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BRIDGING THE GAP IN SHARIA COMPLIANCE: EVIDENCE FROM ISLAMIC BANKING GOVERNANCE, HUMAN CAPITAL, AND INTERNAL CONTROL SYSTEMS

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ABSTRACT
This study aims to examine the effect of the Sharia Supervisory Board (SSB), human resource (HR) competence, and internal control systems on sharia compliance in Islamic banking by developing an integrated governance model that explains their collective contribution to compliance with Islamic principles. A quantitative explanatory research design was employed, with data collected from 100 employees of Islamic banks in the Pasuruan region and surrounding areas using structured questionnaires. The data were analyzed using multiple linear regression with SPSS, including classical assumption tests, t-test, F-test, and coefficient of determination (R^2). The results show that the SSB, HR competence, and internal control systems have positive and significant effects on sharia compliance, both partially and simultaneously, with the internal control system identified as the most dominant factor. However, the model demonstrates moderate explanatory power, indicating the presence of other contextual factors influencing compliance. The study is limited by its regional scope and cross-sectional design, which may restrict generalizability and the ability to capture dynamic changes over time. Practically, the findings suggest that Islamic banks should strengthen internal control systems, improve communication between the SSB and management, and enhance practical-based HR development to improve compliance in daily operations. This study contributes to the literature by integrating governance, human capital, and control system perspectives into a single empirical model to explain sharia compliance in an emerging market context.
Keywords : *Sharia Compliance; Islamic Banking; Sharia Supervisory Board; Human Resource Competence; Internal Control System.*

ABSTRAK
Studi ini bertujuan untuk menguji pengaruh Dewa Pengawas Syariah (SSB), kompetensi sumber daya manusia (SDM), dan sistem pengendalian internal terhadap kepatuhan syariah di perbankan Islam dengan mengembangkan model tata kelola terintegrasi yang menjelaskan kontribusi kolektif mereka terhadap kepatuhan terhadap prinsip-prinsip Islam. Desain penelitian kuantitatif eksploratif digunakan, dengan data dikumpulkan dari 100 karyawan bank Islam di wilayah Pasuruan dan sekitarnya menggunakan kuesioner terstruktur. Data dianalisis menggunakan regresi linier berganda dengan SPSS, termasuk uji asumsi klasik, uji t, uji F, dan koefisien determinasi (R^2). Hasil menunjukkan bahwa SSB, kompetensi SDM, dan sistem pengendalian internal memiliki pengaruh positif dan signifikan terhadap kepatuhan syariah, baik sebagian maupun simultan, dengan sistem pengendalian internal diidentifikasi sebagai faktor yang paling dominan. Namun, model tersebut menunjukkan daya penjelas yang moderat, menunjukkan adanya faktor kontekstual lain yang memengaruhi kepatuhan. Studi ini dibatasi oleh cakupan regional dan desain lintas sektoral, yang dapat membatasi generalisasi dan kemampuan untuk menangkap perubahan dinamis dari waktu ke waktu. Secara praktis, temuan ini menunjukkan bahwa bank syariah harus memperkuat sistem pengendalian internal, meningkatkan komunikasi antara SSB dan manajemen, serta meningkatkan pengembangan SDM berbasis praktik untuk meningkatkan kepatuhan dalam operasional sehari-hari. Studi ini berkontribusi pada literatur dengan mengintegrasikan perspektif tata kelola, modal manusia, dan sistem pengendalian ke dalam satu model empiris untuk menjelaskan kepatuhan syariah dalam konteks pasar negara berkembang.
Kata kunci: *Kepatuhan Syariah; Perbankan Syariah; Badan Pengawas Syariah; Kompetensi Sumber Daya Manusia; Sistem Pengendalian Internal*

INTRODUCTION

The development of the Islamic banking industry over the past few decades has positioned sharia compliance as a fundamental element that distinguishes Islamic banks from conventional financial institutions (Nurjannah et al., 2020). Unlike conventional banks, which primarily focus on profitability, Islamic banks are required to conduct all operational activities in accordance with sharia principles, including the prohibition of riba (interest), *gharar* (uncertainty), and *maysir* (gambling) (Afdal & Agustin, 2023). Therefore, sharia compliance is not merely viewed as a regulatory obligation but also as a representation of ethical legitimacy, institutional credibility, and stakeholder trust (Alifiyah & Adiwijaya, 2025). In a global context, recent studies indicate that maintaining consistent sharia compliance remains a major challenge, particularly in developing countries where governance systems are not yet fully mature (Pranoto Effendi & Addys Aldizar, 2025; Syarvina & Anggraini, 2024).

Although the Islamic banking industry has demonstrated significant growth, there are indications of a gap between institutional expansion and the quality of sharia compliance (Oktaviani et al., 2025). In Indonesia, the Islamic banking sector has experienced steady growth in terms of assets, financing, and third-party funds (Ramadhani & Purwanto, 2025). However, this growth has not always been accompanied by improvements in the quality of sharia compliance (Hanafi et al., 2026). Reports from the Financial Services Authority indicate that despite consistent asset growth over the past year, findings from sharia compliance audits remain relatively significant (Dhea Rizqi Karisma & Lina Nugraha Rani, 2023). This suggests that the risk of sharia non-compliance continues to be a strategic issue requiring serious attention (A. U. Muhammad & Yusoff, 2023).

This phenomenon reflects structural issues within the governance mechanisms of Islamic banking. Conceptually, sharia compliance is not only determined by the existence of regulations but also by the effectiveness of internal organizational mechanisms (Ghozali et al., 2024). In this regard, at least three key factors play a crucial role: the role of the Sharia Supervisory Board (SSB) (Anis. et al., 2022), human resource (HR) competence (Muslima et al., 2019), and internal control systems (Anggraini & Sadewa, 2024). These three factors represent the main dimensions of sharia governance, namely governance (Sehen Issa et al., 2022), organizational capability (Khue Ngo et al., 2024), and control mechanisms (Rasulo, 2025).

From a theoretical perspective, the relationship between these three factors and sharia compliance can be explained through the integration of several approaches. First, Islamic corporate governance theory emphasizes the importance of the SSB's role as an independent supervisory mechanism to ensure that bank activities comply with sharia principles (Rahmawati et al., 2026). Second, the Resource-Based View (RBV) perspective considers HR competence as a strategic resource that determines the success of implementing sharia compliance (Donnellan & Rutledge, 2019). Third, internal control theory particularly within the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) explains that an effective control system can mitigate risks and ensure compliance with policies and regulations, including sharia principles (Micheal, 2025).

However, empirical research on the determinants of sharia compliance still shows inconsistent findings (Ghozali et al., 2024; R. Muhammad et al., 2021; Widyastuti et al., 2020). Several studies find that the role of the SSB has a significant effect on sharia compliance, particularly in enhancing oversight quality and transparency (Hernowo & Aufa, 2021; Intia & Azizah, 2021). On the other hand, some studies suggest that the effectiveness of the SSB depends heavily on its competence and independence, resulting in inconsistent effects across different contexts (Izzatika & Lubis, 2019; Sulthana & Kurniawati, 2025). Other research highlights that HR competence is a key factor in minimizing the risk of non-compliant contracts, yet there remains a gap between formal certification and practical implementation capabilities (Pratiwi et al., 2020). Meanwhile, internal control systems have been shown to support compliance, but their effectiveness largely depends on the level of integration with the overall sharia governance system (Rama, 2015).

Based on this review, several research gaps emerge as important foundations for this study. First, there is an integrative gap (fragmentation gap), as most previous studies have examined the role of the SSB (Izzatika & Lubis, 2019; Sulthana & Kurniawati, 2025), HR competence (Muslima et al., 2019), and internal control systems separately (Rama, 2015), thus failing to provide a comprehensive understanding of how these factors interact in determining sharia compliance. Second, there is a contextual gap, as most studies have been conducted in the Middle East and Gulf Cooperation Council (GCC) countries (Shaw, 2016), while the Indonesian context with its distinct regulatory and cultural characteristics remains underexplored (Siregar et al., 2023). Third, there is a methodological gap, as prior research tends to adopt partial approaches and rarely examines the simultaneous effects of these variables within a single empirical model (Kurniawan Prayitno, 2025). Fourth, there is a temporal gap, referring to the limited number of studies using recent data that reflect post-2024 industry dynamics (Sulistianingsih & Martono, 2024).

Considering these gaps, this study aims to develop a comprehensive empirical model to explain the determinants of sharia compliance in Islamic banks. Specifically, it examines the direct effects of the SSB's role, HR competence, and internal control systems on sharia compliance, both partially and simultaneously. The model is designed to capture direct causal relationships among variables as formulated within a linear regression framework.

The main contributions of this study lie in three aspects. First, it offers an integrative approach by combining perspectives of sharia governance, resource capability, and control systems into a unified analytical framework. Second, it provides contextual empirical evidence from Indonesia, which remains underrepresented in the global Islamic banking literature. Third, it presents a contemporary empirical context that reflects the current condition of the Islamic banking industry in addressing compliance challenges in the modern era. Therefore, this study is expected not only to contribute theoretically to the development of Islamic banking and sharia governance literature but also to offer practical implications for regulators, bank management, and stakeholders in formulating more effective and sustainable strategies to strengthen sharia compliance.

Sharia compliance is a core concept in Islamic banking operations, referring to the extent to which all activities of financial institutions conform to Islamic legal principles (Setyowati, 2017). This compliance encompasses various aspects, ranging from product design and contract execution to reporting systems and internal supervision mechanisms (Putri Aprilya Rahmawati & Fauzatul Laily Nisa, 2024). From a governance perspective, sharia compliance is not merely normative but also operational and strategic, as it is directly linked to reputation, customer trust, and institutional sustainability (Mei santi & Reorycha Risma Putri, 2025).

Conceptually, sharia compliance is often associated with the Islamic corporate governance framework, which positions adherence to sharia principles as an integral part of corporate governance systems (Gustanto et al., 2025). In this context, compliance is not only measured by the absence of violations (absence of non-compliance) but also by the degree to which sharia values are internalized within organizational business processes (Iskandar et al., 2021). Therefore, the measurement of sharia compliance typically involves indicators such as contract conformity, product transparency, adherence to fatwas, and the effectiveness of sharia supervision.

From an Islamic perspective, this obligation of compliance has a strong normative foundation in the Qur'an, such as in Surah Al-Baqarah (2:208), which commands Muslims to embrace Islam comprehensively (kaffah), and Surah Al-Maidah (5:1), which emphasizes the importance of fulfilling contracts. Additionally, Surah An-Nisa (4:58) highlights the principles of trust (amanah) and accountability in all transactions. These principles serve as the primary foundation for ensuring that all Islamic banking activities are free from elements of riba, gharar, and maysir (Ismail et al., 2024).

Empirically, Pohan et al., (2025) demonstrate that sharia compliance constitutes a primary source of legitimacy within the Islamic financial system. Furthermore, Habib Ahmed argues that failure to maintain sharia compliance may lead to significant reputational risks. Meanwhile, Fadilah et al., (2025) emphasize that a high level of sharia compliance enhances public trust and contributes to the stability of the Islamic banking industry.

The Sharia Supervisory Board (Dewan Pengawas Syariah/SSB) is an independent body within the structure of Islamic banking tasked with ensuring that all operational activities comply with sharia principles (Marwa et al., 2023). The SSB performs key functions as a supervisory authority, advisor, and evaluator of policies and products developed by management (Adinugroho et al., 2023). Within the Islamic corporate governance perspective, the SSB serves as an external control mechanism that bridges the interests of management with adherence to sharia principles (Ridwan & Mayapada, 2022). Its existence can also be explained through agency theory, where the SSB acts as a monitoring body to minimize potential conflicts of interest between management (agents) and stakeholders (principals), particularly in ensuring sharia compliance (Media Kusumawardani et al., 2025).

Normatively, the role of the SSB aligns with the Islamic concept of hisbah, which refers to a supervisory mechanism aimed at promoting good (amar ma'ruf) and preventing wrongdoing (nahi munkar) (Nurhasanah, 2021). This is reflected in Surah Ali Imran (3:104) and Surah At-Taubah (9:71), which emphasize the importance of monitoring behavior that deviates from sharia principles. Therefore, the SSB not only functions administratively but also carries moral and religious dimensions in safeguarding the integrity of Islamic financial institutions (Ismail et al., 2024).

The effectiveness of the SSB is influenced by several factors, including independence, scholarly competence (particularly in fiqh muamalah and finance), meeting frequency, and the quality of recommendations provided (Muneer et al., 2025). An active and competent SSB is more likely to identify potential violations at an early stage and ensure the consistent implementation of fatwas (Setyawan et al., 2024).

Empirical studies by Prayitno & Setyowati, (2020) indicate that the effectiveness of the SSB has a positive impact on the level of sharia compliance. Additionally, Darwanto & Chariri, (2019) find that SSB independence enhances credibility and public trust in Islamic banks. Meanwhile, Firmansyah & Hidayat, (2024) assert that the SSB constitutes a fundamental pillar in the governance system of Islamic banking.

Human resource (HR) competence is a key factor in the successful implementation of Islamic banking operations (Fairuzzabadi et al., 2025). From the perspective of the Resource-Based View (RBV), HR is regarded as a strategic asset characterized by uniqueness, inimitability, and its contribution to an organization's competitive advantage (Lubis et al., 2022). In the context of Islamic banking, HR competence encompasses not only technical expertise in finance but also a deep understanding of sharia principles, particularly fiqh muamalah (Latifah & Ritonga, 2020). Employees who possess dual competence technical expertise and sharia knowledge are better equipped to properly implement financial products and contracts in accordance with applicable regulations (Alfadri & Nasution, 2025).

From an Islamic perspective, the importance of competence and professionalism is emphasized in the Qur'an, particularly in Surah Al-Qashash (28:26), which states that the best person to be entrusted with a task is one who is strong and trustworthy (al-qawiy al-amin) (Rashid et al., 2024). Additionally, Surah Az-Zumar (39:9) highlights the virtue of knowledge, while a hadith of the Prophet Muhammad (peace be upon him) warns that entrusting matters to those who lack expertise will lead to destruction (Ismail et al., 2024). These teachings underline that competence is an integral part of amanah (trust) in managing Islamic financial institutions.

Limited HR competence is often a primary cause of sharia non-compliance, particularly in the form of incorrect contract implementation, lack of transparency, and procedural inconsistencies (Ashari et al., 2025). Empirical findings by Kusumadewi et al., (2022) show that improving HR competence through training and certification has a significant positive impact on the quality of sharia implementation. Furthermore, Syamsyi et al., (2025) identify inadequate understanding of sharia principles as one of the main causes of operational non-compliance in Islamic banks.

An internal control system refers to a set of mechanisms designed to ensure that all organizational activities are carried out in accordance with established policies, procedures, and regulations (Fibriyanti & Wijaya, 2018). In the context of Islamic banking, this system encompasses not only financial aspects but also adherence to sharia principles (Armalia et al., 2025). The framework developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) identifies five core components of internal control: control environment, risk assessment, control activities, information and communication, and monitoring (Adi Prihanisetyo, 2023). In Islamic banking practices, this framework is further extended by incorporating a sharia compliance control dimension, aimed at ensuring that all business processes align with sharia principles (Melsiana & Kabib, 2024).

From an Islamic perspective, the concept of internal control is closely aligned with the principles of muhasabah (self-evaluation) and amanah (trust) (Yuliana, 2019). Surah Al-Hasyr (59:18) emphasizes the importance of self-evaluation, while Surah Al-Anfal (8:27) prohibits the betrayal of trust. Moreover, Surah Al-Baqarah (2:282) provides a strong foundation for the importance of transparent and accountable transaction recording (Ismail et al., 2024).

An effective internal control system functions as both a preventive and detective mechanism in identifying and mitigating the risk of sharia non-compliance. The integration between internal audit functions and sharia supervision is also a crucial factor in enhancing the effectiveness of control systems (Wibowo, 2023). Empirical research by Kustinah & Amaliah, (2022) demonstrates that strong internal control systems can reduce the risk of errors and fraud. In addition, Anita et al., (2022) emphasize that the integration of internal control systems with sharia supervision significantly improves the level of sharia compliance.

Based on the theoretical review and the arguments presented above, the relationships among the variables in this study can be formulated as follows:

H1 : The role of the Sharia Supervisory Board (SSB) has a positive effect on sharia compliance.

H2 : Human Resource (HR) competence has a positive effect on sharia compliance.

H3 : Internal control systems have a positive effect on sharia compliance.

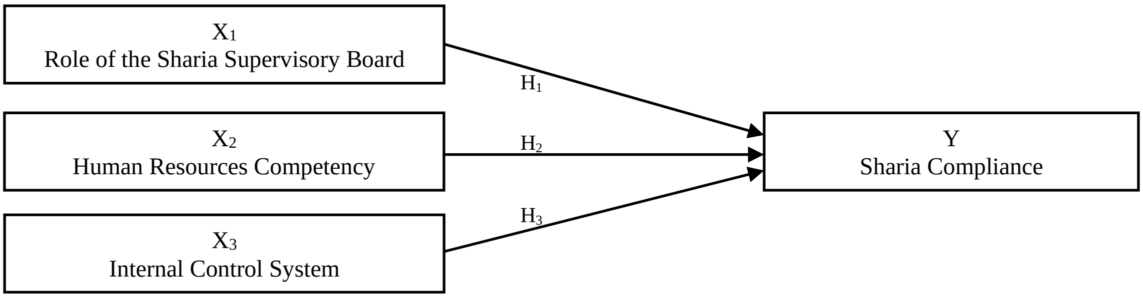

Figure 1. Research Hypothesis Model

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design aimed at examining the causal relationships between the independent variables (Yüce, 2024), namely the role of the Sharia Supervisory Board (SSB), human resource (HR) competence, and the internal control system, and the dependent variable, namely sharia compliance. The quantitative approach is adopted as the study focuses on hypothesis testing through statistical analysis based on numerical data (Putranto, 2022). A survey method is utilized as the primary data collection technique, with a structured questionnaire developed based on the indicators of each research variable (Sofya et al., 2024).

The population of this study consists of all employees of Islamic banks who are involved in operational activities and sharia compliance functions in the Pasuruan region and its surrounding areas. Based on internal data, the total population comprises 217 employees (Tariq, 2025). The sampling technique employed is purposive sampling, with the following criteria: (1) permanent employees of Islamic banks, (2) having a minimum of one year of work experience, and (3) being involved in operational, financing, or sharia compliance activities (Campbell et al., 2020). Based on these criteria, the sample size in this study consists of 100 respondents. This number satisfies the minimum requirement for multivariate analysis, which is typically 5–10 times the number of research indicators (Yustia Putri, 2017).

The characteristics of respondents in this study include gender, age, level of education, and length of work experience. The distribution of respondents is presented in the following table:

Table 1. Respondent Characteristics

Category	Description	Frequency	Percentage
Gender	Male	58	58%
	Female	42	42%

Age	< 25 years	18	18%
	25–35 years	47	47%
	> 35 years	35	35%
Education Level	Diploma (D3)	15	15%
	Bachelor's Degree (S1)	68	68%
	Master's Degree (S2)	17	17%
Work Experience	1–3 years	32	32%
	4–6 years	41	41%
	> 6 years	27	27%

This study utilizes quantitative data consisting of both primary and secondary sources. Primary data were collected through the distribution of questionnaires to 100 respondents who met the research criteria. Meanwhile, secondary data were obtained from official reports of Islamic banking institutions, publications issued by the Financial Services Authority (OJK), and relevant academic literature. Data collection was primarily conducted through the administration of questionnaires as the main research instrument (Romdona et al., 2023). The questionnaire was designed using a five-point Likert scale, consisting of: (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree. In addition to questionnaires, this study also employed documentation and literature review techniques to support the theoretical analysis.

The operational definitions of variables were established to provide clear boundaries for the concepts under investigation as well as the indicators used for measurement. The detailed operationalization of variables is presented in the following table:

Table 2. Operational Variables

Variable	Operational Definition	Indicators	Items	Scale
Role of Sharia Supervisory Board (SSB) (X1)	The ability of the SSB to perform its sharia supervisory functions	Independence, meeting frequency, expertise, recommendations	4	Likert (1–5)
Human Resource Competence (X2)	The ability of employees to understand and implement sharia principles	Fiqh muamalah, technical skills, certification, experience	4	Likert (1–5)
Internal Control System (X3)	A control system that ensures operational compliance	Control environment, risk assessment, control activities, information & communication, monitoring	5	Likert (1–5)
Sharia Compliance	The level of operational conformity with sharia	Contract compliance, compliance with fatwas,	5	Likert (1–5)

(Y)	principles	transparency, operational compliance, minimization of violations		

Prior to data analysis, the research instrument will be tested to ensure its validity and reliability (Situmorang & Purba, 2020). Validity testing is conducted using the Pearson Product Moment correlation, with the criterion that an item is considered valid if the correlation coefficient exceeds the critical value of r at a 5% significance level. Meanwhile, reliability testing is performed using Cronbach's Alpha coefficient, where a variable is deemed reliable if it has an alpha value of ≥ 0.70.

Data analysis in this study is carried out in several stages. First, descriptive analysis is conducted to describe the characteristics of respondents and the distribution of data. Subsequently, classical assumption tests are performed, including tests of normality, multicollinearity, and heteroscedasticity, to ensure that the data meet the assumptions of linear regression (Bina Nusantara, 2021). Afterward, multiple linear regression analysis is employed to examine the effect of the independent variables on the dependent variable. The regression model used in this study is as follows:

$$Y=\alpha+\beta 1X1+\beta 2X2+\beta 3X3+\varepsilon$$

Hypothesis testing is conducted using the t-test to determine the partial effect of each independent variable on the dependent variable at a 5% significance level. In addition, the F-test is used to assess the overall model fit (simultaneous effect), while the coefficient of determination (R^2) is used to measure the model's ability to explain the variation in the dependent variable.

FINDINGS AND DISCUSSION

Descriptive Statistics

Descriptive statistics were conducted to provide an overview of the research variables. The results are presented in Table 2.

Table 2. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
SSB (X1)	100	2.80	4.80	3.89	0.48
HR Competence (X2)	100	2.60	4.70	3.76	0.52
Internal Control (X3)	100	2.90	4.90	3.95	0.46
Sharia Compliance (Y)	100	2.70	4.85	3.88	0.50

The results indicate that all variables have mean values above 3.5, suggesting that respondents generally perceive the implementation of sharia governance as relatively good.

Validity and Reliability Test

From the validity test results, it shows thatAll questionnaire items show Pearson correlation coefficients greater than the r-table value (0.197), indicating that all items are valid.

Meanwhile, the results of the reliability test showed the following results

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
SSB	0.78	Reliable
HR Competence	0.76	Reliable
Internal Control	0.81	Reliable
Sharia Compliance	0.79	Reliable

All variables have Cronbach's Alpha values above 0.70, indicating that the instruments are reliable.

Classical Assumption Tests

The results of the Normality Test using the Kolmogorov-Smirnov Test showed a significance value of 0.087 (> 0.05), which indicates that the data is normally distributed.

Meanwhile, the results of the Multicollinearity Test show the following results:

Table 4. Multicollinearity Test

Variable	Tolerance	VIF	Conclusion
SSB	0.721	1.386	No multicollinearity
HR Competence	0.693	1.443	No multicollinearity
Internal Control	0.668	1.497	No multicollinearity

All variables meet the criteria (Tolerance > 0.10 and VIF < 10), indicating no multicollinearity problem.

In addition to the above tests, a heteroscedasticity test (Glejser test) was also carried out, which produced the following data.

Table 5. Heteroscedasticity Test

Variable	Sig.	Conclusion
SSB	0.214	No heteroscedasticity
HR Competence	0.178	No heteroscedasticity
Internal Control	0.263	No heteroscedasticity

All significance values are greater than 0.05, indicating no heteroscedasticity.

Multiple Linear Regression Analysis

Table 6. Regression Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	1.032	0.401		2.573	0.012

SSB (X1)	0.214	0.093	0.239	2.301	0.024
HR Competence (X2)	0.198	0.091	0.221	2.176	0.032
Internal Control (X3)	0.267	0.095	0.287	2.811	0.006

Based on Table 6, the regression equation is formulated as follows:

$$Y=1.032+0.214X1+0.198X2+0.267X3+\varepsilon$$

The results indicate that all independent variables have positive coefficients, meaning that improvements in the role of the Sharia Supervisory Board, HR competence, and internal control systems are associated with increased sharia compliance. The internal control system shows the highest standardized coefficient ($\beta = 0.287$), indicating that it is the most dominant factor influencing sharia compliance.

Coefficient of Determination (R^2)

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.654	0.427	0.409	0.463

The R Square value of 0.427 indicates that 42.7% of the variation in sharia compliance can be explained by the independent variables, while 57.3% is influenced by other factors.

Simultaneous Test (F-test)

Table 8. ANOVA Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.842	3	5.281	7.943	0.000
Residual	19.731	96	0.205		
Total	35.573	99			

The F-test result shows a significance value of 0.000 (< 0.05), indicating that all independent variables simultaneously have a significant effect on sharia compliance.

Hypothesis Testing

Based on the regression results:

H1: The role of the Sharia Supervisory Board has a positive and significant effect on sharia compliance → **Accepted**

H2: Human resource competence has a positive and significant effect on sharia compliance → **Accepted**

H3: Internal control systems have a positive and significant effect on sharia compliance → **Accepted**

DISCUSSION

The findings of this study indicate that the roles of the Sharia Supervisory Board (SSB), human resource (HR) competence, and internal control systems each have a positive and significant effect on sharia compliance, both partially and simultaneously (Fadilah et al., 2025; Sulthana & Kurniawati, 2025). However, the magnitude of these effects is classified as moderate, suggesting that although these three variables are important determinants, their influence is not absolute. This indicates that sharia compliance in Islamic banking is shaped by a combination of governance quality, organizational capability, and structural control mechanisms (Alifiyah & Adiwijaya, 2025).

The positive relationship between the role of the SSB and sharia compliance reinforces the relevance of Islamic corporate governance theory, which positions the SSB as a key supervisory institution ensuring that banking activities adhere to sharia principles (Nur Ilman et al., 2025; Setiaji & Maula, 2024). The significant coefficient indicates that improvements in SSB effectiveness such as increased meeting frequency, independence, and competence contribute to higher levels of compliance. This finding is consistent with previous research Arifin et al., (2025), which emphasizes the importance of supervision in minimizing deviations from sharia principles. However, the moderate effect observed in this study reflects a common practical phenomenon, particularly in regional Islamic banks, where the SSB often plays a formal or advisory role rather than being actively involved in daily operational decision-making (R. N. A. Putra, 2019). Limited interaction intensity between the SSB and management, as well as time constraints due to multiple appointments, may reduce supervisory effectiveness. This condition explains why the effect is significant but not strong.

From an Islamic perspective, the SSB represents the concept of hisbah, which emphasizes ethical supervision through the principles of amar ma'ruf (enjoining good) and nahi munkar (preventing wrongdoing) (Nurhasanah, 2021). However, the transformation of this classical concept into modern institutional structures faces practical limitations, particularly when organizational dynamics prioritize efficiency and profitability alongside compliance. As a result, the implementation of hisbah tends to be procedural rather than substantive, which is reflected in the moderate effect observed in this study (Munthe et al., 2019).

The relationship between HR competence and sharia compliance also shows a positive and significant effect, supporting the Resource-Based View (RBV), which considers human capital a strategic resource in achieving organizational objectives (Helfat et al., 2023). Employees who possess both technical banking skills and an understanding of sharia principles are better able to implement compliant financial practices. This finding aligns with previous research (Harahap & Iskandar, 2024), which highlights that HR competence reduces contract errors and operational inconsistencies.

Nevertheless, the moderate coefficient indicates that competence alone does not guarantee optimal compliance. This can be explained by a field phenomenon, namely the gap between formal competence (such as certifications or training) and practical application in daily operations. In many cases, employees understand sharia concepts theoretically but face difficulties in applying them to complex financial products or rapidly changing regulatory requirements. In addition, work pressure and efficiency targets often lead to a stronger focus on performance achievement rather than strict adherence to sharia procedures. This condition also explains the moderate strength of the relationship.

In Islamic teachings, competence is closely associated with the concept of amanah (trustworthiness) and professionalism, as reflected in the principle of al-qawiy al-amin (strong and trustworthy) (T. P. Putra et al., 2025). This indicates that competence in Islamic banking is not limited to knowledge and skills but also includes ethical commitment (Fikri, 2025). The findings suggest that although technical competence exists, the internalization of ethical values still needs strengthening to enhance sharia compliance.

The internal control system demonstrates the strongest influence among the variables, emphasizing that structured mechanisms play a crucial role in ensuring compliance. This finding aligns with control theory and the COSO framework, which highlight the importance of effective control systems for risk mitigation and policy enforcement. Previous research (Rahman et al., (2025) also supports the view that internal control systems significantly enhance compliance and reduce deviations.

The stronger effect of internal control systems reflects real conditions in Islamic banking institutions, where compliance is often embedded in formal procedures, standard operating systems, and audit mechanisms (Sri Rahmany, 2017). In practice, internal audits, compliance checklists, and risk assessment systems provide continuous monitoring that ensures adherence to sharia principles, even when individual awareness or SSB supervisory intensity is limited. This explains why internal control systems are more dominant than the other variables (Anita et al., 2022).

From an Islamic perspective, internal control aligns with the concept of muhasabah (self-evaluation) and accountability. The emphasis on transaction recording, transparency, and continuous monitoring reflects Islamic values. However, similar to other variables, the effect remains moderate, indicating that the effectiveness of control systems also depends on their integration with human behavior and organizational culture (Hastuty HS et al., 2024).

The simultaneous effect of all variables confirms that sharia compliance is the result of an integrated system rather than an isolated factor. This finding addresses a research gap in previous studies, which tended to examine governance, human resources, and control systems separately. In practice, these three elements interact dynamically: the SSB provides direction and supervision, HR competence ensures implementation, and internal control systems maintain consistency and monitoring (Nizar et al., 2024).

The moderate coefficient of determination ($R^2 = 0.427$) further indicates that other factors outside the model also influence sharia compliance. Field phenomena suggest that regulatory pressure, organizational culture, technological systems, and market competition also play important roles. For example, increasing competition in the Islamic banking industry may push institutions to focus on efficiency and innovation, sometimes creating tension with strict sharia compliance requirements (Rosyidah et al., 2019). Similarly, rapid digitalization poses new challenges in ensuring that all financial products remain aligned with sharia principles.

Overall, the findings of this study show that although governance, competence, and control systems are important determinants of sharia compliance, their effectiveness is strongly influenced by practical realities in the field. This highlights the importance not only of strengthening formal structures but also of improving implementation quality, organizational culture, and ethical awareness. Therefore, sharia compliance should be understood as a holistic process that integrates institutional mechanisms, human behavior, and Islamic values in a balanced and sustainable manner.

CONCLUSION

This study concludes that the role of the Sharia Supervisory Board (SSB), human resource (HR) competence, and internal control systems have a positive and significant effect on sharia compliance in Islamic banking, both partially and simultaneously. Among these variables, the internal control system is identified as the most influential factor, indicating that structured and consistent control mechanisms play a crucial role in ensuring compliance with sharia principles. Meanwhile, the role of the SSB and HR competence also contribute significantly, although their effects tend to be moderate, reflecting practical conditions where supervision and individual capability are important but still depend on supporting systems. These findings confirm that sharia compliance is not determined by a single factor, but rather by the interaction between governance, human resources, and control systems within the organization.

Despite these contributions, this study has several limitations. First, the scope of the research is limited to Islamic banks in the Pasuruan region and its surrounding areas, which may affect the generalizability of the findings to other regions or countries with different regulatory and institutional environments. Second, this study uses a cross-sectional design, which captures conditions at a single point in time and may not fully reflect dynamic changes in sharia compliance practices. Third, the model only includes three independent variables, while other potential factors such as organizational culture, regulatory pressure, technological adoption, and external audit mechanisms were not examined.

Based on these limitations, future research is recommended to expand the scope of analysis by including a wider geographical area or conducting comparative studies across regions or countries. In addition, future studies may consider using longitudinal approaches to better capture the dynamics of sharia compliance over time. It is also suggested to incorporate additional variables, such as organizational culture, digital banking systems, and regulatory enforcement, to provide a more comprehensive understanding of the determinants of sharia compliance. Furthermore, the use of more advanced analytical methods, such as Structural Equation Modeling (SEM), may offer deeper insights into the relationships among variables.

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