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## Implementation of Sharia Audit: Perception of Sharia Accounting Students

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### Abstract

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This study aims to explore how students' perceptions of the application of sharia audits are seen from the issues of the sharia audit framework, the scope of sharia audits, sharia auditor qualifications, and the independence of sharia auditors. The research used survey study methods to obtain qualitative and quantitative data through a descriptive approach, and the data sources were primary data. The population and sample in this study were the 32 Sharia Accounting Students from the Faculty of Islamic Economic and Business, Islamic State Institute of Pekalongan, who took Auditing Concentration (Class of 2018), the data collection method used was a questionnaire. The results of the study concluded that: (1) sharia accounting students have a positive perception of sharia audits viewed from the aspect of the sharia audit framework; (2) students have a positive perception of relating to the perception of sharia audit seen from the aspect of the scope of sharia audits; (3) sharia accounting student have a positive perception of sharia audits viewed from the aspect of sharia auditor qualifications; (4) sharia accounting students have a very positive perception of sharia audits seen from the aspect of sharia auditor independence. Sharia accounting students have a positive perception of sharia auditing from the aspects of the sharia audit framework, the scope of sharia auditing, and the qualifications of sharia auditors, as well as very positive perceptions of the aspects of the independence of sharia auditors.

**Keywords:** *Sharia Audits, Perception, Sharia Accounting*

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## I. Introduction

In an effort to improve the reputation and loyalty of the community towards a sharia financial institution or sharia-based business, one of the steps that must be taken is to increase compliance with sharia principles (Mardiyah & Mardian, 2015). To ensure that these Islamic financial institutions are well managed, it is also important now to implement an adequate check and balance mechanism in the form of a sharia audit, which is adjusted to the objectives and mission of its establishment, namely *maqashid al-shariah* or literally means legal objectives Islam (Yaacob & Donglah, 2012).

Thus, with the existence of a sharia audit system, stakeholders can ensure that Islamic financial institutions are able to manage their funds properly and trustfully. To support the implementation of the sharia audit system, the role of sharia auditors is needed to ensure the accountability of financial reports and aspects of sharia (Mardiyah & Mardian, 2015). However, according to Shafii, Aishah, Ali, & Kasim (2014), there are still several problems in implementing sharia auditing in Islamic financial institutions that must be understood and faced by both sharia auditors and prospective sharia auditors. The results of his research state that in sharia auditing, there is a gap between expectations or theories and the current practice. Broadly speaking, there are 4 (four) main issues that become problems in implementing sharia auditing, including the inadequate sharia audit framework, the still limited scope of sharia audits, unfulfilled sharia auditors' qualifications, and there are still several cases or issues regarding the independence of sharia auditors.

Meanwhile, the role of the Sharia Supervisory Board (DPS), whose objective is to keep Islamic banks running in accordance with sharia principles, currently cannot be carried out comprehensively (Muhammad, 2005). The reason is that the agency can only issue fatwas without legal powers capable of compelling the implementation of this and also its appointments which are directly elected by the sharia bank. Therefore, in carrying out its duties, SSB needs to be assisted by internal auditors as daily executors (Mardiyah & Mardian, 2015).

In addition, the role of external auditors who carry out the sharia audit system is still very minimal. According to statistical data of KAP/AP in Indonesia published by the last OJK on March 1, 2017, out of 192 KAPs, only 45 KAPs have implemented audits of Islamic financial institutions. So from these data, we can know that currently, the opportunity to fill the workforce as sharia auditors is still very wide, but a competent workforce in this field is still very few.

According to (Shafii et al., 2014), to overcome this problem, accounting students have an important role to play in filling the labor shortage as sharia auditors in the future. Therefore, higher education institutions are recommended to initiate accounting and auditing programs and training with special certification in sharia because sharia auditors do not have to have as extensive knowledge in sharia as DPS should have (Yaacob & Donglah, 2012).

The integration of sharia auditing as part of the study programs offered to accounting students is urgent. Furthermore, concentrated and coordinated efforts between the government, Islamic financial institutions and academics are also needed to ensure the availability of knowledgeable and quality sharia auditors so that they have the potential to have a good impact on these sharia-based financial institutions (Yaacob, Shafeek, & Nahar, 2014).

Based on this, the Faculty of Economics and Islamic Business, Pekalongan State Islamic Institute, has opened a Sharia Accounting Study Program to create competent and qualified scholars in the field of Islamic accounting. In this study program, one of the three concentrations offered in the study program is auditing, providing various kinds of knowledge, both theory and practice, related to sharia auditing.

This is very important for sharia accounting students to understand because it can be used as capital or provisions to enter the workforce in the future, especially to fill the workforce as sharia auditors. Therefore, to fulfill this, a study is needed to find out how the perceptions of sharia accounting students towards various issues or challenges in implementing sharia auditing can later become suggestions or input for sharia audit implementers. In addition, it is also useful for assessing the effectiveness of accounting education in generating a sense of care and responsibility for accounting students to improve the quality of sharia audits in Indonesia.

As in previous research conducted by Yaacob & Donglah (2012) regarding the perceptions and understanding of accounting graduate students in Brunei, they are expected to fill career opportunities as sharia auditors in the future. The results of his research indicate that there are differences between students who have studied sharia auditing and students who have not studied it. The average accounting graduate students who have not studied sharia auditing still do not really understand or even know about the sharia audit system. However, the respondents feel that the scope of sharia audit is indeed wider than conventional auditing, and the involvement of students is also very important in promoting sharia auditing.

Likewise, research conducted by Shafii et al. (2014) on accounting students in Malaysia, both those who have studied sharia auditing and those who have not. The results of his research state that there are differences in understanding of sharia auditing between students who have studied sharia auditing and students who have not. Meanwhile, Yaacob et al. (2014), who also conducted research on accounting or economics undergraduate students in Brunei, found that sharia auditing had not been comprehensively introduced to them. Accordingly, there is no significant difference between students who have studied sharia auditing and those who have not. However, students at least have some basic ideas about sharia auditing, especially regarding the role and ethical characteristics of sharia auditors.

Meanwhile, Mardiyah & Mardian (2015) conducted research on students, teaching accountants, external auditors and internal auditors. The results of his research states that there are no differences in understanding and perceptions of sharia auditing practices in

Islamic financial institutions. And they agree that if the sharia audit is developed to be even better and more qualified in the future.

Subsequent research conducted by Kiftiyah (2019) obtained results that sharia accounting students have a very positive perception of sharia auditing from the aspects of the sharia audit framework, sharia auditor qualifications, and independence of sharia auditors. Meanwhile, in the aspect of the scope of sharia auditing, students have a positive perception.

This research is a replication of Kiftiyah's (2019) research. The difference is, in previous studies taking samples of Islamic Accounting Students Faculty of Islamic Economic and Business, IAIN Surakarta who have taken the Sharia Organizational Audit course. Whereas in this study, the authors took samples from Sharia Accounting Students who took the auditing concentration and are currently sitting in Semester VI of the Faculty of Islamic Economic and Business, IAIN Pekalongan, so the initial knowledge obtained is certainly more in-depth than the sample used in previous studies. As for the items of questions in the questionnaire, they are the same as the previous research, so their validity and reliability do not need to be tested again. The formulation of the problem posed in this study is how the perceptions of sharia accounting students towards sharia auditing are seen from the aspects of the sharia audit framework, the scope of sharia auditing, sharia auditor qualifications, and independence of sharia auditors.

## **II. Literature Review**

### **2.1. Theory of Reasoned Action**

This theory intends to connect beliefs, attitudes, will and behavior. Will is the best predictor of behavior, meaning that if you want to know what someone will do, the best way is to know that person's will. A person can make judgments based on completely different reasons (not always on a whim). An important concept in this theory is the focus of attention (salience), which is to consider something important. The will is determined by subjective attitudes and norms (Jogiyanto, 2007).

Attitudes influence behavior through a researched and reasoned decision-making process. The impact is limited to three things: First, behavior is not much determined by general attitudes but by specific attitudes towards something. Second, behavior is influenced not only by attitudes but also by objective norms, namely our beliefs about what other people want us to do. Third, attitudes towards behavior and subjective norms form an intention or intention to behave in a certain way (Jogiyanto, 2007).

Intention or intention is a function of two basic determinants, namely individual attitudes towards behavior (a personal aspect) and individual perceptions of social pressure to perform or not to perform behaviors called subjective norms. In short, practice or behavior, according to the Theory of Reasoned Action, is influenced by intention, while the intention is influenced by subjective attitudes and norms (Jogiyanto, 2007).

Meanwhile, the attitude is influenced by the belief in the results of past actions. Subjective norms are influenced by beliefs in other people's opinions and motivation to comply with these opinions. In simpler terms, this theory says that a person will do an action if he views the action positively and if he believes that other people want him to do it.

## **2.2. Overview of Sharia Accounting Students**

According to the Law of the Republic of Indonesia Number 12 of 2012 concerning Higher Education, college students are those who are studying at the tertiary level. In article 13, paragraph 1, it is explained that students as members of the academic community are positioned as adults who have the awareness to develop their potential in higher education to become intellectuals, scientists, practitioners, and/or professionals.

The S1 Sharia Accounting Program is a study program that produces professional, competent, broad-minded sharia accounting undergraduates both in accounting and in the science of sharia. So that later they can become scholars who are ready to enter the world of work, students must be equipped with the knowledge, skills, and moral and character education. In addition, students also need to develop their potential in a sustainable manner, namely by providing training in conducting research or research which can later be useful as additional knowledge for other parties.

## **2.3. Overview of Sharia Audit**

In developing Islamic financial institutions, one of the important pillars is sharia compliance, which also differentiates between conventional banks and Islamic banks (Junusi, 2011). Sharia compliance is a manifestation of the fulfillment of all sharia principles in institutions that have characteristics, integrity and credibility in Islamic banks and as part of the implementation of a risk management framework for a culture of compliance in managing Islamic banking risk (Sukardi, 2012).

In connection with the urgency of sharia compliance by Islamic banks, this also has implications for the need for supervision of the implementation of this compliance. Supervision of sharia compliance is an action to ensure that sharia principles, which are the basic guidelines for sharia bank operations, have been implemented appropriately and thoroughly. Thus, it is expected that all activities carried out by Islamic banks remain compliant with sharia regulations (Mulazid, 2016).

During the time of the Prophet Muhammad SAW, the sharia supervision system in the form of sharia auditing was not widely known, but in Islamic history, it has been explained that apart from being taught about accounting, they were also educated to handle the accounting profession called "*hafazhatul amwal*" (Rusdiana & Saptaji, 2018). It aims to assist humans in worshipping Allah Almighty by ensuring that Allah's rights and other human rights are properly observed and fulfilled (Shafii et al., 2014)

Sharia audits are defined as periodic assessments carried out from time to time to provide independent assessments and objective guarantees designed to add value and increase the level of compliance with regard to the business operations of Islamic financial institutions, with the main objective of ensuring an effective and efficient internal control system. to

improve sharia compliance. Meanwhile, according to Wardayati, Muis, & Wahid (2016), sharia auditing in the Islamic financial system means the process of accumulating and evaluating evidence to determine and report the level of correspondence between the information and the criteria set to achieve the goal of compliance with sharia.

Thus, from the above definitions, it can be concluded that a sharia audit is a periodic independent assessment process by accumulating and evaluating evidence through the sharia regulatory approach, intending to ensure and report the level of sharia compliance of a sharia-based company and improve an effective and efficient internal control system, which then communicates the results to users.

### III. Methodology

In this study, the authors used a quantitative method using a questionnaire research instrument. According to Sugiyono (2015), qualitative methods are called naturalistic research methods because the research is carried out in natural conditions. The research approach uses descriptive. Descriptive research is intended to investigate circumstances, conditions, or other things mentioned, the results of which will be presented in the form of research.

The sample is a part of the target population that is carefully selected to represent that population. This research sample selection method used the saturated sampling technique. The use of this method is done by taking the entire population as a sample. The sample in this study were active students of S1 Sharia Accounting FEBI IAIN Pekalongan 6th semester who took Auditing concentration, amounting to 32 people. The following are the names of students who are both the population and the sample:

**Table 1.** Research Samples

Number	Name	Number	Name	Number	Name
1.	Ningrum Safitri	12.	Ryani Pangestuti	23.	Ika Oktaviana
2.	Rizki Fani Sabella	13.	Eva Kristiana	24.	Moh. Sofiyullah
3.	Nur Faizah	14.	Defi Priyanti	25.	Nala Hani Ulmuna
4.	Nanda Alfizahri	15.	Risma Mutiara Silvia	26.	Kiptiyah
5.	Ismi Salsabila	16.	Ayu Risma Kumala	27.	Siti Nisrochah
6.	Lutfiani Ramadhan	17.	Asna Karima	28.	Nahdiyatus Saadan
7.	Kur`aini Nur Dinia	18.	Tantri Dzikrillah	29.	Darul Anzwar
8.	Dzikri Wahyudi	19.	Dyah Mahmudah	30.	Nala Hani Ulmuna
9.	Siti Mualifah	20.	Avie Aviani	31.	Wahyu Setio
10.	M Fani Saifulah	21.	Ari Yanto	32.	Robiatul Adawiyah
11.	Khafidhin Akhmad	22.	Khalimatus Sa`diyah		

Source: Processed Data (2020)

The data used in this study consisted of primary data obtained directly from respondents through questions given by researchers submitted via google-form because the research time was during the Covid-19 pandemic. At the same time, the secondary data were obtained indirectly through journals, books, documents and other literature related to this research theme.

The variables used in this study included the perception of the sharia audit framework (X1), the perception of the scope of the sharia audit (X2), the perception of the qualifications of the sharia auditors (X3), and the perception of the independence of the sharia auditors (X4). The following is a summary of the research variables and indicators used for the questionnaire development.

**Table 2.** Operational Definition of Variables and Measurement Indicators

Variable Name	Operational Definition	Indicators	Source	Questionnaire Number
Perceptions of the Sharia Audit framework	Audit framework, namely a rule, direction, and guidelines for auditors in carrying out audit tasks, in order to produce quality audits, Accountable, comparable and used by stakeholders to make decisions.	1. Needs and the importance of a sharia audit framework	(Mardiyah & Mardian, 2015)	1-2
		2. The object of implementing sharia audits		3
		3. AAOIFI auditing standards		4
		4. Parties which is involved in sharia auditing		5
		5. Sharia audit opinion		6
Perception of Sharia Audit Scope	The scope of the audit is the scope of the audit performed by the auditor in carrying out the audit.	1. Sharia compliance aspects	(Mardiyah & Mardian, 2015)	7
		2. Aspects of financial statement audits		8-9
		3. Operational aspects of Islamic financial institutions		10
		4. Aspects of organizational and management structure		11
		5. Aspects of technology and information systems		12
Perceptions of Sharia Auditor Qualifications	In sharia auditing, it is necessary to qualify for sharia auditors, namely the need to have	1. Having knowledge	(Minarni, 2013)	13
		2. Having skills		14
		3. Has other characteristics		15
		4. Has SAS certification		

	competent human resources with accounting/auditing skills and sharia literacy.			16
Perceptions of the Independence of the Sharia Auditor	Sharia auditor independence is an attitude that must be possessed by sharia auditors so that they are not dependent or tied to the company where they work or the company being audited.	1. Auditors must be independent 2. There is a special separation of duties for internal auditors 3. The obligation to comply with the principles of the Muslim Accountants Code of Ethics	(Harahap, 2002)	17  18

Source: Data Processed (2020)

The data used in this study were obtained through a field survey using a questionnaire that was submitted directly to the respondents. To measure the respondent's opinion, a five-point Likert scale was used, with the following details:

1 = Strongly Disagree (STS)

2 = Disagree (TS)

3 = Neutral (N)

4 = Agree (S)

5 = Strongly Agree (SS)

The answer for each instrument item that uses a Likert scale has a gradient from very positive to very negative. To determine this value, it is necessary to first calculate the percentage value obtained (Abidin & Purbawanto, 2015). This can be seen in the following table:

**Table 3.** Percentage of Questionnaire Responses

Criteria	Percentage
Very positive	84% < nilai ≤ 100 %
Positive	68 % < nilai ≤ 84 %
Usual	52 % < nilai ≤ 68 %
Negative	36 % < nilai ≤ 52 %
Very negative	0% < nilai ≤ 36 %

Source: Processed Data (2020)

## IV. Results and Analysis

### 4.1. Perceptions of Sharia Accounting Students on the Sharia Audit Framework

In carrying out sharia audits, it is necessary to have a framework that is useful to support



the implementation of sharia audits in companies. However, according to research conducted by Kasim (2009), the sharia audit framework is still inadequate, so it is necessary to find the right framework for sharia auditing. Based on the calculation results, student perceptions seen from the point of view of the Sharia Audit Framework can be seen in the following table:

**Table 5.** Student Perceptions from a Sharia Audit Framework Point of View

Question Number	Mean	Score	Perception	Total Score	Conclusion of Perception
1	4,34	86,88	Very positive		
2	4,38	88,13	Very positive		
3	4,25	83,17	Positive		
4	4,00	73,67	Positive	79,40	Positive
5	4,22	81,95	Positive		
6	3,69	62,61	Usual		

Source: Processed Data (2020)

Based on the table above, it can be seen that the first and second question items, with a value of 86.88% and 88.13%. This shows that the respondents have a very positive perception of the statement that Islamic financial institutions or sharia-based businesses are very important to implement sharia auditing. And to support the implementation of sharia audits, a sharia audit framework is needed that is different from conventional audits and can cover everything needed in the implementation of sharia audits.

In the third question item, with a value of 83.17%. This shows that the respondents have a positive perception of the statement that the object of implementing sharia audits is not only limited to Islamic banks but also has to be broader, namely: non-bank Islamic financial institutions and companies that have implemented sharia principles.

Furthermore, regarding the fourth question item regarding the standards used in sharia auditing, in reality, there is no adequate sharia audit framework. However, apart from using the Sharia PSAK, with a value of 73.67%, it shows that the respondents have a positive perception of the statement that, for the time being, the implementation of sharia audits must use the guidelines from the AAOIFI standard, which includes rules or guidelines regarding accounting or auditing that has been adjusted to Islamic sharia.

The fifth question item focused on the parties involved in the implementation of sharia audits, including SSB, internal auditors, and external auditors, with a value of 81.95%, indicating that the respondents have a positive perception. As explained by (Minarni, 2013), the sharia audit activity in Islamic financial institutions consists of three layers: (a) the first is that the internal auditors conduct tests on the financial statements of Islamic financial institutions; (b) second, the external auditor conducts tests on the results of the internal auditor's performance; and (b) third, namely SAS certified external auditors to conduct audits and ensure that the products and transactions of sharia financial institutions are in

accordance with sharia principles and rules. Meanwhile, the duties of DPS are to carry out sharia supervision and inspection outside the aspects of sharia financial reports.

Then finally, the sixth question item related to the sharia audit framework, namely regarding the opinion generated from the sharia audit, with a value of 62.61%, has the usual perception that the sharia audit opinion does not only reveal the fairness or not of the financial statements. Audited companies, but also includes sharia compliance. Thus, the opinion generated from the sharia audit must also be different from the opinion generated from a conventional audit which is only limited to whether the financial statements are fair.

In general, the fact is that currently, sharia auditing does not yet have a specific framework in accordance with adequate principles, but from the results of this study, respondents who come from students have a positive perception if the framework is made specifically for sharia auditing which can be seen from the total average value was 79.40%. And for the time being, at least there are sufficient guidelines to accommodate the implementation of sharia audits, namely the existence of the IAI Islamic PSAK standard and the AAOIFI standard. As for DPS, currently, it only uses BI guidelines, Bank Indonesia Circular Letters and Fatwa from the DSN-MUI institution.

#### 4.2. Perceptions of Sharia Accounting Students on the Scope of Sharia Audit

The audit scope is the scope of the audit carried out by the auditor in carrying out the audit (Harahap, 2002). In recent years, Islamic auditing has begun to develop rapidly along with the development of Islamic financial institutions. Sharia auditing is different from conventional auditing because there are aspects of relevance or Islamic sharia which become the main basis for implementing sharia audits. However, according to research by Kasim (2009), there is still a gap in sharia auditing between what is expected and what has been implemented today. This is due to a lack of expertise, specifications and definitions within the scope of sharia auditing. Based on the calculation results, student perceptions seen from the perspective of the Scope of Sharia Audit can be seen in the following table:

**Table 6.** Student Perceptions from the Scope of View of Sharia Audit

Question Number	Mean	Score	Perception	Total Score	Conclusion of Perception
7	3,94	71,38	Positive		
8	3,94	71,38	Positive		
9	4,06	75,99	Positive		
10	4,22	81,95	Positive	72,48	Positive
11	4,00	73,67	Positive		
12	3,63	60,50	Usual		

Source: Processed Data (2020)

Based on the table, from the sixth to eleventh question items, it can be seen that the value of the seventh question item is 71.38%, the eighth item is 71.38%, the ninth item is 75.99%, the tenth item is 81.95%, and in the eleventh item as much as 73.67% which means positive

perception. At the same time, the twelfth item is 60.50% which means ordinary perception. Overall, the average percentage value of respondents' answers is 72.48. This shows that most respondents agree and have a positive perception of the statement that the scope of sharia auditing must be wider than the scope of conventional audits, which is limited to financial statement audits only. However, the scope of the sharia audit must also cover aspects of sharia compliance, ISR and CSR aspects, operational aspects of Islamic financial institutions, aspects of organizational structure and management, and aspects of technology and information systems. As in the research conducted by Mardiyah & Mardian (2015), the scope of the sharia audit, which includes the aspects above, is currently running quite as expected. So, with this research with respondents who come from among students as candidates for the workforce of sharia auditors, it means that they are also supportive if the scope of sharia auditing is further developed and can be carried out comprehensively.

#### 4.3. Perceptions of Sharia Accounting Students on Sharia Auditor Qualifications

In carrying out sharia audits, the parties involved must also meet the predetermined qualifications. One aspect that should not be ignored in the application of sharia auditing is the need to have competent human resources with accounting/auditing skills and Islamic literacy (Shafii et al., 2014). However, according to research results from Kasim (2009), the fact is that the auditors who have both qualifications are still few compared to auditors who do not have these two qualifications. Based on the calculation results, student perceptions seen from the point of view of Sharia Auditor Qualification can be seen in the following table:

**Table 7.** Student Perceptions from a Sharia Auditor Qualification Point of View

Question Number	Mean	Score	Perception	Total Score	Conclusion of Perception
13	4,31	85,63	Very positive	81,98	Positive
14	4,41	89,39	Very positive		
15	4,38	88,13	Very positive		
16	3,75	64,75	Usual		

Source: Processed Data (2020)

Based on the table above, from the thirteenth to sixteenth question items, it can be seen that the value of the thirteenth item is 85.63%, the fourteenth item is 89.39%, the fifteenth item is 88.13%, the sixteenth item is 64.75%. Overall, the average percentage value of respondents' answers is 81.98%. This shows that the respondents agree and agree and have a positive perception of the statement that a sharia auditor must meet the qualifications as a sharia auditor, which include knowledge, skills, and special characteristics that are added value for auditors, and must be SAS certified (Sharia Accountant Certification).

As in Circular Letter Number 7/57/DPbS issued by Bank Indonesia dated December 22, 2015, it is explained that parties that can audit banks that carry out business activities based on sharia principles are only public accountants with certificates of education or training in

the field of Islamic banking. Likewise, DPS is based on Bank Indonesia Regulation Number 11/3/Pbi/2009 concerning Islamic Commercial Banks, the minimum competence that must be possessed by DPS is at least having knowledge and expertise in the field of sharia such as fiqh muamalah and knowledge in banking and/or finance in general.

This means that it also supports research conducted by Mardiyah & Mardian (2015) and Kasim (2009), which states that sharia auditors must meet the above qualifications and must be sharia certified. Because in current practice, there are still few auditors with sharia audit expertise compared to auditors who do not have sharia audit expertise. In addition, the role between internal auditors and DPS has not been able to synergize optimally.

#### 4.4. Perceptions of Sharia Accounting Students on Sharia Auditor Independence

In addition to being required to qualify as a sharia auditor, an auditor is also required to be independent of the client or company where he works because the main role of a sharia auditor is to maintain or supervise sharia compliance with Islamic financial institutions. And the trust of stakeholders in auditors also depends on this. In their research, Kasim (2009) on the independence of sharia auditors explained that in the practice of sharia auditors, a large dependence on internal people such as the management of sharia units is placed to carry out sharia audits in Islamic financial institutions. It happens because there is no clear separation of duties. Based on the calculation results, student perceptions seen from the standpoint of the Independence of the Sharia Audit Qualification can be seen in the following table:

**Table 8.** Student Perceptions from a Sharia Auditor Independence Point of View

Question Number	Mean	Score	Perception	Total Score	Conclusion of Perception
17	4,47	91,95	Very positive		
18	4,44	90,67	Very positive	92,82	Very positive
19	4,56	95,85	Very positive		

Source: Processed Data (2020)

Based on the table above, it can be seen that in the seventeenth to nineteenth question items, the value of the seventeenth item is 91.95%, the eighteenth item is 90.67%, and the nineteenth item is 95.85%. And overall, the percentage value is as much as 92.82%. This shows that the respondents agree and have a very positive perception of the statement that sharia auditors must be able to provide benefits to the community by being independent of the organization or institution they work for and must comply with all the rules set out in the Muslim Accountants Code of Ethics. This supports the research conducted by Kasim (2009) that Islamic auditors, apart from having qualifications as sharia auditors, must also be able to act independently. This is due to the fact that, in reality, many auditors and SSB have not been able to be fully independent of the company. In addition, there is no clear separation of duties for SSB as executor of fatwa and also as an implementer of sharia audits. Thus, from the results of this study and from the results of previous research, it is hoped that in the future, problems related to the independence of sharia auditors must be

addressed immediately. One of them is by requiring sharia auditors to comply with the regulations set out in the Muslim Accountants Code of Ethics. In addition, they must also be subject to strict sanctions if they commit violations or misappropriations because the responsibility of this sharia audit task is not only to the company and is world-oriented but also to the community and also to Allah SWT and is oriented towards achieving happiness in the world and in the hereafter.

## **V. Conclusion and Recommendation**

### **5.1. Conclusion**

Sharia accounting students have a positive perception of sharia auditing from the aspect of the sharia audit framework. This can be seen from the total percentage value of the respondents' answers, namely as much as 79.40%. From this value, some of the respondents agreed that a specific framework for sharia auditing is important to develop and must be different from conventional audit frameworks.

Sharia accounting students have a positive perception of sharia auditing from the aspect of the scope of the sharia audit. This can be seen from the total percentage value of the respondents' answers, 72.48%. From this value, it shows that most respondents agree that the scope of the sharia audit needs to be expanded again, not only limited to auditing financial statements as in conventional audits.

Sharia accounting students have a positive perception of sharia auditing from the aspect of sharia auditor qualifications. It can be seen that the total percentage value of the respondents' answers was 81.98%. This shows that most of them agree that it is important for sharia auditors to have predetermined qualifications and must be SAS certified.

Sharia accounting students have very positive perceptions of sharia auditing from the aspect of the independence of sharia auditors. This can be seen from the total percentage value of the respondents' answers of 92.82%. This shows that most of them agree that the independent attitude of the auditor to the company or the client is very important to do, and the auditor is obliged to comply with the rules set out in the Muslim Accountant Code of Ethics.

### **5.2. Recommendation**

Further research should be carried out with a wider scope of research, not only limited to Islamic Accounting Students at IAIN Pekalongan so that the results can be generalized in general. The research sample should also be expanded, not only for students but also including lecturers, auditors, DPS, and other parties who are involved and have an interest in the implementation of sharia audits. It is necessary to do more research related to the implementation of sharia financial audits by adding other factors that may be the latest issues in the implementation of sharia auditing in Islamic financial institutions.

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