is recognized to be larger at the start and will continue to decrease until the last installment. So if the annuity procedure is still used in recognizing murabahah margin income, then Islamic banks still adhere to the principles of time value of money. Whether or not there are gharar factors in Islamic banks can be measured and analyzed from the income reconciliation report and results.

Divided income generated by sharia banks must be cash based and cannot be accrual income. There are some banks that do not present reconciliation reports for income and results so that it cannot be known whether the income generated to depositors is real or whether it is still accrual. The second method is to look at the income measurement that is broken down to produce results, whether using revenue sharing or gross profit sharing procedures? If Islamic banks still use revenue sharing, there are still injustice factors. Sourced from DSN Fatwa Number. 15 of 2000, the permitted distribution system for results is gross profit sharing or profit loss sharing. Therefore, it is important to carry out supervision for sharia compliance in the sharia financial industry, where the purpose of compliance is actions and steps that are ex-ante (preventive), to ensure policies, terms, systems and procedures, and business activities carried out by Islamic Banks are in accordance with Bank Indonesia requirements, DSN Fatwa and applicable laws and regulations. This is attempted to control sharia banking operations and ensure sharia banks do not leave their corridors, discipline and steps to minimize banking effects (Rachman, 2023).

Sharia supervision is one element in the management structure because sharia supervision aims to ensure that those supervised comply with sharia principles. Supervision is also intended to ensure that an organization can achieve its goals well. Functionally, the concept of sharia supervision is a pattern of evaluating, assessing and correcting. However, the concept of sharia supervision referred

to in this research is action to ensure that sharia principles, which are the basic guidelines for sharia bank operations, have been implemented appropriately and thoroughly. Therefore, sharia supervision is carried out in the sharia compliance sector which is a sharia banking entity in Indonesia. Sharia compliance is an inseparable part of sharia banking. This is because Islamic banking, since the beginning of its development, was found to be a model and developed as an embodiment of Islamic concepts in the economic field, and more specifically those related to financial issues (Kasim and Bukido, 2018).

Islamic bank compliance principles refer to the guidelines and guidelines that Islamic banks must follow to ensure that all operations and transactions carried out comply with sharia principles. Several principles of sharia bank compliance include: First, Sharia principles. Islamic banks must fully operate based on sharia principles, which include prohibitions against *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), and products containing other haram elements. All bank transactions and activities must comply with Islamic law. Second, the principles of justice and equality. Sharia banks must uphold the values of justice and equality in providing products and services to customers, without discrimination based on ethnicity, religion, race or gender (Rachman, 2019).

Muamalah contracts or agreements in sharia banking are not always easy. Some Islamic banks face challenges in ensuring that all aspects of their transactions are fully compliant with sharia. These challenges include varying understanding among bank staff regarding sharia principles, limitations in training and education, and the complexity of implementing some types of sharia contracts. For example, implementing *mudharabah* requires a deep understanding of fair and transparent profit sharing mechanisms. However, with the existence of a Sharia Supervisory Board (DPS) that oversees sharia compliance in each bank, these challenges can be overcome by providing strict guidance and supervision. DPS also often provides training and outreach regarding the implementation of sharia to bank staff to increase understanding and compliance (Mokoagow, 2024).

The purpose of compliance risk is to determine the level and trend of compliance risk (PBI no. 5/8/PBI/2003). Additionally, risk has a function, and the compliance function consists of this set of public actions. or ex-ante (preventive) actions to ensure that Bank policies, regulations, systems and procedures comply with Bank Indonesia regulations and applicable laws and regulations, including sharia principles (for Sharia Commercial Banks and Sharia Business Units). This risk may include legal sanctions, financial or material losses, or a tarnished reputation due to violations of laws, regulations or rules relating to the bank (Novita, 2019).

Violations of sharia compliance that are ignored by DPS or escape DPS supervision will clearly damage the image and credibility of sharia banks in the eyes of the public, thereby reducing public

trust in sharia banks. This reputation is not an easy thing, but it must be worked on with discipline and seriousness. Once the mandate has been achieved, efforts to maintain this status will also not be easy. One small thing can challenge beliefs and, subsequently, will turn into a disaster (Prabowo and Jamal, 2017).

Non-compliance with sharia principles has a direct impact on the reputation of sharia banks. Reputation is one of the most important assets for sharia banks, because customer trust is very dependent on their perception of the bank's sharia compliance. In countries like Malaysia, publicly reported non-compliance with sharia has an impact on a significant decline in the level of trust and assets of sharia banks. Reputation Impact In Indonesia, Islamic banks that experience compliance problems tend to face difficulties in maintaining customer loyalty (Nunarsrina, 2024).

Compliance risk policy, which regulates, among other things: (1) the accuracy of implementing risk limits; (2) consistency of risk management policies with the Bank's business direction and strategy; (3) implementation of compliance policies, regulation of responsibility and accountability at all levels of the organization; (4) a policy of excluding deviant decision making (irregularities) and (5) implementation of a policy of checking compliance through regular procedures (Sebayang, 2020).

If Sharia procedures are not implemented properly, then this means that the scheme carried out is through conventional procedures. This is because banks aim to avoid double taxation (for cases before the elimination of double taxation), or perhaps for reasons of saving operational costs, which is still the case in sharia banking. The absence or deficiency of Good Corporate Governance (GCG) guidelines in sharia (Islamic) banking causes difficulties in measuring the implementation of sharia compliance, especially regarding the operations of the banking business and not just the products offered. The five main principles of GCG above are in accordance with Islamic norms and values in the activities and lives of Muslims. Principles such as (justice), "tawazun" (balance), "mas'uliyah" (accountability), "akhläg" (moral), "siddiq" (honesty), "amanah" (fulfillment of trust), "fathanah" (intelligence), "tabligh" (transparency, openness), "hurriyyah" In connection with the history of the development of sharia banks, demands for fulfilling sharia principles (shariah compliance), The reason for the establishment of sharia banking is based on the awareness of the Muslim community that they want to carry out all their financial activities based on the Koran and Sunnah. Therefore, ensuring compliance with sharia in all customer fund management activities by sharia banks is very important in sharia bank business activities (Kusumaningrum and Yusfrizal, 2021).

Overall, the sustainability and credibility of Islamic banks depends on Sharia compliance. With the support of an effective Sharia Supervisory Board, consistent application of sharia principles not only meets the demands of Islamic law but is also important for building and maintaining customer trust. Any form of non-compliance can damage the reputation of Islamic banks and community

loyalty. Therefore, to ensure that sharia banking becomes a trustworthy, fair and trustworthy institution, it is necessary to increase sharia supervision, increase internal literacy and competence, and create governance guidelines that are in accordance with the characteristics of sharia banking. Therefore, how well Islamic banks maintain overall sharia compliance will determine how well they survive and be competitive amidst developments in the contemporary financial industry.

## **2. The Urgency of Sharia Compliance in Sharia Banking**

Sharia compliance has a very important position in the sustainability and trust of the sharia banking industry. It is not only the main differentiator between Islamic banks and conventional banks, but also a benchmark for the integrity, credibility and health of Islamic financial institutions.

- a. The urgency of sharia compliance lies in its function as the main pillar of implementing Islamic principles in every bank operational activity. Every transaction, collection and distribution of funds must comply with Islamic law as determined by the National Sharia Council (DSN) and supervised by the Sharia Supervisory Board (DPS). This compliance ensures that Islamic banks not only operate commercially, but also fulfill the ethical and spiritual dimensions of Islamic economics.
- b. The level of sharia compliance has a direct effect on public trust. Based on Bank Indonesia's findings, some customers doubt the consistency of the implementation of sharia principles, resulting in a tendency to stop being customers. This shows that low compliance with sharia principles can damage the bank's image and reputation, reduce customer loyalty, and reduce the market share of the sharia banking industry. Therefore, honesty, transparency and fairness in sharia practices are important elements for maintaining long-term trust.
- c. Implementation of sharia governance is a real manifestation of the urgency of sharia compliance. Through good governance, Islamic banks are required to fulfill the principles of fairness (al-'adl), trustworthiness, transparency (tabligh), accountability (mas'uliyah), and professionalism (ihsan). All of these values are in line with the basic principles of Good Corporate Governance (GCG) in the context of sharia. Effective implementation of sharia governance can strengthen the image of sharia banks as institutions that are honest, fair and responsible in managing people's funds.
- d. The role of DPS is very vital in ensuring the implementation of sharia compliance. DPS not only functions as a supervisor, but also as a sharia advisor who ensures all products and services comply with Islamic principles. However, research finds that the effectiveness of DPS still needs to be improved through increasing competence, knowledge and professionalism. Violations of sharia compliance that are not detected by DPS can create reputational risk and erode public trust in the sharia banking system.

e. From a managerial aspect, sharia compliance also acts as an instrument for risk control and legal protection. It is preventive (ex-ante) to ensure that all policies, procedures and operational systems run in accordance with the provisions of DSN, Bank Indonesia and statutory regulations. In this way, Islamic banks are able to maintain operational stability and discipline while minimizing the risk of deviations and violations of sharia principles.

Sharia compliance is the main foundation for the sustainability of Islamic banks. It determines customer trust, institutional reputation, and the competitiveness of the Islamic banking industry as a whole. Strengthening sharia compliance can be done through increasing the role of DPS, implementing transparent sharia governance, and integrating Islamic values in governance and accounting systems. In this way, Islamic banks can continue to grow as institutions that are not only economically superior, but also adhere to the principles of sharia justice and honesty.

In general, the basic concept of the compliance function is to function as an implementer and manager of compliance risk who coordinates with work units in risk management. The compliance function carries out preventive supervisory duties and is an important element in the management and operations of sharia banks,<sup>7</sup> capital markets, sharia insurance, sharia pawnshops and non-bank sharia financial institutions (sharia financial services cooperatives). This is done to ensure that the policies, provisions, systems and procedures carried out by Islamic banking are in accordance with the provisions and regulations of Bank Indonesia, the Government, Bapepam-LK, MUI Fatwa, as well as legal provisions that have been stipulated in international standards IFSB, AAOIFI, Sharia Supervisory Board (SSB).

Sharia compliance is part of the implementation of the risk management framework, and creates a culture of compliance in managing Islamic banking risks. Sharia compliance also has international standards prepared and determined by the Islamic Financial Services Board (IFSB) where sharia compliance is part of institutional governance. Sharia compliance is a manifestation of the fulfillment of all sharia principles in institutions that have characteristics, integrity and credibility in sharia banks. Where the compliance culture is the values, behavior and actions that support the creation of sharia bank compliance with all Bank Indonesia regulations.

Various regulations in law and PBI have been established as regulations for the development of sharia banking in Indonesia, such as Law no. 21 of 2008 concerning Sharia Banking, which more firmly and integratively regulates sharia banking in Indonesia. In particular, the legal framework for sharia compliance has also been established by Bank Indonesia, namely through Bank Indonesia Regulation Number 13/2/PBI/2011 concerning the Implementation of Commercial Bank Compliance Functions. Likewise, in developing product innovation, Bank Indonesia as an independent institution

and regulator held a meeting with the International Islamic Financial Market (IIFM) Board of Directors Meeting.

### **3. Role and Function of the Sharia Supervisory Board (DPS)**

The element that has authority and power in supervising sharia compliance is the Sharia Supervisory Board (DPS). The Sharia Supervisory Board complements the supervisory duties assigned by the commissioner, where sharia compliance is increasingly important due to requests from customers to be innovative and business-oriented in offering new instruments and products and to ensure compliance with Islamic law.

The Sharia Supervisory Board (DPS) is an independent institution in sharia financial institutions as a supervisor of the implementation of the sharia system in the institution (Mediawati, 2021). DPS is usually associated with sharia financial institutions such as sharia banks, sharia insurance companies, or sharia investment funds. One of the main responsibilities of DPS is to ensure that the activities and goods sold by the institution comply with sharia principles (Suhaimi, 2020).

The Sharia Supervisory Board functions as an important benchmark for sharia financial institutions in implementing Islamic sharia principles. The emergence of sharia-based financial institutions is intended to avoid the current financial system, which many consider to be contrary to sharia values, such as usury. Therefore, the role of the Sharia Supervisory Board is very important to ensure that sharia economic principles are not violated and that ma'ruf things continue to be done. Therefore, to ensure the enforcement of sharia economics, a DPS must exist in Sharia Financial Institutions. A sharia supervisory board (DPS) consists of sharia experts who supervise the activities and operations of financial institutions to ensure compliance with sharia principles. The sharia board carries out major duties and responsibilities and functions as part of the stakeholders, because they are the protectors of the rights of investors and entrepreneurs who place their faith and trust in financial institutions.

The existence of a sharia supervisory board has five governance issues, namely independence, confidentiality, competence, consistency and openness. The implementation of the compliance function must emphasize the active role of all elements of the compliance organization within the institution, consisting of the Director who oversees the compliance function at Bank Islam, the Head of the compliance unit and the compliance work unit to manage compliance risks. Compliance is a shared responsibility carried out by all bank employees, from superiors to subordinates (top-down). On the other hand, the number of people who understand sharia economics is less than the number of people who really understand it. Therefore, DPS will be responsible for making decisions regarding matters that are contrary to sharia and must be stopped. The fact that the Qur'an and Hadith revolve entirely around and specifically the limits set by Islamic sharia to regulate the way humans transact

is the reason why people must adhere to sharia principles when they make transactions (Faturrahman, 2020).

The National Sharia Council (DSN) is the only body that has the authority to issue sharia fatwas regarding sharia-compliant financial activities, goods and services. The National Sharia Council is also responsible for overseeing the implementation of these fatwas by financial institutions in Indonesia. In addition, DPS and DSN have greater responsibilities than just supervising the operations of Sharia Financial Institutions; they are also responsible for encouraging the growth of the sharia economic and financial sector in Indonesia (Ayu, 2025). The role of DPS in Sharia Banking is to have the main responsibility for:

- a. Supervise sharia financial bodies, including sharia banks and non-bank financial institutions
- b. Conduct regular audits and assessments of operational activities of sharia financial institutions
- c. Providing certification for sharia financial products and services
- d. Handling complaints from the public or related parties regarding alleged violations of sharia principles in financial practices (Febrian, 2021).

In sharia financial institutions, the Sharia Supervisory Board (DPS) is responsible for ensuring that sharia is fulfilled. Among its functions are:

- a. Carry out periodic supervision of sharia financial institutions under his supervision
- b. Submit proposals for the development of sharia financial institutions to the heads of the institutions concerned and to the DSN
- c. The Sharia Supervisory Board formulates problems that require discussion with the National Sharia Board (Syahrial, 2022).
- d. As a mediator between sharia financial institutions and the national sharia council in communicating proposals and suggestions for developing products and services from sharia financial institutions that require review and fatwa from the national sharia council (DSN).
- e. As an advisor and provider of advice to directors, heads of sharia business units, and heads of sharia branch offices regarding matters related to sharia aspects.

#### **4. Sharia Compliance Evaluation Model and Approach**

The Sharia Compliance Evaluation Model and Approach is an important aspect in maintaining the integrity and trust of Islamic financial institutions.

- a. Sharia Compliance Evaluation Model
  - 1) Sharia Supervisory Board (DPS) Based Model

DPS is tasked with ensuring that all products and services comply with sharia principles. Evaluation is carried out through compliance audits involving technical and moral aspects of sharia, by assessing the competence and independence of DPS as well as the consistency of supervision of sharia financial

institution products and transactions. This is important to maintain operational transparency and accountability (Atmajaya, 2024).

2) Sharia Compliance Audit Model

This model uses an internal and external audit approach, including interviews, observation and documentation analysis. This qualitative audit assesses whether operational practices and financial products comply with the fatwa of the National Sharia Council and the Indonesian Ulema Council (DSN-MUI). This audit also emphasizes the implementation of national standards so that supervision is more effective and uniform (Nurhikmah and Nuryanti, 2025).

3) Self-Assessment Model (Self-Assessment)

Sharia banks and financial institutions carry out independent assessments based on quantitative indicators such as the comparison of the difference between mudharabah profit sharing and conventional bank interest, zakat expenditures, as well as disclosure of financial reports according to sharia standards. This approach encourages institutions to proactively improve compliance based on regular internal evaluations (Mukhibad and Nurkhin, 2020).

4) Maqashid Sharia Based Model

Evaluation is carried out based on sharia objectives (maqashid), namely protecting religion, soul, mind, lineage and property. This method shows how sharia financial institutions have an impact on social justice, poverty, economic empowerment of the people, and welfare in addition to complying with community regulations, so that measuring compliance is not only financial but also has an impact on community welfare (Shabri and Amalia, 2022).

## **5. Mekanisme Pengawasan dan Evaluasi Kepatuhan Syariah**

The sharia supervision mechanism is carried out through a layered supervision system led by the Sharia Supervisory Board (DPS) as the internal authority which ensures that all operational activities comply with sharia provisions. Supervision begins at the initial stage, namely during the contract process between the bank and the customer. DPS directly supervises the preparation of contracts to ensure their conformity with the Sharia Contract Guidelines and DSN-MUI fatwas, as well as ensuring the fulfillment of sharia principles such as freedom of contract, equality, fairness, consent and written recording. In developing new products, DPS plays the role of conducting an in-depth study of the contract proposed by management, assessing its suitability with the applicable fatwa, and if the fatwa is not yet available, DPS submits an application to then take it to DSN-MUI to obtain a temporary opinion or fatwa.

Apart from supervision at the contract formulation stage, DPS also carries out daily operational monitoring to assess the conformity of ongoing transactions with sharia principles and ensure that

there are no practices that contain elements of usury, gharar or other violations. This supervision is carried out through direct inspections in the field, review of transaction documents, and evaluation of the implementation of sharia operational standards that apply in banking. In the next stage, DPS carries out regular sharia audits which include checking contracts, transaction processes and evaluating product implementation. The results of the audit are then prepared in the form of an official report and accounted for at the General Meeting of Shareholders (GMS). DPS also has the authority to provide corrections, warnings, and even temporarily suspend an activity if sharia violations are found. Through this structured mechanism, DPS plays a role in maintaining the integrity of sharia and ensuring that all products, services and operations remain within the corridors of Islamic law.

The Sharia Supervisory Board (DPS) consists of sharia experts who oversee the activities and operations of financial institutions to ensure compliance with sharia principles. The role of the Sharia Supervisory Board (DPS) is very crucial in implementing sharia compliance in sharia banks in Indonesia. The Sharia Supervisory Board (DPS) has large duties and responsibilities and functions as part of the stakeholders. Because they are protectors of the rights of investors and entrepreneurs who put their faith and trust in financial institutions. The existence of the Sharia Supervisory Board (DPS) has five corporate governance issues, namely independence, confidentiality, competence, consistency and openness. <sup>26</sup> The implementation of the duties and responsibilities of the Sharia Supervisory Board (DPS) as contained in the Financial Services Authority Regulation Number: 24/POJK.03/2018 concerning the Implementation of Governance for Sharia Rural Banks Article 44 paragraph (2) is as follows:

- a. Evaluate bank operational policies and standard procedures so that they comply with sharia principles.
- b. Oversee the new product development process so that it complies with the fatwa of the National Sharia Council-Indonesian Ulema Council (DSN-MUI).
- c. Request a fatwa from the National Sharia Council-Indonesian Ulema Council (DSN-MUI) for new bank products for which there is no fatwa.
- d. Periodically evaluate the mechanisms for collecting and distributing funds as well as bank services.
- e. Request data and information regarding sharia aspects from work units at the bank in carrying out their duties.

Based on Financial Services Authority Regulation Number: 24/POJK.03/2018 Article 44 paragraph (2), there are four functions attached to the Sharia Supervisory Board (DPS).

- a. The function of reviewing sharia compliance in Islamic banks periodically.

- b. Sharia compliance risk management control function. This function is carried out by identifying, measuring, monitoring, reporting and controlling risks to sharia compliance.
- c. Sharia research function regarding findings and reports to be submitted by the risk committee.
- d. The sharia compliance audit function, one of the functions that is not covered in the Financial Services Authority Regulation Number: 24/POJK.03/2018, the Sharia Supervisory Board (DPS) is only tasked and responsible for assessing and ensuring operational guidelines and products issued by Islamic banks in the bank's daily business operations comply with sharia principles.

Based on this, the sharia compliance audit function remains absolutely within the authority of the audit committee. Even though the Sharia Supervisory Board (DPS) is within the organizational structure of Islamic banks, an independent institution is still needed to supervise the bank from outside. The existence of the Sharia Supervisory Board (DPS) is to guarantee and supervise sharia banks so that they remain in the corridors of Islamic law. The role of the Sharia Supervisory Board (DPS) at the technical level of banking operations is very important considering the duties, responsibilities and authority it has. The Sharia Supervisory Board (DPS) in carrying out its duties, can be active or responsive. The Sharia Supervisory Board (DPS) must actively supervise, collect data, analyze and correct various findings of sharia non-compliance in an Islamic bank.

## **6. Evaluation of Sharia Compliance**

In evaluating sharia compliance, it is directed at three main aspects: the effectiveness of the Sharia Supervisory Board (DPS), product compliance, and the sharia audit process. Evaluation of the DPS aspect shows that sharia supervision is still not optimal due to several structural obstacles. The independence of DPS is considered weak due to their position within the bank's internal structure and receiving facilities from the bank, thereby reducing objectivity in carrying out control. In addition, the dual position of DPS in many sharia financial institutions means that supervision time is limited, while the regulations themselves are not yet strict. The competency of DPS members is also uneven; Not all supervisors understand muamalah jurisprudence and the technical aspects of auditing in a balanced manner, so that the quality of sharia analysis is inconsistent.

Sharia audits do not yet have standard standards, causing the evaluation process carried out between banks to be non-uniform and more focused on ex-ante rather than ex-post audits, so monitoring of actual product implementation is not yet comprehensive. On the product side, the journal assesses that sharia compliance is still at a worrying point due to the very high dominance of murabahah contracts. This condition shows that Islamic banking practices do not fully reflect the

ideals of sharia which prioritize partnerships and profit sharing. The dominance of murabahah is not only due to the tendency of banks to choose safer and lower risk contracts, but also because customer readiness and support systems are still limited. Overall, the evaluation in the journal shows that sharia compliance is indeed working, but still faces challenges in aspects of regulation, competency, audit mechanisms and product structure, so more serious improvements are needed so that sharia principles are truly implemented thoroughly.

### **7. Development of a Sharia Compliance Evaluation Model**

The development of a sharia compliance evaluation model is a fundamental component in maintaining the integrity of sharia financial institutions. This model is designed to ensure that all institutional activities comply with sharia principles which include the prohibition of usury, gharar and maysir, as well as upholding the principles of justice, transparency and benefit in transactions. As an internal control system, this evaluation model functions to assess the level of conformity of contracts, identify potential violations, and provide strategic recommendations to improve the institution's sharia governance. This is in line with the academic view that the sharia compliance model not only evaluates products, but also organizational culture and business processes as a whole.

In developing the sharia compliance evaluation model, it must combine normative aspects and operational technical aspects. The normative aspect refers to the primary sources of sharia, namely the Al-Qur'an, hadith, and the rules of muamalah fiqh which have been formulated by classical and contemporary ulama. In the operational realm, this model is supported by global standards such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB) which regulate sharia governance, accounting standards, audit quality, and risk management procedures. These two standards are important references because they provide a universal framework that can be applied across countries, including Indonesia.

In Indonesia, the development of sharia compliance evaluation models is influenced by national regulations such as fatwas from the National Sharia Council–MUI, Financial Services Authority (OJK) regulations, as well as guidelines from academic institutions and sharia industry practitioners. This national approach provides its own uniqueness because it adapts to the legal structure, market characteristics and needs of Indonesian society. Research shows that the relevant sharia compliance model in Indonesia must be adaptive, integrative, and can strengthen coordination between DPS, management, and regulators.

The development of sharia compliance models is now entering the era of digitalization. Many sharia financial institutions are starting to implement real-time auditing, digital monitoring systems, and the use of artificial intelligence to detect potential discrepancies in digital banking transactions.

This technological approach is proven to increase audit accuracy, speed up the evaluation process, and minimize the risk of human error. Contemporary researchers say that digitizing sharia audits is a strategic step towards Sharia compliance 4.0, namely an era when sharia compliance is not only document and manual based, but is data-oriented, automation and system-based intelligent supervision.

## **8. Implementation and Implications of Sharia Compliance Evaluation Model Development**

Implementing a sharia compliance evaluation model in financial institutions requires comprehensive commitment from all lines of the organization. The implementation process begins with mapping business processes and identifying points prone to sharia deviations. The next step is to prepare sharia-based Standard Operating Procedures (SOP) which regulate all operational aspects, starting from account opening, financing management, fund placement, to risk management. DPS plays a key role in carrying out sharia validation of policies, while the Sharia Compliance Unit (SCU) carries out daily technical supervision. Carrying out regular sharia audits is also necessary to ensure operational conformity with DSN-MUI fatwas, AAOIFI standards and OJK regulations. Human resources are a determining factor in the success of model implementation. Human resources in sharia financial institutions must have an adequate understanding of muamalah jurisprudence, international standards, and modern sharia audit techniques. Limited HR competency can cause errors in evaluation and application of sharia principles. Therefore, increasing capacity through continuous training, certification of sharia auditors, and integration of the sharia curriculum in vocational and tertiary education programs are very necessary steps.

From an implications perspective, the application of the sharia compliance evaluation model has a significant impact on the stability and credibility of sharia financial institutions. First, this model increases public trust through guarantees that the institution's services and products have gone through a strict sharia verification process. Trust is an important asset for sharia financial institutions because their sustainability relies heavily on integrity and religious values. Second, the evaluation model helps reduce sharia risks and reputation risks that can arise due to non-compliance with contracts or deviant operational practices. Third, the evaluation model makes it easier for regulators to carry out supervision so as to create stronger transparency, accountability and standardization in the Islamic finance industry.

## **9. Implementation of Evaluation Model Development for Sharia Banking Products**

The development of sharia banking products requires a comprehensive evaluation process so that the products launched not only comply with sharia principles, but are also operationally feasible, financially stable, relevant to market needs, and comply with regulatory requirements. The following is a detailed discussion of important aspects in preparing evaluation models for sharia banking products based on supporting literature (Ratnasari, 2024).

### **a. The Urgency of Evaluation in the Sharia Product Development Process**

Evaluation is a fundamental step before a sharia product is developed. Apart from that, evaluation is needed to ensure that the product really provides added value for customers and is not a profit-oriented product without paying attention to the benefit aspect (Putri, 2020).

### **b. Standardization Intensity: Sharia, Governance, and International Standards**

In its implementation, the development of the evaluation model must include elements of sharia standards, sharia governance and international standards at the same time. This is necessary because sharia banking products cannot be separated from sharia regulations and standards from international institutions such as IFSB and AAOIFI.

### **c. The Challenge of Lack of Product Variety and Its Implications for Evaluation Models**

The sharia banking industry in Indonesia still faces the challenge of limited product variety. The evaluation model must be designed to, identify unmet market needs, detect product gaps in the market, evaluate the marketing potential of new products, and assess the institution's readiness to produce innovations (Rahman, 2024).

### **d. Evaluation of HR, Infrastructure and Information Technology Aspects**

The evaluation not only checks sharia aspects, but also the financial institution's internal readiness before the product is marketed. The evaluation model must include an assessment of, HR training related to sharia contracts & operations, technological readiness to support digital products, internal processes and SOPs for product implementation, security systems and data integration (Apriyanti, 2018).

### **e. Integration of Maqasid Sharia as the Main Evaluation Framework**

Maqasid sharia functions as a pillar that guides the usefulness of sharia products. A product must have a positive impact on the protection of religion (hifz al-din), soul (hifz al-nafs), mind (hifz al-'aql), offspring (hifz al-nasl), and property (hifz al-mal). The literature shows that the maqasid sharia approach can provide a more comprehensive assessment than just using financial indicators.

f. Evaluation of Institutional Financial Health through CAMELS

In detail, the product evaluation model must examine, Capital Adequacy: adequacy of capital to support innovation, Asset Quality: level of non-performing financing (NPF), Earnings: Potential income from new products, Liquidity: ability to meet short-term obligations, Sensitivity to Risk: resistance to changes in market conditions.

g. Evaluation of Liquidity and Financial Stability of New Products

Liquidity is a strategic factor in Islamic banking because each product has different cash flow requirements. Which is strengthened by LCR and NSFR-based liquidity monitoring, which can ensure sufficient liquidity reserves to support product development. Additionally, model evaluation should examine overall financial stability. Where sharia products must not endanger the bank's financial condition or create operational imbalances (Rizal, 2022).

h. Compliance with OJK Regulations and Product Licensing Mechanisms

Every sharia product must follow OJK regulations, starting from product codification standards, reporting obligations, to permit application mechanisms. If there is a product that has not entered product codification, it must go through the regulator's verification process. The product evaluation model must also establish inspection procedures for product legality, conformity with POJK and SEOJK, complementary licensing documents, analysis of compliance with bank operational standards.

## **10. Impact of Implementing Evaluation Models on Sharia Banking Products**

Implementation of the evaluation model in the development of sharia banking products has a strategic impact on various aspects of the Institution's performance. Based on the findings of the analyzed literature, there are several main contributions that emerge from the application of this evaluation model (Garbo and Ichsan, 2024).

a. Increasing Sharia Compliance and Strengthening DPS Supervision

The evaluation model is proven to strengthen sharia control at all stages of product development. Where the involvement of the Sharia Supervisory Board (DPS) is structurally able to prevent sharia deviations and ensure that products in circulation have gone through contract reviews, financing structures and verification in accordance with the DSN-MUI fatwa.

b. Increasing the Effectiveness of Risk Management

The evaluation model plays a role in mapping and anticipating the risks inherent in each product, including operational, reputational, sharia and financial risks. Evaluation-based risk management allows banks to measure the suitability of a product before it is marketed so as to

minimize implementation failure and the risk of non-performing financing (Fauzi and Maghfiroh, 2024).

c. **Product Harmonization with OJK Regulations and Process Standardization**

The evaluation model supports product conformity with licensing requirements, reporting standards and regulatory policies. In practice, products that are included in codification simply go through a reporting process, while non-codified products must go through a regulatory approval process (Meliana, 2024).

d. **Spurring Product Innovation According to Market Needs**

This evaluation model also encourages the creation of product innovations that are responsive to customer needs, not just replicating conventional products.

e. **Increasing Product Transparency and Integrity**

The evaluation model functions as an audit and internal control tool that ensures all product components from contracts, price structures, margins, contracts and reporting mechanisms can be accounted for according to sharia and positive law (Fadhil, 2025).

f. **Strengthening Financial Stability and Operational Efficiency**

Implementation of the evaluation model encourages strengthening of the bank's financial structure through increasing capital efficiency and structuring the product portfolio. CAELS and other evaluation indicators can map the health level of an institution before and after a product is implemented, thereby helping banks assess the financial viability of new products.

g. **Increasing Technology Effectiveness and Digital Transformation**

Modern evaluation models have included the use of ICT (Information and Communication Technology) infrastructure to support product accessibility, service efficiency, as well as integration of sharia reporting and monitoring systems (Hazmi and Nafisah, 2021).

h. **Optimizing the Role of Human Resources and Increasing Functional Competence**

The implementation of the evaluation model also requires improving the quality of human resources, including sharia and technical competence. Lack of HR understanding of sharia contracts and evaluation instruments has become an obstacle in product development.

i. **Strengthening Collaboration Networks and Institutional Synergies**

Product evaluation encourages institutions to involve various parties in product development, including the WGPS (Working Group of Product Standardization) network and international sharia institutions (Risidiana and Ramadhan, 2019).

j. **Encouraging Product Sustainability and Sustainability**

With systemic evaluation, products that do not meet sharia standards or profitability can be modified or discontinued before causing greater losses. This is one of the steps to increase product sustainability and minimize the risk of service failure.

The impact of implementing the evaluation model on sharia banking products can be categorized into four main pillars:

- a. Sharia impact: strengthening compliance, clarity of contracts, DPS control
- b. Operational Impact: increased efficiency, risk mitigation, HR & technology readiness
- c. Regulatory & Governance Impact: alignment with OJK, standardization of reporting
- d. Market Impact & Innovation: product relevance, public trust, industry competitiveness

### **11. Challenges and Strategies for Strengthening Evaluation Models in the Future**

The challenge of strengthening evaluation models in the future is becoming increasingly complex along with ongoing technological developments, social changes and the dynamics of the world of education. Rapid changes in technology and learning methods demand adaptive evaluation models to remain relevant and effective. One main challenge is the incompatibility of evaluation instruments with modern learning formats, such as online and blended learning, which requires innovation in assessment techniques. .

Another complexity faced is the diversity of students which demands an evaluation model that is more inclusive and able to accommodate various backgrounds and learning styles. Data security and the integrity of digital evaluations are also important concerns as the use of technology becomes increasingly massive. Apart from that, there are still limitations in integrating evaluation results as a whole to get a holistic picture of the teaching and learning process, starting from input, process, to learning output. Evaluation is not only about the final results, but must also be able to measure 21st century skills such as creativity, critical thinking, and collaboration abilities as well as the character and attitudes of students which have often been difficult to capture.

The most important strategy for strengthening the evaluation model is increasing the capacity and competence of teaching staff through continuous training which includes technical, pedagogical and technological aspects. The use of digital technology such as Learning Management Systems (LMS), big data analytics, and Artificial Intelligence (AI) can make evaluations more adaptive, personal, and responsive to individual student needs. The development of evaluation instruments must also be directed at being able to measure qualitative and quantitative aspects in a more balanced manner, using interview, observation and portfolio methods in addition to written tests.

Evaluation data management needs to be integrated and organized to produce reports that are accurate, can be accessed in real-time, and are useful for making learning strategy decisions.

Evaluation must also be a meaningful and not burdensome process, with a pattern that is not monotonous in order to increase student learning motivation. Involving students in the evaluation process is also an innovative approach to making evaluation a part of active learning. Lastly, a strong data protection policy must be implemented to maintain the security and confidentiality of learner information.

By overcoming these challenges through these strategies, the education evaluation model can become a strong instrument for improving the quality of learning in a sustainable manner, relevant to current developments, and able to support the achievement of national education goals and global needs in the future. This strengthening makes evaluation an important tool in measuring, guiding and improving learning processes and outcomes so that education can continue to develop and adapt dynamically.

The challenges facing banking today are quite diverse and complex, especially in 2025. The following are the main challenges facing banking based on the latest information: (Adib, 2022)

- a. Tightening liquidity due to a decrease in people's purchasing power which caused a decrease in Third Party Funds (DPK) and a slowdown in credit growth. This is due to high prices of goods and minimal wage increases so that customers tend to withdraw their savings. Uncertain global conditions, including geopolitical tensions, protectionist policies, and fluctuations in commodity prices can cause market volatility and impact banking stability (Daniel, 2017).
- b. Challenges in terms of asset quality, especially in the consumer, micro and MSME segments, where there is an increased risk of non-performing loans. Banking needs a strong risk mitigation strategy to keep NPLs under control.
- c. Tight competition in collecting CASA (current accounts and savings) and a shift in funds from time deposits to Government Securities (SBN) are putting pressure on bank profits.
- d. The impact of climate change is starting to become a financial challenge in the banking sector, as well as demands for strengthening banking structures through minimum capital and stricter risk management.
- e. Digital transformation brings opportunities as well as challenges in terms of technology adoption and product innovation to maintain relevance and competitiveness in the market.

The results of the OJK Banking Business Orientation Survey (SBPO) Quarter I/2025 show that respondents from the banking sector are quite optimistic about their performance. This is reflected in the Banking Business Orientation Index (IBP) for the first quarter of 2025 of 66, which is in the optimistic zone. This optimism is driven by expectations regarding the stability of macroeconomic conditions and continued improvement in intermediation, accompanied by the ability of banks to

manage the risks they face, even in the midst of less conducive global macroeconomic conditions (Ministry of Education and Culture of the Republic of Indonesia, 2021).

Apart from that, other IBP index components such as the Risk Perception Index (IPR) and Performance Expectation Index (IEK) are also in the optimistic zone. Respondents estimate relatively stable economic growth in Indonesia in 2025 (Popenici, 2022). This projection is driven by a reduction in benchmark interest rates, the government's pro-growth economic policy, the end of the wait-and-see action by investors to reinvest after the political year in 2024, and inflation which is expected to remain under control (Pikahulan, 2020).

Banks are obliged to implement risk management properly and correctly, especially financing risk, which means banks are obliged to be more selective in disbursing financing, not on the basis of pursuing targets. In addition, he emphasized how important the steps taken by banks are to increase capital. Apart from financing risks, there is also strong capital.

- a. Priority steps to strengthen the banking product evaluation model include several key aspects as follows:
- b. Strengthening coordination between banks, regulators (OJK), and sharia supervisory bodies (if sharia banking), so that supervision and policies that support product innovation and compliance can run effectively. This is important to ensure product compliance with sharia regulations and standards where applicable.
- c. Improving the quality of human resources (HR) through education and training that focuses on mastering technology, regulations and risk management of banking products. Reliable human resources will strengthen technical and strategic evaluation capabilities.
- d. Utilize digital technology and data analytics to conduct comprehensive and real-time product evaluations, including the use of big data, AI, or machine learning to understand customer behavior and dynamic market trends.
- e. Implementation of a measurable and comprehensive risk-based evaluation model as a guide in product assessment in order to identify potential problems early and improve products more quickly.
- f. Integrating evaluation results to support the product innovation process, ensuring the products developed meet market needs and remain competitive and in accordance with applicable quality and compliance standards.

With these priority steps, the banking product evaluation model can be strengthened strategically, adaptive to market and regulatory changes, so that the products produced are of higher quality and competitive.

#### **4. CONCLUSION**

The success and sustainability of sharia banking is highly dependent on the quality of comprehensive implementation of sharia compliance through a strong supervisory system, standardized evaluation model, and good governance support. Sharia compliance is the main foundation that differentiates sharia banks from conventional banks, so that supervision must be carried out strictly by the Sharia Supervisory Board (DPS) as an institution that ensures that every product, transaction and bank operation is within the corridors of sharia principles. To maintain this integrity, a comprehensive sharia compliance evaluation model is needed through sharia audits, self-assessments, risk-based approaches, and the implementation of sharia maqasid so that social impact, ethics and community welfare remain the main goals.

Implementing an evaluation model in the development of sharia banking products also requires integration between sharia standards, human resource readiness, information technology, applicable regulations and in-depth risk analysis. Evaluation not only assesses the suitability of the contract, but also ensures the financial stability of the institution through bank health measurements such as CAELS, operational readiness, market viability, and product social benefits.

Implementing an appropriate evaluation model has been proven to have a significant impact, including increasing the effectiveness of DPS supervision, strengthening risk management, increasing product innovation, and building public trust. However, Islamic banking also faces major challenges such as technological dynamics, industrial competition, global economic uncertainty, tight liquidity, as well as limited human resource capacity and product variety. The strategy for strengthening evaluation models in the future must be directed at improving the quality of human resources, utilizing digital technology, strengthening coordination with regulators, implementing more accurate risk-based evaluations, and integrating evaluation results in the product innovation process. By implementing all these aspects, sharia banking is expected to be able to develop in a more adaptive, competitive, trustworthy manner and remain consistent in upholding sharia values as the basis of its operations.

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