

Sharia Audit Model for Islamic Philanthropic Institutions in Supporting the Achievement of Sustainable Development Goals (SDGs)

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ABSTRACT

This study examines sharia auditing practices in digital waqf and waqf for Islamic tourism, focusing on planning, execution, and reporting stages while analyzing differences in perceptions between academics and practitioners. A mixed methods design was employed. The qualitative approach involved sharia auditors, nazhir, and other stakeholders selected through purposive sampling with at least three years of experience; data were collected via in-depth interviews and document analysis, then analyzed thematically. The quantitative approach included academics in Islamic accounting and economics as well as practitioners working as auditors and waqf managers, selected through stratified sampling; data were collected using Likert scale questionnaires and analyzed with an independent sample t-test to identify significant differences between groups. The study aims to provide theoretical contributions to sharia audit development and practical benefits for improving accountability and transparency in Islamic philanthropic institutions. Key recommendations include strengthening auditor competence, standardizing practical audit guidelines, and leveraging digital technologies to support professional, accountable, and sharia-compliant auditing.

Keywords: sharia audit; digital waqf; Islamic tourism; mixed methods; accountability

INTRODUCTION

The increasing demand for transparency and accountability in financial governance has strengthened the importance of auditing as an independent mechanism to ensure the reliability and fairness of financial statements, especially in contexts where the separation of ownership and management creates agency problems, moral hazard, and conflicts of interest (Qutainah et al., 2020; Maysyaroh et al., 2024). In Sharia-based financial institutions and philanthropic organizations, auditing extends beyond conventional financial examination to include compliance with Islamic principles, giving sharia audit a dual role in evaluating both financial accuracy and sharia conformity (Tuzzahroh & Laela, 2022). This role is particularly crucial in zakat, waqf, and other Islamic philanthropic institutions, yet its implementation in Indonesia remains constrained by the absence of an integrated audit framework, weak standardization, limited auditor competence, insufficient regulatory oversight, low adoption by public accounting firms, and the continuing scarcity of technical guidance and academic support in both accounting and fiqh muamalah (Baehaqi & Suyanto, 2019; Ratu & Meiriasari, 2021; SARI & Suryanto, 2024; Tobing et al., 2021; Ashraf et al., 2022; Faozan, 2014; Umiyati et al., 2023). Theoretically, this study is grounded in Sharia Enterprise Theory (SET), which views economic activity as a form of worship and accountability to Allah SWT, where humans act as khalifah entrusted to manage resources with justice, honesty, trustworthiness, and social responsibility (Pratiwi et al., 2024; Berlian & Awaluddin, 2022). From this perspective, auditing is not only a horizontal accountability mechanism to stakeholders but also a vertical accountability mechanism to Allah, so that it must incorporate ethical and spiritual dimensions beyond technical verification (Triyuwono, 2001). Although previous studies show that Islamic auditing supports governance, sharia compliance, and the reduction of non-compliance risk, much of the existing literature still focuses on technical, structural, and supervisory issues without fully integrating the spiritual and ethical dimensions central to SET, including the role of the Sharia Supervisory Board in relation to divine accountability (Misbah et al., 2022; Violita & Handarbeni, 2019; Pravitasari, 2019; Fatmawati & Usnan, 2018; Nugraha et al., 2023; Abdul Aziz et al., 2022; Suhma & Afif, 2022; Kholisah et al., 2024; Rachman et al., 2023). Therefore, this study seeks to develop a more holistic sharia audit model for Islamic philanthropic institutions, particularly in digital waqf and Islamic tourism, by examining the planning, implementation, and reporting stages and comparing the perspectives of academics and practitioners so that sharia auditing can function as both a professional and spiritual instrument of accountability.

METHOD

This study employs a mixed-method approach combining qualitative and quantitative designs. The qualitative phase seeks to explore in depth the practice of sharia auditing in digital waqf and Islamic tourism

through indepth interviews with sharia auditors, waqf managers, and relevant experts, supported by documentation review of audit reports, sharia audit SOPs, and policies related to digital waqf and Islamic tourism management. The qualitative data are analyzed using thematic analysis, which involves data reduction, narrative and thematic presentation, and conclusion drawing and verification based on interview and documentation findings.

The quantitative phase aims to measure and analyze differences in perceptions between academics and practitioners regarding sharia auditing in digital waqf and Islamic tourism. Data are collected through a closed-ended questionnaire using a Likert scale of 1–5 to assess various aspects of sharia auditing practices. The data are then analyzed using the Mann–Whitney Test to identify whether significant perceptual differences exist between the two groups, with statistical processing conducted using SPSS to ensure valid and reliable results.

RESULTS AND DISCUSSION

1. Qualitative Approach

This discussion highlights both the actual condition of sharia audit practices in the field and the conceptual effort to develop a sustainable model for Islamic philanthropic institutions. In this context, sharia audit functions not only as a technical control mechanism, but also as a spiritual instrument to preserve trust, transparency, and social accountability while ensuring that institutional activities remain aligned with sharia principles and maqashid al-sharia values, including justice, benefit, and the avoidance of riba, gharar, and maysir (Nuryanti et al., 2025). Drawing on qualitative evidence from in-depth interviews and questionnaires involving institutional managers, sharia auditors, and academics, and supported by literature such as Sharia Enterprise Theory (Triyuwono, 2001), Fraud Triangle Theory, and the COSO-based internal control framework, the study identifies recurring challenges, particularly limited auditor competence in muamalah fiqh, the absence of standardized sharia audit guidelines, and weak integration between the Sharia Supervisory Board and internal audit functions (Kholisah et al., 2024). At the same time, the findings show growing awareness among managers that sharia auditing should be understood not merely as an administrative obligation, but as a form of moral guidance and spiritual reflection capable of improving intentions, governance systems, and the blessing of public fund management. On that basis, the study formulates three interrelated sharia audit models covering planning, implementation, and reporting, which together form a comprehensive audit system rooted in justice, trust, transparency, accountability, and spiritual responsibility.

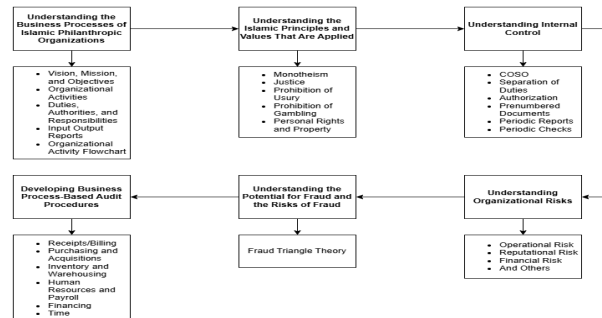


Figure 1. Sharia Audit Model in the Planning Stage for Islamic Philanthropic Institutions

The sharia audit planning stage serves as the conceptual and operational foundation of the entire audit process by ensuring that audit activities begin with a deep understanding of the institution's vision, mission, and strategy, all of which must reflect the value of tauhid that positions humans as khalifah and servants of Allah (Triyuwono, 2001). In this model, Sharia Enterprise Theory (SET) becomes the philosophical basis, emphasizing that accountability is not only horizontal to stakeholders but also vertical to Allah SWT as the ultimate owner of all resources (Berlian & Awaluddin, 2022). Accordingly, auditors must first understand the institution's spiritual dimension before determining the audit scope and identifying sharia risks. Operationally, this stage includes setting audit objectives, identifying high-risk areas, evaluating internal control systems, and preparing sharia audit programs, with internal control assessment adapting the COSO Framework to include compliance with Islamic principles and risk analysis drawing on a sharia-modified Fraud Triangle Theory to assess pressure, opportunity, and rationalization in relation to possible sharia violations. Effective planning must also produce a measurable audit program grounded in honesty and professionalism (Fatmawati & Usnan, 2018), while involving active consultation with the Sharia Supervisory Board (DPS) to ensure alignment with DSN-MUI fatwas and Sharia PSAK (Wardayati & Al Wahid, 2016). Thus, this stage functions not only as an audit roadmap but also as a process of aligning the auditor's intention so that the audit becomes both a professional responsibility and an act of worship.

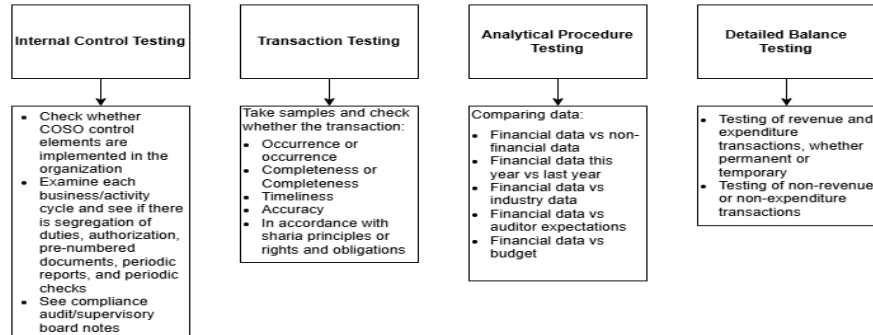


Figure 2. Sharia Audit Model at the Implementation Stage for Islamic Philanthropic Institutions

The implementation stage is the core of sharia audit because it is the phase in which auditors collect evidence, assess compliance, and test whether institutional practices are consistent with sharia principles and audit standards. This model requires four main forms of testing: internal control testing, transaction testing, analytical procedures, and detailed balance testing. Internal control testing examines the effectiveness of systems and procedures, including segregation of duties, transaction authorization, and adequate documentation, to ensure reliability, fairness, and sharia compliance within the organizational structure (Fatmawati & Usnan, 2018; Wardayati & Al Wahid, 2016). Transaction testing verifies the validity of contracts and the sources of funds so that transactions are recorded correctly, completely, accurately, on time, and in accordance with sharia principles. Analytical procedures compare financial and non-financial data across periods and with similar institutions to assess not only the reasonableness of figures but also the alignment of financial performance with sharia values, institutional targets, and expected social impact, thereby reinforcing sharia auditing as an instrument of accountability, transparency, and good governance in supporting the SDGs. Meanwhile, detailed balance testing evaluates the accuracy of restricted and unrestricted funds through examination of income and expenditure classifications, external confirmation, reconciliation, and analysis, providing stronger assurance regarding the fairness of financial statements and the trustworthy, sharia-compliant, and socially oriented management of ummah funds. Overall, this model emphasizes the integration of technical competence and spiritual sensitivity, requiring auditors to assess transactions not only from the perspective of administrative compliance but also in relation to intention, benefit, and social impact, in line with the view that sharia auditing in philanthropic institutions must ensure that all activities generate benefit for society (Nuryanti et al., 2025) and strengthen the broader ethical purpose of audit implementation (Tajuddin, 2024).

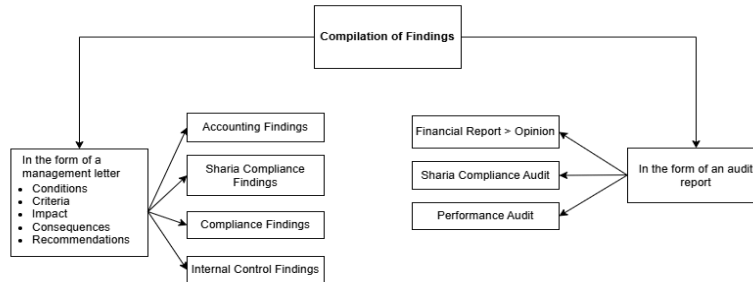


Figure 3. Sharia Audit Model at the Reporting Stage for Islamic Philanthropic Institutions

The reporting stage represents the final phase and highest point of accountability in the sharia audit process, where reports must be prepared transparently, objectively, and fairly by presenting not only financial conditions but also evaluations of sharia compliance and institutional social responsibility (Riyani et al., 2019). In this model, reporting consists of two main forms: the Management Letter as an internal document containing audit findings such as control weaknesses, sharia violations, and policy inconsistencies with Islamic principles, and the Formal Sharia Audit Report as an external report addressed to the public and stakeholders, containing the auditor's opinion on the fairness of financial statements, the effectiveness of public fund management, and compliance with DSN-MUI fatwas and AAOIFI standards. To maintain institutional credibility, each finding must be supported by a clear sharia legal basis and accompanied by operationally measurable corrective recommendations. In Islamic philanthropic institutions, such transparent reporting not only strengthens public

trust but also reflects moral responsibility to Allah SWT. More broadly, this reporting model confirms that sharia auditing is an integrated oversight mechanism that combines technical, social, and spiritual dimensions, with the ultimate aim of ensuring formal compliance, preserving trust, supporting institutional sustainability, and serving as a practical reference for regulators, internal auditors, and Sharia Supervisory Boards in developing audit guidelines aligned with maqashid al-syariah and the Sustainable Development Goals (SDGs).

2. Quantitative Approach

Table 1. Correlations between Variables

	Response results
MannWhitney U	82.000
Wilcoxon W	292.000
Z	.800
Asymp. Sig. (2tailed)	.424
Exact Sig. [2*(1tailed Sig.)]	.448 ^a

a. Grouping Variable: Akademisi/Praktisi

b. Not corrected for ties.





Based on Table 1, this study finds no significant difference between the perceptions of academics and practitioners regarding sharia audit practices, as shown by asymptotic and exact p-values of 0.424 and 0.448, both exceeding the 0.05 significance level. This indicates that both groups, despite their different backgrounds, share a relatively similar view of the systemic weaknesses of sharia auditing in Indonesia, particularly the dominance of technical-financial aspects over the spiritual-ethical dimension. These findings are consistent with Tobing et al. (2021), who report that only 17.54% of public accounting firms in Indonesia apply a sharia-based audit approach, and with Ratu and Meiriasari (2021), who highlight Indonesia's lag behind Malaysia and Brunei Darussalam due to weak standardization and limited auditor competence. At the same time, the results reinforce criticism of previous studies, such as Abdul Aziz et al. (2022) and Suhma and Afif (2022), which tend to focus on structural and governance aspects while neglecting vertical accountability to Allah SWT as the core distinction between sharia and conventional auditing.

From the perspective of Sharia Enterprise Theory, sharia auditing should not merely function as a transaction verification tool, but as a manifestation of khalifah, in which humans uphold trust through justice ('adl), honesty (siddiq), and social responsibility (maslahah) (Berlian & Awaluddin, 2022; Pratiwi et al., 2024). The absence of perceptual differences between academics and practitioners therefore suggests that this reductionist paradigm is deeply rooted in both groups, driven by limited technical guidance and insufficient academic curriculum (Faozan, 2014). Rather than being seen as a weakness, these findings provide a strong foundation for developing a holistic sharia audit model that integrates spiritual-ethical values into the planning, implementation, and reporting stages. Such integration is essential not only theoretically, but also practically, to rebuild public trust through both horizontal and vertical accountability (Umiyati et al., 2023). Accordingly, this study underlines the need for collaboration among academics, practitioners, and regulators to formulate SET-based sharia audit standards, strengthen education and auditor training, and ensure that sharia auditing remains a meaningful mechanism of dual accountability rather than merely an imperfect extension of conventional audit practice.

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