


Sharia Audit and Shariah Compliance of Islamic Financial Institutions: A Bibliometric Analysis

Audit Syariah dan Kepatuhan Syariah Pada Lembaga Keuangan Syariah: Analisis Bibliometrik

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ABSTRAK

Penelitian ini bertujuan untuk memetakan penelitian-penelitian sebelumnya tentang audit syariah dan perannya dalam meningkatkan kepatuhan syariah di lembaga keuangan syariah (LKS). Penelitian ini juga menguraikan tantangan yang dihadapi oleh LKS dan solusi dalam mengimplementasikan audit syariah. Sebanyak 308 publikasi diperoleh dari database Google scholar, Emerald Insight, Research Gate, Crossref, Microsoft Academic and Pubmed yang diakses dengan perangkat lunak Publish or Perish (PoP) dalam kurun waktu 2008-2021. Studi ini menerapkan analisis bibliometrik menggunakan VOSviewer, yang mengubah metadata publikasi menjadi visualisasi sesuai dengan co-occurrence. Hasil penelitian ini menemukan bahwa audit syariah telah diterapkan di beberapa negara yang didominasi oleh Malaysia. Sebagian besar praktik audit syariah merupakan bagian dari fungsi audit internal. Audit syariah diidentifikasi sebagai mekanisme untuk memastikan kepatuhan syariah. Tantangan utama dalam pelaksanaan audit syariah antara lain: kurangnya kerangka dan standar audit syariah yang menyebabkan perselisihan di antara praktisi LKS, kurangnya auditor syariah yang berkualitas yang memiliki pengetahuan syariah yang memadai dan terlatih dengan baik, audit syariah dianggap menciptakan masalah inefisiensi. Peran komite tata kelola syariah dan dewan pengawas syariah direkomendasikan agar lebih optimal untuk memastikan efektivitas audit syariah. Penelitian ini memberikan pembahasan komprehensif tentang audit syariah, perannya dalam meningkatkan kepatuhan syariah, tantangan dan solusi yang ditawarkan belajar dari berbagai negara.

Kata Kunci: Audit syariah, kepatuhan syariah, lembaga keuangan syariah, bibliometrik.

ABSTRACT

This study aimed to map out previous studies on sharia auditing and its role in improving sharia compliance in Islamic financial institutions (IFIs). It also outlined the challenges faced by IFIs and solutions in implementing shariah audit. A total of 308 publications were obtained from the Google scholar database, Emerald Insight, Research Gate, Crossref, Microsoft Academic and Pubmed which were accessed using the Publish or Perish (PoP) software in the 2008-2021 period. This study finds that sharia audits have been implemented in several countries, dominated by Malaysia. Most shariah audit practices are part from internal audit function of IFIs. Sharia audit is identified as a mechanism to assure shariah compliance. The main challenges in implementing sharia audit include: a lack of framework and standard of shariah audit that led to dispute among IFIs practitioners, a lack of qualified shariah auditors who have an adequate shariah knowledge and well trained, shariah audit identified creating an efficiency issue. The role of the shariah governance committee and the shariah supervisory board may be optimized to ensure the effectiveness of shariah audit. This study provides a comprehensive discussion of shariah audit, its role in improving shariah compliance, challenges, and solutions offered learned from various countries.

Keywords: *Sharia audit, sharia compliance, Islamic financial institution, bibliometric.*

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I. INTRODUCTION

The development of Islamic financial institutions (IFIs) continues to experience encouraging improvement. IFDI (2021) reported that Islamic financial assets in 2020 amounted to US\$ 3,374 billion which is expected to continue, reaching US\$ 4,940 billion in 2025. The rapid development of Islamic finance must be accompanied by a high commitment from stakeholders in achieving sharia compliance. IFIs are required to be balanced between commercial and social goals in order to promote public welfare. On the other hand, violation of sharia principles in contracts as well as product development and daily operations may damage the reputation of IFIs. IFSB (2005) defined the violation as sharia non-compliance risk, namely the failure of the IBs to comply with the shariah rules and principles determined by the Shariah board or the relevant body in the jurisdiction in which the IB operates. Hassan (2016) concluded that shariah non-compliance risks affect the validity of Islamic contracts which results in financial and non-financial costs to IFIs. Puneri et al., (2020) also emphasized the negative impact of shariah non-compliance risk on the trustworthiness of Islamic finance and the trust of market participants among depositors and investors.

Islamic transactions such as *murabahah*, *mudharabah*, *musyarakah*, *ijarah* and the development of contemporary transactions have a special character, including conditions, pillars and their implementation. Violations are often encountered at the practical level, as found by Ghozali et al., (2020), that in determining the margin of *murabahah*, the banks often apply unilateral. Likewise, customers seem to deposit money to the banks and they buy goods or services directly from vendors, buying and selling transactions between banks and customers are not clearly visible. Husin et al., (2019) also found shariah non-compliance occurs on *tawarruq* (reverse *murabahah*). To minimize shariah non-compliance risk, therefore, Islamic banks require direct supervision and investigation of sharia attributes through sharia audit. Kamaruddin and Hanefah (2017) pointed out that sharia audit has now emerged as an important mechanism in ensuring sharia compliance in line with the rapid development of IFIs.

The fundamental difference with audit in general, sharia audit focuses on evaluating operational performance including internal control to ensure there are no sharia violations which affect the efficiency and effectiveness of operations. This is supported by Muhammad (2018) that shariah audit is an independent assessment and objective assurance conducted periodically to improve shariah compliance of business operations and internal control. Shahzad et al., (2017) also confirmed that sharia audit function is similar to corporate audit but focuses more on Islamic financial institutions' compliance with sharia perceptions and requirements. One of the main jobs of shariah audit is to maintain the integrity of IFIs in conforming with religious faith (Hassan & Haridan, 2019). Khalid (2020); Khalid and Sarea (2021); Fitriyani and Kusnugroho (2021); Ratu and Meiriasari (2021) also supported that shariah audit is a part of internal audit function as a mechanism for assuring shariah compliance.

IFIs in various countries have implemented sharia audits with different maturity levels. However, they still encounter some significant obstacles such as the absence of standards and limited competent human resources who master sharia auditing. In Malaysia, although the development of the concept and implementation of sharia audit as part of sharia governance is more advanced than other countries, it has not been adequately covered (Mohamad Puad et al., 2020); (Isa et al., 2020). The similar findings stated by Kasim et al., (2013) that sharia audit practices in IFIs are not clearly regulated including in Indonesia, Malaysia, or other parts of the world. Mardiyah and Mardian (2015) argued that Malaysia is the first country that just started to regulate sharia audit practices. Moreover, Indonesia does not yet have a framework for implementing sharia audit. Fauzi and Supandi (2019) also found that regulatory issues such as shari'ah audit standards that are inadequate, the absence of a sharia audit framework and lack of encouragement from the Indonesian government are the challenges for future development in Indonesia. In Bangladesh, according to Rahman (2013), the development of IFIs continues to grow but for sharia audit is still in the early stage. Likewise, it happens in Pakistan (Alam & Hassan, 2017). IFIs also have a common problem regarding the limited number of auditors who are competent in both shariah and accounting/auditing qualifications (Ali et al., (2015); Arwani (2018), Alam and Hassan (2017); Omar (2019). Ali et al., (2020) proposed a comprehensive model of shariah auditor competency which combines knowledge and skills. Knowledge of sharia, Islamic banking, and fiqh muamalah are essential, while auditing and personal skills such as teamwork, willingness to learn are absolutely required.

Considering the importance of shariah audit as a mechanism to improve shariah compliance, but the implementation of shariah audit still faces various obstacles and challenges, it is necessary to have an academic study that maps comprehensively about shariah audit. Therefore, this research aimed to map previous studies on sharia audit and its role in improving sharia compliance. Specifically, this study addressed four research questions (RQ). First, how are the practices of sharia auditing in various countries. Second, how are the contributions of sharia audit in improving sharia compliance. Third, what are the challenges in implementing sharia audit. Fourth, how can sharia audit be implemented effectively.

A lot of studies on audit have been conducted, such as Behrend and Eulrich (2018); Alzeban (2020); Lamboglia et al., (2020); Ciger (2020); Behrend and Eulrich (2020); Oussii and Boulila (2020); Wuttichindanon and Issarawornwanich (2020). However, studies on sharia audit are still limited, especially related to the role of sharia audit in improving sharia compliance, among others conducted by Shafii et al., (2010); Karim and Shetu (2020); Haleem *et al.* (2020); Rahman et al., (2020); Yasoa' et al., (2020).

This study applied a bibliometric analysis to visually map what have been done by creating a vista map which displays topics related to this study. Bibliometric is a systematic way used to analyse scientific journals and other publications written or unwritten (digital) (Harande, 2001). The bibliometric provides an explanation of the process of written communication through the form of a visual map. This study used secondary data in the form of publications obtained from online searches through Google Scholar, Emerald Insight, Research Gate, Crossref, Microsoft Academic, and Pubmed that accessed by Software Publish or Perish.

This study offered at least two main novelties. First, it complements the limited literature reviews using a bibliometric approach on sharia audit. To our knowledge, research with bibliometric approach for mapping sharia audits is limited. The previous bibliometric studies focus on audit quality (Ciger, 2020), current state of internal audit (Ali et al., 2018), and audit committee during four decades 1977-2018 (Behrend & Eulerich, 2020). Meanwhile previous studies on shariah audit were dominated using common approaches such as Analytical Network Process by Akbar, Mardian and Anwar (2015); survey by Mardiyah and Mardian (2015), Salleh et al., (2019), and Kamaruddin and Hanefah (2017); a qualitative conceptual framework by Yasoa et al., (2018); semi-structured interviews by Yahya and Mahzan (2012), Yazkhiruni et al., (2018) and Yasoa' et al., (2020) and combination between interview and survey using questionnaires by and Alam et al., (2020).

Second, this study was not merely descriptive, but also analyses the relationship between research findings which are theoretically and logically related. It maps comprehensively including theory and practices of shariah audit, its implementation, challenges, and relationship to sharia compliance of IFIs. The results of this study are required for researchers in developing research directions on shariah auditing in the future, especially on how to improve the effectiveness of shariah audit implementation. In addition, it recommends to regulator in providing supported policies such as the existence of a shariah auditor position in the organizational structure and related standards on sharia auditing for IFIs. The remainder of this paper was structured as follows. Section 2 presents the theoretical framework and constructs, followed by Section 3 which explains the research method. Section 4 presents the bibliometric results and an interpretation of the results. The last section contains the conclusions, limitations, and implications.

II. LITERATURE REVIEW

Shariah audit is a process of assessing all activities of IFIs based on sharia principles as regulated in the Quran and Hadith. Allah al-Mighty explains and warns human beings in the Qur'an Surah Al Hujarat verse number 6 which means:

"O you who believe, if a wicked person comes to you with news, examine it carefully so that you do not inflict a disaster on a people without knowing the situation that causes you to regret what you did."

This verse requires Muslims to carefully check the truth of any information and should remind each other if there is information or action that is not in accordance with Islamic teachings. According to Antonio (2001), there are 4 layers of audit in general, namely self-control, integrated control, internal auditor and external auditor; and shariah audit in this study refers to activities done by internal auditor.

As PWC (2011) explained that the implementation of the sharia audit function can be carried out by internal auditors who are knowledgeable and have expertise related to sharia. Alahmadi et al., (2017) also stated that shariah audit is a part of the internal audit function involving sharia board and internal auditor. The function of shariah audit is to check and assess certain transactions in accordance with sharia and the implementation of good and effective internal control for sharia compliance (Rahman et al., 2020).

The majority of researchers agree that the main purpose of shariah audit is to assist IFIs in ensuring all their activities are sharia-compliant. Sultan (2007) specified that the activities include financial reports, operational components in the form of products, technology, people involved in them, agreements, procedures, and policies. Minarni (2013) confirmed that shariah audit is a process to ensure that all activities of IFIs do not deviate from sharia principles. Mulazid (2016) also argued that shariah audit should be able to guarantee sharia compliance of IFIs through an effective internal control system. Similarly, Hameed and Yaya (2005) emphasized that the importance of sharia audit is to achieve maqasid sharia.

Maqasid sharia means the purpose of the revelation of Islamic law, namely for the benefit of humans in the world and in the hereafter (Zahrah, 1997); (Auda, 2008). Its implementation in business, it encompasses both financial and social performance with the purpose of creating public welfare through maximizing benefits and minimizing harms (Zuhaili, 1997). Laela et al., (2018); Antonio et al., (2020) describe the concept of maqasid shariah from the thought of Abu Zahrah and its implementation in Islamic banks in Indonesia. Three dimensions of maqasid shariah include educating individuals, establishing fairness and promoting public welfare. Their findings show that Islamic banks in general have implemented maqasid shariah as business objectives and performance measurement. However, the achievement requires further improvement especially the dimension of promoting public welfare.

Shariah Audit Practices Across Countries

The implementation of shariah audits varies between countries; some are carried out through internal auditor and some are through the sharia supervisory board (SSB). In general, it is still in the early stages of development, even though the concern to implement shariah audit is continue to increase, as stated by Ratu et al., (2021). Indicators of sharia audit practices may be assessed using the supported framework and the scope of shariah audit works (Farida and Dewi (2018); Khalid et al., (2018); Mardiyah and Mardian (2015). Nurhasanah (2013); Nurcahyo and Hudrasyah (2017) found that SSB supervision at the Indonesian IFIs is not optimal in preventing irregularities. Kasim et al., (2013) found that shariah audit has not been regulated properly both in Indonesia and Malaysia. The countries do not have a framework on how shariah audit should be implemented. A similar finding shown by Aprillianto et al., (2017). In Brunei Darussalam, the implementation of sharia audit is still not optimal due to intense debate on the issue of the independence, personnel qualifications, and accountability of sharia auditors (Yaacob, 2012); (Yaacob & Donglah, 2012).

In Pakistan and Bangladesh, the findings are also similar. Study by Alam et al., (2020) showed that shariah audit in Pakistan has no impact on shariah compliance. In Bangladesh, Rahman (2013) argued the absence of shariah audit has become obstacle for IFIs to grow. Assessment of legal contracts, documentation, and operations that should carried out through sharia audit finally are handled by the Shariah Supervisory Committee (SSC). Consequently, shariah audit framework is similar to conventional IFIs as SSC members do not have a sufficient knowledge about shariah audit.

Sharia audit and Sharia Compliance

The main difference between Islamic and Conventional Financial Institutions is the assurance of halal products and business operations. SSB issues this guarantee. However, SSB requires data and information on the implementation of operational activities and product development, whether they are in accordance with the fatwa and recommendations of the SSB, before providing the opinion of shariah assurance. Rohmah and Kusumo (2020) confirmed that the application of sharia audit is a differentiator between the capitalist and sharia systems. According to Uddin et al., (2013), the purpose of auditing in Islam was to observe, examine, report, and control activities. The operational contracts were in accordance with Islamic rules and laws in order to be able to provide benefits, trust, justice, and fair reports. It referred to the sharia observance of the activities of institutions based on principles and sharia concepts Widialoka et al., (2016); Farida and Dewi (2018). It included finance and management,

operations, and product services Nurhisam (2016); Martasari and Mardian (2015). Similarly, Uddin et al., (2013) verified that the implementation of a sharia audit was to assess the shariah compliance of financial practices and reports. The audit results must be reported, containing conclusions and opinions related to sharia compliance in implementing operational activities within IFIs (Rahman, 2013).

Challenges in Sharia Audit Implementation

Studies show that IFIs face similar challenges across countries in implementing shariah audits, mainly due to a lack of standard and related policies and procedures and a lack of competence of auditors in both knowledge and skills. Rahman (2013) identifies three challenges: shariah audit evidence, shariah audit procedure and shariah audit education. In addition to these challenges, Akbar, Mardian & Anwar (2015) concluded that shariah audit problems consist of regulatory issues, human resources and the audit process. Specifically, Arwani (2018) also identified three challenges in implementing the shariah audit. They were regulatory issues (i.e AAOIFI focuses more on financial reports than the broader concept of sharia audit), and distribution of the sharia audit function to different entities such as SSB, internal sharia reviewers, audit committees, and external auditors. The external auditors included the hesitation about the independence of SSB in drafting fatwas and guidelines for sharia compliance. Nugraheni (2012) stated that the main challenge in implementing a sharia audit was the requirement to have and conduct sharia audit programs, qualifications and education. IFIs have limited human resources with adequate competencies and independence. The qualification of auditors was also addressed by Fauzi & Supandi (2019); Baehaqi & Suyanto (2019), and Yacoob (2012).

An Effective Sharia Audit Implementation

Shariah audit is effective if it can guarantee sharia compliance. BNM (2019) supported that the effectiveness of the shariah audit depends on the achievement of sharia control and compliance. Ghani et al., (2019) also confirmed that a practical sharia audit function is the ability to provide sharia compliance guarantees for implementing activities and operations of Islamic financial institutions (Laili et al., 2019). Khalid et al., (2018) added that the effectiveness of internal sharia audits could help in developing the performance of Islamic financial institutions through financial reports because it reflected the quality of the internal sharia audit department.

To increase the effectiveness of sharia audits, auditors and governance committees can use worldview theory as a theoretical basis when building the effectiveness of the conceptual framework. Ghani and Rahman (2015) highlighted the importance of a shariah audit framework as a standard guideline. In more detail, Algabry and Alhabsy (2020); Karagiorgos et al., (2009) explained that the reciprocal relationship between internal audit and critical elements of shariah governance was required to achieve an effect of shariah audit, namely in the form of a Shariah auditor charter, audit plan and audit manual.

III. RESEARCH METHOD

Data were the previous studies and literature collected by search engines of Google scholar, Emerald Insight, Research Gate, Crossref, Microsoft Academic and Pubmed that were accessed by Software Publish or Perish. This software in this study did not include Scopus and Web of Science (WOS) databases as accessing both databases requires additional registration and subscription. The criteria applied in the papers' selection include: research can be either qualitative or quantitative; written in English; the publications are already registered into the ISSN / ISBN and an online version. The publications were published from 2008-2021. The year 2008 was the year in which the first publication on sharia audit was found, namely a paper written by Abdul Rahman (2008). In search of the intended publications, this study applied keywords derived from the constructs in the research questions. As suggested by Siswadi (2013), in determining keywords, this study should pay attention to terms in keywords such as synonyms, acronyms, abbreviations, related terms, in other languages, plural and singular, spelling variations, and other keyword term assignments according to the wishes of the author. Table 1 summarizes the keywords of each research question.

Table 1.

Research Questions, Constructs and Related Keywords		
Research Questions	Construct	Detailed Keywords
How are the practices of sharia auditing in various countries?	Shariah audit practices, various countries	sharia audit, sharia audit practice, sharia audit across country
How are the contributions of sharia audit in improving sharia compliance?	Shariah audit, shariah compliance	sharia audit and sharia compliance, sharia audit contribution, sharia audit and sharia compliance in Islamic financial institutions.
What are the challenges in implementing sharia audit?	Shariah audit, challenges	sharia audit challenges, sharia audit education, sharia audit regulations, sharia audit conceptual framework
How can sharia audit be implemented effectively?	Shariah audit, effective, implementation	sharia audit implementation, sharia audit practice effectively, sharia audit conceptual framework, sharia audit education, sharia governance of Islamic financial institutions, sharia audit relationship between internal audit and elements

Source: Summarized by the authors

A bibliometric technique was analyzed for publication metadata into visualizations (maps) by visualizing keywords to identify research themes or clusters in specific disciplines. It can map author affiliations from specific journals to identify journal geographic coverage and map institutional and international collaboration as part of a framework for identifying emerging technologies (Tanudjaja & Kow, 2018).

This study uses the VOSviewer application to create and view bibliometric maps, such as author maps or journals based on shared citation data or to create keyword maps based on shared event data that can be accessed for free through www.vosviewer.com (Eck et al., 2010). There are several analyses in bibliometric analysis based on co-authorship, co-occurrence, citation, bibliographic, and co-citation Sidiq (2019). Further stages of analyzing the data using bibliometric analysis are as follows:

1. The authors determine keywords derived from constructs of the following research questions, as shown in Table 1.
2. Collect the papers based on the keywords and save the papers in EndNote, RIS format or Refworks.
3. Data processing using VOSViewer, started by installing VOSviewer software, then created a new project by clicking the create button on the front page of the installed application. Next, determine the mapping based on the data type / bibliographic data/text data. Then, choose a journal/article as the data. If the data is already selected, specify the analysis that will be used, such as Co-Authorship, Citation analysis, Co-Occurrence, and others. This study used co-occurrence for filtering the data, as co-occurrence displayed a visualization of the network between selected keywords. Once selected, and then follow the instructions in the software.
4. The bibliometric results will detail each keyword in the research questions into clusters, each consisting of items.
5. Of these items, verification is carried out before the visualization process, and the software can show which items have the highest frequency of occurrence.
6. The VOSviewer software then visualized the occurrence frequency of each item in a circle and the relationship between items.

IV. RESULTS AND DISCUSSION

Paper Publication

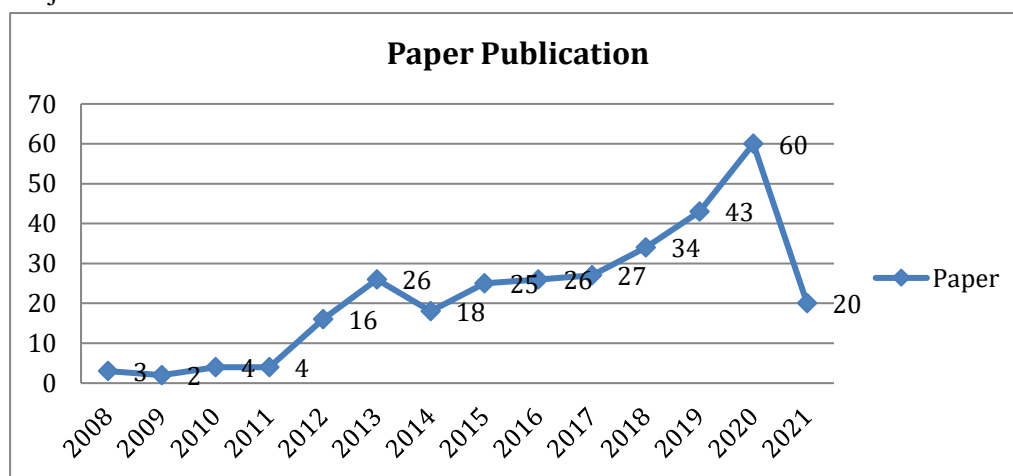
The PoP software used in this study enables researchers to save search results into ris/CSV/endnote, which will be further processed through Vosviewer software. Table 2 presents the number of publications collected based on the determined keywords.

Table 2.
Number of Publications

Research Question (RQ)	Number of Publications
RQ1	59
RQ2	94
RQ3	119
RQ4	177
Same Papers with all keywords RQ1-RQ4	105
Total Papers	308

Source: Summarized by the Authors

This study analyzes a total of 308 publications from 2008 to 2021. Of that amount, we found 59 publications based on keywords of RQ1 and 94, 119, and 117 based on RQ2, RQ3, and RQ4, respectively. These four keywords were found in the same 105 publications. Figure 1 shows the distribution of 308 journals related to sharia audit and sharia compliance published from 2008-2021. Overall, paper publications on sharia audits tend to increase almost every year. There was a significant increase in publications in 2020, totaling 60 journals. Until June 2021, the number of publications reached 20 journals.



Source: Data Processed by the Authors

Figure 1.
The trend of Paper Publication

Bibliometric Mapping and Visualization

In this section, we present visualization and bibliometric mapping of published journals on sharia audit and sharia compliance in Islamic financial institutions, including the discussions of each research question. Selected publications are mapped based on co-occurrence. The bibliometric data processing will automatically provide clusters and related items based on the keywords of each research question.

The visualized image consists of the following components:

1. Circle - the size of the circle indicates the number or quantity of occurrences of the items. The larger the circle, the more frequently the items appear in the publications.
2. Line – the lines show the relationship between items. The thicker the line, the stronger the relationship between items.
3. Displayed colour - the displayed colors indicate the clustering of existing items. Circles with the same color indicate that the publication uses the exact words.

Sharia Auditing Practices in Various Countries

The first research question deals with the practices of sharia auditing in various countries. Three keywords used include *sharia audit*, *sharia audit practice* and *sharia audit across the country*. The results of bibliometric data processing for the first research question are 13 clusters of 87 items, as shown in Table 3. The 10 items with high occurrence in this mapping are *sharia audit*, *Islamic financial*

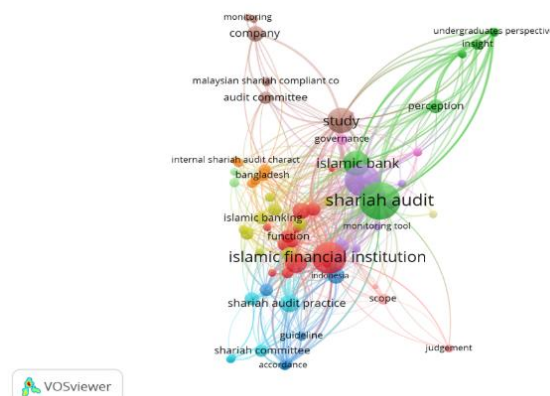
institution, Malaysia, study, Islamic bank, IFIs, sharia compliance, sharia audit practice, perception and stakeholders.

Table 3.
The cluster of RQ 1 Visualization

Cluster	Item
1	accountability, assurance, function, ifis, Indonesia, internal sharia audit practice, Islamic financial institution, periodical assessment, process, requirement, sharia audit function, sharia compliance, sharia governance, sharia risk, structure
2	course, efficient sharia audit, future sharia auditor labour market, human capital perspective, importance, insight, Islamic bank, perception, sharia audit, sharia audit education, undergraduate, undergraduates perspective
3	Accordance, development, fatwas, guideline, ruling, sharia compliance audit, sharia compliance audit framework, sharia non-compliance, sharia supervisory board
4	analysis, Bahrain, compliance, corporate social responsibility, internal sharia audit effectiveness, Islamic banking, Pakistan, role, significance
5	Essential components, Islamic financial system, Malaysia, monitoring tool, practitioner perspective, sharia governance frame, sharia review, the takaful industry
6	Regulator, sharia audit certification, sharia audit practice, sharia auditor, sharia committee, sharia reviewer, stakeholder
7	Attention, Bangladesh, effectiveness, internal audit, internal sharia audit, internal sharia audit characteristic
8	Audit committee, audit committee effectiveness, company, Malaysia sharia-compliant company, monitoring study
9	Accounting academician, audit practitioner, governance, Iraqi Islamic bank, a sharia scholar
10	Judgement, moderating role, Saudi Islamic bank, scope, spiritually
11	Factor, sharia audit quality
12	The planning process, sharia audit execution
13	professionalization

Source: Data Processed by the Authors

The results of data processing based on research question 1 show that the practice of sharia audit has been carried out in several countries such as Malaysia, Indonesia, Bahrain, Bangladesh, Pakistan, Saudi and Iraq. However, Malaysia is the country that applies the most sharia audit according to the top 10 co-occurrence. The audit practice has been implemented in Islamic financial institutions, including banks, zakah and insurance. However, Islamic banks dominate in implementing sharia audits, as shown in the top 10 co-occurrence of Islamic bank terms. Sharia audit is often discussed in the internal rather than the external audit function as we do not find the discussion of external audit in items of the cluster. Shariah audit as an internal audit function has been discussed by Abd Rahman & Matsuki (2019); Ghani (2019); Khalid & Sarea (2021); Khalid et al., (2018).

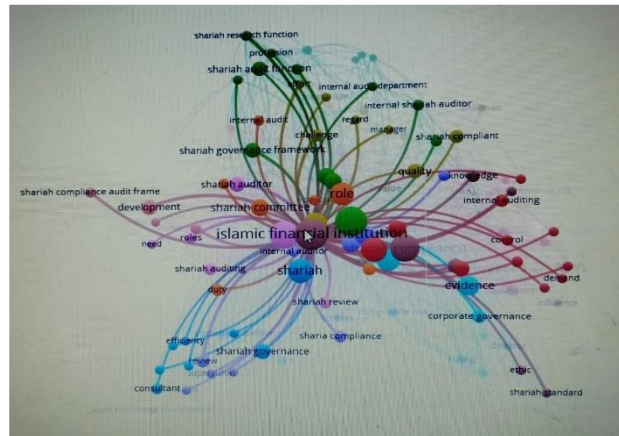


Source: VOSviewer Application Result Image

Figure 2.

Visualization of Sharia Auditing Practices in Various Countries

Figure 2 presents the visualization of the first research question. Shariah audit is related to Islamic financial institutions, especially Islamic banks. The distance between the circle of sharia audit,



Source: VOSviewer Application Result Image
Figure 5.

An Interactive Visualization of Sharia Audit at IFIs Related to Shariah Compliance

The Challenges in Implementing Shariah Audit

The third research question addresses the challenges in implementation level. Four keywords include *sharia audit challenges*, *sharia audit education*, *sharia audit regulations* and *sharia audit conceptual framework*. The mapping consists of 158 items which are clustered into 8 clusters as presented in the Table 5. The 10 items with the most occurrences are *sharia audit*, *Islamic financial institution*, *Islamic bank*, *sharia*, *sharia auditor*, *role*, *effectiveness*, *sharia auditing*, *knowledge*, and *challenge*.

Table 5.
Cluster of RQ 3 Visualization

Cluster	Items
1	Accordance, accountability, aspect, audit committee, audit committee characteristic, audit committee role, case study, compliance, corporate governance, corporate social responsibility, disclosure, effect, fatwa, gap, guideline, impact, implementation, influence, internal control, internal control effectiveness, internal sharia audit characteristic, internal sharia auditing, Islamic banking operation, member, moderating role, process, quality relationship, research, responsibility, review, sharia supervision, sharia supervision board, sharia committee quality, SSB, zakat institution
2	Auditing, case, competency, easy task, efficiency, external sharia auditor, fact, framework, function, goal, IFIS, information, integrity, lack, model, practitioners perspective, prospect, sharia, sharia advisory council, sharia audit framework, sharia audit function, sharia audit practice, sharia board, sharia guideline, supervision, syariah audit practice, takaful,
3	Activity, challenge, comparative analysis, contemporary view, development, dispute, finance, finance industry, gaps, Islamic banking, issue, issues, need, procedure, qualification, sharia, sharia compliance, sharia supervisory system, sharia training, standard
4	AAOIFI, auditing organization, conceptual framework, effectiveness, internal audit effectiveness, internal auditor, Islamic bank, Islamic banking sector, Islamic finance, practice, proposed framework, qualified sharia officer, risk, sharia governance, sharia review, sharia review function, statement, supervision model, ushul fiqh
5	Audit engagement, audit quality, auditor, awareness, evidence, factor, fiqh, IFI, internal audit, internal auditing, internal sharia audit effectiveness, knowledge, management, report, role, sharia supervisory board, skill, support, term
6	Assertion, audit plan, audit practitioner, discussion inline, expertise, extent, guide, important subject, Malaysian takaful industry, perception, principle, scope, sharia audit, sharia auditing, sharia auditor, sharia scholars, study
7	Duty, financial institute, independence, insight, internal sharia audit, Islamic agency theory, main objective, maqashid al sharia, perspective, practitioner, reliability, rule, sgf, sharia governance framework, training
8	Analysis, regulator, sharia audit certification, sharia committee, view

Source: Data Processed by the Authors

Various challenges are shown in the bibliometric mapping based on clusters in Table 5, which

Towards Effective Sharia Audit Practices

The fourth research question is how to achieve an effective shariah audit using the following keywords: *sharia audit implementation, sharia audit practice effectively, sharia audit conceptual framework, sharia audit education, sharia governance of Islamic financial institutions, sharia audit relationship between internal audit and elements key*. Mapping based on the keywords, we obtained 78 items grouping into 6 clusters as shown in the Table 6. The 10 most occurrences items are *sharia audit, auditing, role, sharia governance, sharia governance framework, framework, sharia committee, practice, performance, and so on*.

Table 6.
Cluster of RQ 4 Visualization

Cluster	Item
1	Aaoifi, accountability, audit program, concept, framework, insight, internal sharia audit characteristic, internal sharia auditing, perception, practice, practitioner, principle, proposed framework, risk, scope, sharia audit, sharia auditing
2	Audit quality, competence, competency, conceptual framework, control, effectiveness, integrity, internal audit department, internal audit effectiveness, internal auditor, internal sharia audit, internal sharia audit effectiveness, internal sharia auditor, role, sharia audit framework, sharia supervisory board, syariah audit practice
3	Assurance, audit committee, bod, moderating role, performance, quality, regulation, responsibility, review, sharia board, sharia compliance, ssb, syariah
4	Auditing standard, compliance, corporate governance, current practice, external audit, guideline, internal audit, internal control, Islamic audit, overview, sharia governance, standard
5	Corporate governance mechanism, efficiency, experience, knowledge, need regulator, sharia auditor, sharia governance practice, skill, view
6	Activity, operation, roles, sharia, sharia audit function, sharia audit practice, sharia committee, sharia governance framework, sharia review

Source: Data Processed by the Authors

Cluster 2 presents the item of sharia audit effectiveness. Three keywords for effectiveness are roles of various parties, competencies, frameworks. Various parties involved in shariah audit practices consist of sharia committee, shariah supervisory board, audit committee. This is in accordance with the results of research by Khalid and Sarea (2021) which states that the audit and governance committee or also called the audit committee has the responsibility to achieve the basic objectives of IFIs which are realized through safeguarding the interests of third parties, the integrity of financial statements, the independence of the parties, and additional confirmation of financial data. The roles of sharia supervisory board (SSB) and sharia board members are also needed. The sharia supervisory board is the main supervisory board for sharia financial institutions so that it is able to provide effectiveness in sharia audit (Khalid et al., 2018). Sharia board members are able to increase the effectiveness of sharia audit through independence and experience (Shah et al., 2019)

A high competent sharia auditor also determines the effectiveness of sharia audit. Competencies arises because of adequate knowledge and skills (Ali et al., 2015). Islam & Bhuiyan (2021) added auditors may improve their skills through training and certification. Auditors should master in sharia knowledge and issues related to products and operations (Yussof, 2013). The framework is required to ensure sharia audit effectiveness. The framework presented in cluster 1, 2 and 6 refers to the governance framework. The existence of a sharia audit framework as a benchmark for institutions to measure the achievement of sharia auditing especially to mitigate the risk of sharia non-compliance (Mohamad Puad et al., 2020). Since internal Sharia audit is considered an integral component of the Sharia Governance Framework, the industry absolutely needs a comprehensive framework that provides specific guidelines, through design and general audit mechanisms, to conduct Sharia audits properly and effectively (Yussof, 2013).

practical level, challenges and shortcomings are unavoidable, mainly because of the lack of competence of sharia auditors, a lack of rules, guidance, framework, model, and standard that led to a dispute among IFIs practitioners, and an efficiency issue because of audit shariah activities. To increase the effectiveness of the sharia audit implementation, this study found an important role of several parties including sharia audit and governance committee, sharia supervisory board, and members of the supervisory board. Shariah auditors are also required to have sharia audit competence through sharia auditor training and certification. The existence of an appropriate framework for the implementation of sharia audit both from guidelines, standards, scope, principles, mechanisms, and designs also affects the effectiveness of shariah audit practice

Two main limitations of this study should be improved by future studies. It analyses publications accessed limited through Publish or Perish software which could not include publications indexed by some publishers such as Scopus and Web of Science. In addition, VOSviewer software only analyzes titles and abstracts based on co-occurrence, it could not cover the whole content of the publication. Future studies may extend the scope of publications in Scopus, WOS, and Thomson Reuters and analyze them based on co-authorship, co-citation, and bibliographic coupling. An urgent implication for IFIs is to provide adequate sharia audit training and certifications to improve their competency. Training should focus on shariah knowledge especially shariah law related to business (fiqh muamalat). For regulators, the provision of rules, framework, and standards for sharia audit especially for IFIs cannot be delayed.

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