

Development of Internal Supervision and Control System in The Management of Sharia Pawnshops Based on Sharia Economic Law

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Abstract

Sharia pawnshops have a strategic role in providing financial services in accordance with Islamic sharia principles, especially in encouraging people's financial inclusion. However, practice in the field still faces a number of challenges, especially in terms of internal supervision and control. Problems such as inconsistencies in the implementation of contracts, low operational transparency, and the weak role of DPS are obstacles in creating accountable and effective governance. This research aims to develop a supervisory model based on sharia economic law that is adaptive and applicative. Using a qualitative case study approach, data was obtained through in-depth interview techniques, documentation, and direct observation at Sharia Pawnshop units in the Central Java region. The results of the study show that the integration of the principle of hisbah, the use of information technology, and the strengthening of the active role of DPS have the potential to create a supervisory system that is more responsive, measurable, and in line with sharia values.

Keywords: Sharia Pawnshop, Sharia Economic Law, Internal Supervision, Sharia Supervisory Board (DPS), Governance Accountability

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Introduction

Important in providing financing solutions based on Sharia principles (Aqila Azza Fauzia & Yazid, 2024). However, in practice, various problems are still found related to the internal supervision and control system (Aditya Bayu Nugroho et al., 2023). Based on a report from the Financial Services Authority (OJK), several cases of irregularities in the operation of Sharia Pawnshops include non-compliance with the principles of sharia contracts, lack of transparency in recording transactions, and potential abuse of authority that has an impact on public trust. In addition, the challenge of fulfilling the sharia governance standards set by the National Sharia Council (DSN-MUI) is also a major concern, considering the importance of strict supervision to ensure compliance with sharia economic law (Hafizd et al., 2023).

Academically, various studies have examined the importance of internal supervision and control systems in Islamic financial institutions. Previous research using the Corporate Governance and Internal Control Framework approach has shown that good supervision can improve the efficiency and accountability of financial institutions (Haya et al., 2022). For example, a study by Shafii and Salleh (2010) highlighted the effectiveness of the sharia compliance audit mechanism, while a study by (Hanefah et al. 2020) emphasized the role of technology in the Sharia Pawnshop supervision system. However, these studies have not specifically examined the integration between the internal supervision and control system with sharia economic law as the basis for the management of Sharia Pawnshops (Nasution et al., 2024). Therefore, this study offers a new perspective by developing a supervisory system based on sharia economic law to improve transparency and effectiveness of governance. This research aims to develop an internal supervision and control system in the management of Sharia Pawnshops based on sharia economic law. In general, this research aims to provide solutions to governance problems in Sharia Pawnshops in order to increase effectiveness and compliance with sharia principles (Safitri & Wati, 2023). In particular, this study aims to: (1) analyze the weaknesses in the internal supervision and control system currently applied in Sharia Pawnshops; (2) identify factors that affect the effectiveness of supervision in Sharia Pawnshops based on the perspective of sharia economic law; and (3) designing a more optimal supervision model to strengthen the governance of Sharia Pawnshops.

Based on the purpose of the research, the hypothesis proposed is that the development of an internal supervision and control system based on sharia economic law (Irawan & Destiana, 2018) will be able to increase the effectiveness of Sharia Pawnshop governance (Stuart Scott, 2021). Implementation of technology-based supervision, strengthening sharia regulations, and optimizing the role of the Sharia Supervisory Board (DPS) (Selasi, 2024). It is believed to reduce the risk of sharia non-compliance and increase transparency and accountability in the management of Sharia Pawnshops. Thus, the results of this research are expected to contribute to improving the governance of Islamic financial institutions more comprehensively (Febriyani & Huda, 2024).

Literature Review / Theoretical Framework

Studies on internal supervision and control in Islamic financial institutions have been conducted by many academics, with the main focus on the implementation of Good Corporate Governance (GCG) and the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO). For example, research by Avril Tara Cahyana et al. (2025) states that the implementation of GCG significantly affects the performance of Islamic financial institutions, although its internal control still needs to be strengthened. Research by Mahdi Hendrich and Permana (2022) shows that the COSO-based internal control system at BNI Syariah KCP Indralaya is effective, although some components still need to be improved (Amaliya & Ansori, 2024).

Several other studies explore COSO-based internal control in murābahah financing in micro-institutions such as KSPPS BMT Al-Hikmah Semesta Jepara (Yuye et al., 2024), which found adequate system suitability but there were still weaknesses in control activities (Nisa, 2018). In addition, the role of the Sharia Supervisory Board (DPS) has also been studied a lot. For example, Syarifatun Nisa' (2018) in a study at BMT Hasanah Jabung Ponorogo found that the effectiveness of DPS is still low due to weaknesses in MUI independence and certification (S. N. Jannah & Laily Nisa, 2024). Jannah & Nisa (2024) emphasized the importance of the role of DPS in ensuring sharia compliance in Indonesian Islamic banking, and recommended strengthening institutional support to make the function of DPS more optimal. Previously, the optimization of the role of DPS was studied by Neneng Nurhasanah (2011), who found that the role of DPS has not been running optimally and emphasized the need for public socialization so that the community can also supervise the function of DPS (Nurhasanah, 2019).

Although previous studies have adopted conventional internal control approaches such as COSO and GCG, normative approaches based on sharia economic law, especially the concepts of maslahah and hisbah are still rarely associated with modern internal control frameworks. This research attempts to bridge the gap by offering a supervisory model that integrates the principle of hisbah into modern internal control standards. This approach is different because it is more sharia-oriented than previous research that was general or conventional.

Research Methodology

The material object in this study is the internal supervision and control system applied in the Sharia Pawnshop institution (Akbar Hidayat, 2023), especially those related to compliance with the principles of Sharia economic law (Zayyaan Muzakkii Maahir et al., 2024). This research focuses on the internal supervision mechanism carried out by the management and the Sharia Supervisory Board (DPS), as well as the effectiveness of the control system in preventing operational irregularities (Bintarto et al., 2021). In addition, this study also examines how the implementation of sharia economic law principles such as maslahah and hisbah is internalized in the supervision structure of Sharia Pawnshops.

The research design used is a qualitative-descriptive approach with a case study model. This approach was chosen because it allows researchers to understand the phenomenon of supervision in depth and contextual in the operational environment of Sharia Pawnshops. Case studies are used to comprehensively explore internal supervision and control practices, as well as to identify weaknesses and challenges faced in their implementation. This research is not only exploratory, but also analytical, with the aim of designing a model of a supervisory system that is adaptive to the legal principles of sharia economics.

The data sources in this study consist of primary and secondary data (Wijayanti, 2020). Primary data was obtained through in-depth interviews with Sharia Pawnshop management, members of the Sharia Supervisory Board, as well as relevant regulators such as the Financial Services Authority (OJK) and the National Sharia Council (DSN-MUI). Secondary data were obtained from documentation, such as the annual report of Sharia Pawnshops, internal supervisory guidelines, DSN-MUI fatwas, OJK regulations, as well as the results of previous research and scientific literature relevant to this research topic.

The data collection techniques used included semi-structured interviews, documentation studies, and limited participatory observation (Ardiansyah et al., 2023). Interviews were conducted in person and online to explore the views and experiences of informants related to the implementation of the internal supervision and control system. The documentation study was conducted to examine the policies, procedures, and monitoring instruments that have been implemented (Suhemi & Setiyawati, 2023). Observations were carried out to observe operational practices and control procedures in the work environment of Sharia Pawnshops in order to gain a contextual understanding of the problems being researched (Irmawati et al., 2008).

Data analysis is carried out qualitatively through data reduction techniques, data presentation, and conclusion drawing (Bahanan & Sa'adah, 2024). Data obtained from interviews and documentation were analyzed using thematic analysis methods to identify key patterns, relationships, and findings related to the effectiveness of sharia economic law-based supervision systems. In the analysis process, the researcher also used the source triangulation technique to increase the validity and reliability of the findings. The results of this analysis are then used as a basis for designing a model of an internal supervision and control system that is more effective, accountable, and in accordance with sharia principles (AB GHANI & Shaharuddin, 2023).

The data in this study was obtained from a case study on one of the Sharia Pawnshop units in the Central Java region, which was chosen purposively because it had implemented an internal supervision and control system based on sharia principles (Khalizanur, 2022). This location was also chosen because it is considered representative in reflecting the operational practices of Sharia Pawnshops at the regional level, and has a fairly complete reporting and supervision track record to be analyzed in depth. The focus of the research is directed at the internal management work system, the structure of compliance with the DSN-MUI fatwa, and the role of the Sharia Supervisory Board (DPS) in supervising the implementation of sharia contracts (Wahid et al., 2025).

Primary data was obtained through in-depth interviews with six key informants consisting of: two managers of the Sharia Pawnshop unit, two members of the Sharia Supervisory Board (DPS) (Pangestu et al., 2024), as well as two supervisory analysts from the regional office. This interview explores information related to internal supervision procedures, obstacles to the implementation of sharia principles, the role of technology in the monitoring process, and internal reporting and evaluation mechanisms (Novriansyah & Herianingrum, 2020). The results of the interviews show that although a formal supervisory system has been established, there are still gaps in terms of the integration of sharia economic law principles, especially in the aspects of usefulness (maslahah) and transparency (Soumena, 2025).

Secondary data is collected from Pegadaian Sharia's internal documents such as Standard Operating Procedures (SOP), internal sharia audit reports, annual reports, and DPS meeting minutes. In addition, the researcher also accesses DSN-MUI regulations and fatwas which are referenced in the formulation of institutional policies. The documents are analyzed to evaluate the extent to which the institution has complied with sharia standards in terms of supervision and control. Initial findings show that there is a discrepancy between written guidelines and implementation practices, especially in the process of contract verification and transaction recording (Ilyas, 2021).

The results of participatory observation conducted over two weeks showed that an information technology-based supervision system has been used, but it is still limited to the aspects of financial reporting and collateral recording. The internal sharia audit process has not fully adopted a risk-based approach, and is often reactive to findings of non-conformity (Izzatika & Lubis, 2019). This has an impact on the effectiveness of control, especially in detecting early potential abuses of authority and non-conformity with sharia principles (Maria Wardayati & Al Wahid, 2016).

Overall, the data obtained indicates that the main challenge in the supervision of Sharia Pawnshops lies not only in the institutional structure, but also in the conceptual understanding of the legal principles of Islamic economics by internal actors (Zulbaidah Zulbaidah et al., 2023). Therefore, the need for a supervisory system that integrates technology, the principle of hisbah, and strengthening the function of the DPS is very urgent. These findings are the basis for designing an internal supervision and control model that is more in line with the characteristics of Islamic financial institutions (Mukhibad, 2017).

Results and Discussion

Analysis of Weaknesses in the Internal Supervision and Control System of Sharia Pawnshops

Based on the data obtained, several weaknesses were found in the internal supervision and control system of Pegadaian Sharia. First, there are still inconsistencies in the implementation of sharia contracts, especially in terms of transparency and transaction recording (Sari et al., 2022). Some cases show violations in determining administrative fees

that are not in accordance with sharia provisions. Second, the role of the Sharia Supervisory Board (DPS) is still limited in conducting more in-depth supervision, both due to lack of independence and limited resources (Tulasmi & Mukti, 2020). Third, the use of technology in supporting the supervision system has not been optimal, especially in the aspect of recording transactions and real-time monitoring

From the perspective of sharia economic law, this weakness can reduce the level of public trust in Sharia Pawnshops. In accordance with the principle of Maslahah, a weak supervisory system can hinder the usefulness of Islamic financial institutions for the community (Ghofur et al., 2021). Therefore, improvements in the aspect of supervision are very important to increase accountability and transparency in the operations of Sharia Pawnshops (Awaliyah & others, n.d.).

Factors Affecting the Effectiveness of Supervision in Sharia Pawnshops

This study identifies several factors that affect the effectiveness of supervision in Sharia Pawnshops. Internal factors include organizational culture, human resource competence, and the effectiveness of DPS in carrying out the function of sharia supervision (Wahid et al., 2025). Human resources who have a limited understanding of the principles of sharia economic law are often an obstacle in supervision. In addition, an organizational culture that does not fully support the principle of transparency can slow down the process of improving governance (Nugroho, 2020).

On the other hand, external factors such as regulations from the Financial Services Authority (OJK) and the National Sharia Council (DSN-MUI) also have a major impact on the effectiveness of supervision (Sothy et al., 2025). Some regulations that are still general make sharia supervision in Sharia Pawnshops less specific and directed (Adolph, 2016). In addition, competition in the Islamic finance industry also affects how Sharia Pawnshops implement a supervision system, especially in terms of operational efficiency and the application of technology in internal control (Mardiani, 2021).

Implementation of Technology in Internal Supervision and Control Systems

The results of the study show that the application of technology in the Sharia Pawnshop supervision system is still not optimal. Although there is already a digital recording system, the technology-based supervision mechanism has not been fully implemented (Mala, 2021). Some Sharia Pawnshop branches still use manual methods in recording transactions, which is at risk of errors and data manipulation.

From the perspective of sharia economic law, the use of technology in supervision is in line with the principle of Hisbah, which emphasizes the importance of effective supervision mechanisms in maintaining sharia compliance (R. R. Jannah et al., 2025). Some recommendations to improve the effectiveness of technology-based supervision include the application of blockchain in transaction recording, the use of artificial intelligence to detect potential violations, and the development of a digital-based sharia audit system(Ananda Putri Azni Mtd et al., 2023).

Sharia Economic Law-Based Supervision Model

As a solution to the various weaknesses identified, this study designed a model of internal supervision and control based on sharia economic law. This model integrates the concept of hisbah (Bintarto et al., 2021). As a moral and operational supervision system, supported by the principle of maslahah to ensure that every policy and transaction provides public benefits and is free from elements of dzulm (Fahlefi, 2016).

The model consists of three main components (Hikmah & Oktaviana, 2019): (1) Strengthening the function of DPS as an independent entity that is directly connected to internal and external audits; (2) Development of Sharia-based Compliance Mapping Information System(Misbah et al., 2022), which is able to classify and mark transactions based on the level of sharia compliance; and (3) the establishment of an internal compliance unit based on sharia law, which functions to assess the risk of non-compliance with Islamic economic principles (Arrazi, 2021).

The integration of this model is expected to not only strengthen internal accountability, but also increase public trust in Sharia Pawnshops. Just as the hisbah theory teaches the importance of value-based social control, the sharia supervision system focuses not only on procedural aspects, but also substantially on ensuring justice, transparency, and benefits for all parties (Zayyaan Muzakkii Maahir et al., 2024).

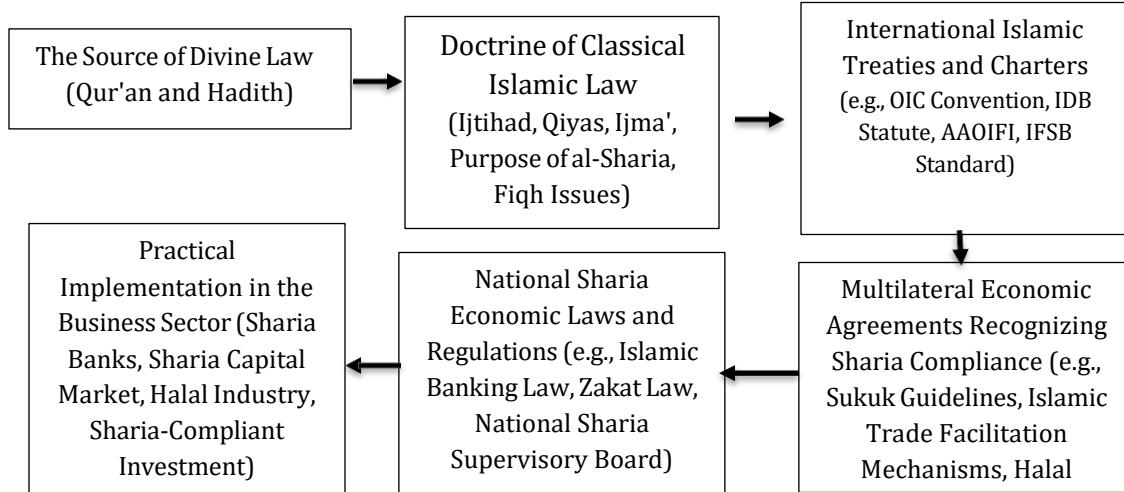
Based on the findings of the research, a supervision model based on sharia economic law was developed. The model consists of three main components:

- 1) Strengthening the Role of the Sharia Supervisory Board (DPS): DPS needs to be given greater authority in conducting audits and investigations of Sharia Pawnshop operations (Nuha, 2018). In addition, DPS also needs to receive regular training to improve their competence in understanding sharia economic law and technology-based supervision mechanisms.
- 2) Optimization of Technology in Surveillance Systems: The use of technologies such as big data analytics, blockchain, and AI can increase transparency and reduce the risk of manipulation in transactions (Jamal, 2024). The application of this technology can also support an early warning system in detecting potential sharia violations (Bachry et al., 2024).
- 3) Improving Regulation and Standardization: OJK and DSN-MUI need to issue more specific regulations related to the supervision of Sharia Pawnshops. The standardization of the supervision system based on sharia principles can ensure that each branch of Sharia Pawnshops has a uniform and effective control mechanism.

Table 1. Comparative Analysis of Sharia-compliant business regulations in certain countries (e.g.; Cambria's body, size 10 points)

Country	Primary Legal Framework	Sharia Regulatory Agency	Key Features of Regulation
Indonesia	Law No. 21 of 2008 concerning Sharia Banking	National Sharia Agency – DSN-MUI	Dual banking system; Fatwa integration into national law.
Malaysia	Islamic Financial Services Act 2013	Sharia Advisory Council (SAC-BNM)	Centralized Sharia governance model; proactive regulation.
Arab Saudi	Sharia as the supreme law	Sharia Committee in the Bank	A full Shariah-compliant system; the absence of interest-based banking.
English	Financial Services and Markets Act 2000	Shariah Supervisory Board (institutional)	Islamic finance within the framework of conventional regulations.

Figure 1. Legal Hierarchy of Islamic Economic Law in an International Context (Example)



Source: The author's elaboration based on Islamic primary sources, classical legal doctrines, and international economic treaties (2024).

Conclusion

This research highlights the importance of developing an internal supervision and control system in the management of Sharia Pawnshops based on sharia economic law. Based on the results of the analysis, it was found that the main weaknesses in the Sharia Pawnshop supervision system include the lack of active involvement of the Sharia Supervisory Board (DPS), lack of transparency in transaction recording, and lack of use of technology for sharia compliance. This shows that the supervisory system that has been implemented so far has not fully accommodated the basic principles of Islamic economic law.

This study also identifies three crucial factors that affect the effectiveness of supervision, namely the independence and capabilities of DPS, the integration of sharia-based information technology, and the level of understanding of implementers of Islamic economic law. These three factors are important prerequisites in building a supervisory system that is able to prevent sharia non-compliance while increasing institutional accountability.

As a theoretical and practical contribution, this study offers a supervision model that integrates the principles of hisbah, maslahah, and modern internal control frameworks. This model proposes strengthening the role of the DPS, the use of information systems that specifically detect violations of sharia principles, and the establishment of an internal sharia compliance unit. With this approach, supervision is not only an administrative formality, but also substantial and oriented to Islamic values. Thus, the development of a supervision system based on sharia economic law has proven to be a strategic solution in strengthening the governance of Sharia Pawnshops. The implementation of this model is expected to increase public trust, strengthen sharia compliance, and contribute to the improvement of the governance system of Islamic financial institutions in Indonesia in a more comprehensive and sustainable manner.

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