



Strengthening Sharia Bank Operational Management Through Internalization of Sharia Compliance

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ABSTRACT

This study aims to analyse the strengthening of Islamic bank operational management through the internalisation of Shariah compliance as a strategic instrument, not merely as a normative obligation. The method used is a literature review of various previous studies, regulations, and implementation practices in Indonesian Islamic banking. The results of the analysis show that the internalisation of Shariah compliance can be realised through five main strategies, namely strengthening the competence and independence of the Shariah Supervisory Board (DPS), utilising service digitalisation, increasing Shariah financial literacy, improving regulations related to DPS opinions, and integrating digitalisation with aspects of customer security and trust. These findings confirm that Shariah compliance not only serves to ensure the conformity of products and transactions with Islamic law, but also strengthens governance, operational effectiveness, and the competitiveness of the Islamic banking industry. Thus, this study concludes that the internalisation of Shariah compliance is key to maintaining the integrity of Shariah principles while promoting sustainability and public trust in Islamic banks in Indonesia.

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1. INTRODUCTION

Islamic banking is a financial system based on sharia principles derived from the Qur'an and the Sunnah of the Prophet Muhammad. This system rejects the practices of *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation), and upholds the values of justice, transparency, and balance in all financial activities [1]. Contextually, these principles are oriented toward achieving Maqasid Sharia, which represents a holistic view of Islam as a comprehensive system of life that achieves individual and societal well-being [2]. Thus, the existence of Islamic banking is not merely interpreted as an alternative financial institution, but as a concrete manifestation of divine values that guide economic activity toward social welfare and justice.

The development of the Islamic banking industry in Indonesia has been ongoing since the establishment of Bank Muamalat in 1992 as the pioneer of Islamic commercial banks. This existence was further strengthened by the enactment of Law No. 21 of 2008 on Islamic Banking, which provides a comprehensive legal basis for the development of the Islamic financial sector [3]. Empirically, data from the Financial Services Authority (OJK) shows that total Islamic financial assets in Indonesia reached IDR 2,883.67 trillion as of December 2024, with a market share of Islamic banking of 7.44 percent of total national banking assets as of September 2024 [4]. This stable growth achievement also demonstrates the significant potential for Islamic banking to play a more strategic role in supporting inclusive and equitable national economic development.

In the regulatory context, Bank Indonesia Regulation 13/2/PBI/2011 concerning the Implementation of the Compliance Function of Commercial Banks emphasizes that compliance is a principle and behavior that encourages adherence to statutory provisions, including the application of sharia principles for sharia commercial banks and sharia business units. Sharia compliance serves as an accountability mechanism that ensures all sharia banking activities and products run in accordance with sharia provisions, while also serving as a benchmark for the application of Islamic values in the national financial system [5]. Institutionally, this principle is implemented through the role of the Sharia Supervisory Board (DPS), which is tasked with overseeing the existence of sharia banking products, transactions, and operations [6]. In addition to ensuring product legality, sharia compliance also serves to maintain the reputation and increase public trust in Islamic banks [7]. Thus, sharia compliance is not only normative or formal in nature, but also serves as an instrument for strengthening governance, mitigating risk, and enhancing credibility.

However, in practice, the implementation of Sharia compliance in Indonesia faces a number of challenges. An excessive emphasis on product conformity with DSN-MUI fatwas without consistency in operational aspects has the potential to create the impression that Islamic banks are merely "conventional banks with a Sharia label" [8]. This means that partial compliance is not enough to build real differentiation with conventional banks. Such compliance should be internalised in the operational management system [9]. Operational management is a managerial function that includes planning, organising, directing, and controlling activities so that processes run efficiently, effectively, and with quality [10]. In the context of Islamic banks, operational management not only concerns service efficiency, but also compliance with Islamic principles in every activity, from risk management and compliance monitoring to product development [11].

Regulatory obligations regarding shariah compliance are stipulated in Law No. 21 of 2008 on Shariah Banking. Additional regulations in the form of DSN-MUI fatwas and various OJK regulations, one of which is POJK No. 8/POJK.03/2014, strengthen the role of the Sharia Supervisory Board (DPS) as an internal supervisory mechanism [12]. However, the effectiveness of the DPS is considered to be less than optimal in ensuring full compliance with sharia principles, due to both limited resources and weak periodic supervision [13]. This gap hinders the internalisation of sharia compliance in the overall operational management of Islamic banks.

A number of studies on shariah compliance and operational management of Islamic banks have been conducted, but the majority of research still focuses on normative and conceptual aspects. Research Suyuthi et al., (2024) emphasises the urgency of implementing seven dimensions of sharia compliance in the operations of Bank Syariah Indonesia (BSI), but does not elaborate on the extent to which the internalisation of these dimensions impacts the bank's operational effectiveness [11]. In addition, the results of research Sharaswati et al., (2025) review sharia operational management from a theoretical perspective [14]. There is also research Mashudi, (2025) that focuses more on sharia compliance risk management strategies through a regulatory framework, the role of the Sharia Supervisory Board (DPS), and internal culture [15]. Meanwhile, Kalista et al., (2025) highlights the contribution of the DPS in

improving compliance and efficiency, but has not comprehensively discussed how these compliance principles can be internalised in organisational culture and daily managerial practices [16].

Although a number of previous studies have examined aspects of sharia compliance, operational management, compliance strategies, and the role of the Sharia Supervisory Board (DPS), to date there has been no study that explicitly links the internalisation of sharia compliance with the strengthening of operational management in Islamic banks. This research gap is relevant because the success of Islamic banks is not solely determined by formal compliance with fatwas and regulations, but also by the extent to which Sharia values are internalised in governance, organisational culture, and daily operational systems.

Thus, there is a gap in research that views Sharia compliance not only as a normative obligation, but also as a strategic instrument in strengthening governance, improving performance, and building public trust. This study seeks to offer an integrative perspective that positions Sharia compliance as a fundamental pillar and managerial instrument for strengthening the operational management of Islamic banks in Indonesia.

Based on these gaps, the main objective of this study is to internalise shariah compliance as a strategic instrument in strengthening the operational management of Islamic banking. Thus, this study is expected to contribute conceptually to the academic literature on Shariah compliance as well as provide practical recommendations for Islamic banking in Indonesia in an effort to increase competitiveness, maintain public trust, and ensure the integrity of Islamic principles in Islamic banking.

2. METHOD

This research employed a qualitative method with a library research approach. Primary data included legal sources and official documents that serve as the normative basis for the implementation of Islamic banking. Secondary data were obtained from relevant scientific literature, such as academic journals, Islamic economics books, annual reports, and official publications of financial institutions and Islamic financial industry supervisory authorities [17]. Data collection was conducted through a systematic search of various sources in academic databases, such as Google Scholar, Publish or Perish, Scopus, and SSRN. Data analysis employed content analysis to identify key themes related to the principles of sharia and awareness of Islamic banking operational governance [18]. Through this approach, the research is expected to be able to provide a comprehensive contextual picture regarding the role of sharia compliance as an instrument for strengthening the operational management of sharia financial institutions in Indonesia.

3. RESULTS AND DISCUSSION

3.1. Shariah compliance as a strategic instrument of operational management

Shariah compliance in Islamic banking cannot be viewed merely as a side effect of regulation, but must be positioned as a strategic instrument that supports operational management. This strategic orientation is evident in various aspects of Islamic bank governance. First, in terms of product strategy, the Shariah Supervisory Board (DPS) and bank management can work together to design financial products that are not only in accordance with fatwas, but also able to accommodate the innovative needs of customers. Every new product development must undergo a rigorous shariah compliance review and obtain fatwa approval if necessary [19].

Secondly, in terms of operational control processes, shariah compliance is implemented through internal and external shariah audits that systematically assess operational compliance with Islamic principles. This implementation is supported by the application of shariah-based standard operating procedures (SOPs) as work guidelines, as well as strict supervision of muamalah contracts to avoid

practices prohibited by shariah. All of these activities are complemented by Shariah compliance reports that are reviewed regularly as a form of accountability and transparency of the Institution [20].

Third, in terms of human resource management, the Sharia Supervisory Board (DPS) is required to have dual competencies, namely a deep understanding of fiqh muamalah and a comprehensive understanding of modern banking and financial practices. This qualification is important considering that the DPS acts not only as a formal supervisor but also as a strategic advisor to management in ensuring that all operational activities comply with sharia principles. This dual competence enables the DPS to interpret fatwas contextually in line with developments in financial products and services, while also identifying potential risks of non-compliance at the implementation level [21].

Fourth, the utilisation of digital technology is an important aspect in supporting transparency, accuracy, and speed in the control process. Digital systems enable more efficient tracking of products and contracts and facilitate monitoring of transaction compliance with sharia principles. This technology also strengthens data-based audit mechanisms through the implementation of real-time monitoring, automated reporting, and the integration of internal control systems with external regulations, thereby minimising potential delays and errors in the control process [22].

3.2. Internalisation of Shariah compliance in operational management

The internalisation of Shariah compliance in Islamic banking operations occurs through several key mechanisms, primarily through the role of the Shariah Supervisory Board (SSB), operational policies, human resource development, and the use of digital technology [20]. The SSB plays a significant role as a gatekeeper in ensuring that the bank's products and procedures comply with Shariah principles. This is implemented by reviewing new products, providing Shariah opinions, and supervising the implementation of DSN-MUI fatwas and Shariah banking regulations. Thus, the internalisation of compliance is not merely formal in nature, but must be integrated into the active and systematic supervisory functions of the SCB.

In addition, corporate governance structure is an important factor that determines the extent to which internalisation of compliance can be optimally implemented. Sharia banks with strong governance are better able to implement sharia-based internal audit procedures, adjust Standard Operating Procedures (SOPs) to Islamic principles, and develop sustainable control systems [23]. This shows that the internalisation of sharia compliance is not only a matter of administrative compliance, but is also closely related to the quality of organisational governance.

However, there are a number of significant obstacles. Although DPS is present in every Islamic bank, its competence and independence are not always optimal, thereby impacting the effectiveness of supervision. In addition, some Islamic banks still do not have a comprehensive checklist for all operational activities, so the potential for violations of sharia principles remains [24], [25]. This condition confirms that without adequate supervisory capacity and standardised control instruments, the internalisation of sharia compliance is difficult to implement fully.

3.3. The impact of internalisation on risk and trust

The internalisation of Shariah compliance plays a significant strategic role in maintaining the sustainability of Islamic banks. The implementation of Shariah compliance has been proven to contribute to risk mitigation, particularly reputation risk and compliance risk. As stated by Lailiya et al., (2024), failure to comply with Shariah principles can result in a loss of public trust, withdrawal of funds by customers, and even threats to the bank's business continuity [26]. Thus, Shariah compliance is not only a normative obligation but also a determining factor for business sustainability.

The effectiveness of sharia compliance is also greatly influenced by good corporate governance. A study by Ramdani et al., (2023) confirms that mechanisms such as the frequency of Sharia Supervisory Board (DPS) meetings, board of commissioners meetings, and the involvement of audit

committees play a role in reducing the risk of non-compliance. However, this effectiveness is not solely determined by the intensity of supervision, but also by the quality and capacity of the supervisors [23]. In other words, a competent, independent SSC with adequate resources will be able to carry out its supervisory functions substantively, rather than merely as a formality.

In addition to internal risk and governance aspects, shariah compliance also has an impact on external dimensions in the form of building public trust. Operational transparency, Shariah opinions published by the DPS in financial reports, and compliance with DSN-MUI fatwas are important elements in enhancing the legitimacy and trust of stakeholders [19]. This shows that Shariah compliance has a dual function: first, as an instrument of internal risk mitigation, and second, as a means of building external credibility that strengthens the competitive position of Islamic banks amid competition in the financial industry.

3.4. Strengthening the operational management of Islamic banks through the internalisation of Shariah compliance

A review of the literature suggests that strengthening the operational management of Islamic banks through the internalisation of Shariah compliance can be implemented through five main strategies.

3.4.1. Strengthening Competence and Independence

Empirical data shows that the competence and independence of Sharia auditors, particularly the Sharia Supervisory Board (DPS), have a significant influence on audit quality and the level of compliance with Sharia principles [27]. The competencies referred to include an understanding of fiqh muamalah, Islamic finance, and the latest regulations. A DPS with sufficient capacity will be able to provide not only formal but also substantial supervision. In addition, the independence of the DPS must be maintained so that the opinions issued are truly objective. Institutional mechanisms must also be strengthened, for example by clarifying the authority of the DPS, increasing the frequency of supervisory meetings, and requiring the publication of supervision reports. Strengthening these competencies and independence will result in more accountable and transparent governance, thereby increasing public trust in Islamic banks.

3.4.2. Digitalisation of Services

Digital transformation has become an urgent necessity in the global financial industry, including the Islamic banking sector. Digitalisation has been proven to accelerate the penetration of Islamic finance, expand access to services, and increase community inclusion and literacy. Digital infrastructure enables the creation of efficient, inclusive, and fast services [28]. The digitalisation of transactions through e-channels by Bank Syariah Indonesia has been proven to dominate customer activity [29]. However, digitisation is not limited to providing technological channels. The internalisation of sharia compliance in digital banking needs to be considered, for example, ensuring that digital contracts are in accordance with fatwas, that transaction security systems are adequate, and that there are compliance control mechanisms in every technology-based service. Thus, digitisation is not only an instrument of efficiency, but also a means of strengthening sharia principles in banking services.

3.4.3. Improving Sharia Financial Literacy

The index of Islamic financial literacy in Indonesia is still relatively low compared to conventional financial literacy [30]. Low literacy causes some people to lack understanding of the fundamental differences between Islamic and conventional products. In fact, financial literacy is a prerequisite for strengthening the customer base and increasing loyalty. Socialisation efforts have been made, for example through literacy programmes integrated with digital services [31]. However, literacy should not only be informative, but also transformative, helping the public understand contracts, distinguish between sharia-compliant and non-compliant practices, and foster awareness to consciously

choose sharia services. Strong literacy will strengthen the internalisation of sharia values at the user level, so that compliance is not only at the institutional level, but also at the individual level.

3.4.4. Improvements to DPS Opinion Regulations

The effectiveness of DPS supervision is often limited because the opinions it produces do not yet have strong legal consequences. Several studies confirm that DPS opinions tend to be administrative rather than substantive in nature [32]. For supervision to be more effective, regulations relating to the position, authority and responsibilities of the DPS need to be strengthened. Sharia opinions should have real operational implications, for example, as a condition for the validity of products or services. Thus, the DPS is not only a symbol of formal compliance, but also a strategic actor that determines the direction of sharia bank management. Clear regulations will encourage the DPS to be more independent, professional, and effective in ensuring sharia compliance.

3.4.5. Integrating Digitalisation with Security and Trust

The rapid growth in the use of digital services brings both benefits and challenges. One of the main challenges is customer digital literacy and data security. A study in Bone shows that most customers do not yet have an adequate understanding of how to prevent cybercrime [33]. This shows that digitisation without strengthening digital literacy has the potential to create new risks. Therefore, Islamic banks need to integrate digital security education as part of their services. Strengthening IT security systems, cyber security audits, and personal data protection must also be included in a holistic sharia compliance framework. Security and trust are two interrelated aspects: the more secure the system, the higher the public's trust in Islamic banks.

Overall, the results of this discussion show that the internalisation of Shariah compliance is not only relevant as a norm, but also as a practical strategy to strengthen the operational management of Islamic banks. A comprehensive strategy will result in efficient, transparent, compliant, and highly competitive Islamic bank operations.

4. CONCLUSION

The results of this study confirm that the internalisation of Shariah compliance plays a key role in strengthening the operational management of Islamic banks, rather than merely being a normative obligation. The analysis shows that strengthening the competence and independence of the DPS, optimising digitalisation in line with sharia principles, increasing public financial literacy, improving regulatory oversight, and integrating digital security are determining factors for creating efficient, transparent, and competitive operations. These findings also address the fundamental question of how sharia values can be practically implemented in modern banking operational systems. In the future, research development can be directed towards empirical studies that test the effectiveness of internalisation strategies in various types of sharia financial institutions, as well as the exploration of sharia-based digital innovations () that can respond to the challenges of globalisation and increasingly complex customer needs.

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