

IMPLEMENTATION OF SHARIA COMPLIANCE AT THE AUSATH USPPS BLOKAGUNG COOPERATIVE

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ABSTRACT

This study aims to analyze the implementation of sharia compliance at the Ausath USPPS Cooperative in Blokagung, focusing on financing procedures, contractual mechanisms, and the role of the Sharia Supervisory Board in ensuring compliance with Islamic principles. This study employs a qualitative descriptive approach, with data collected through observation, interviews, and documentation. The findings indicate that sharia compliance is implemented through Standard Operating Procedures (SOPs) designed to prevent elements of *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling) in financing transactions. The implementation includes the use of *wakalah* contracts as complementary instruments in *murabahah* financing, verification of contractual documents (screening/*tashih*), transparent explanations of contractual terms to members, and the allocation of late-payment penalties (*ta'zir*) entirely to social funds through the *Qardhul Hasan* account. Furthermore, the Sharia Supervisory Board plays an active and independent role in supervising product planning, implementation, and evaluation to ensure conformity with sharia principles. However, the cooperative faces operational challenges, particularly in assessing members' income and repayment capacity, as well as managing financing risks arising from economic fluctuations affecting members in the microenterprise and agricultural sectors. This study concludes that the implementation of sharia compliance at the Ausath USPPS Cooperative in Blokagung is supported by standardized procedures and supervisory mechanisms, although improvements in financing assessment and risk management remain necessary to strengthen operational effectiveness and the sustainability of sharia-based financing.

Keywords: Sharia Compliance; USPPS Cooperative; *Murabahah*; *Wakalah*; Sharia Supervisory Board; Financing Risk.

INTRODUCTION

Presence of Financial Institutions Syariah Micro (LKMS), including Cooperative Save Sharia Loans and Financing (KSPPS/USPPS), has a very strategic role in push growth economy publicbased democracy. As institution non- banking finance that functions as intermediary (fund collector and distributor), system finance sharia present for answer need public Muslim will transparent, fair transactions, and free from practice *usur*, *gharar*, and *maysir*. Characteristics unique This makecompliance sharia (sharia compliance) as foundation the main and crucial pillars that underlie all over operational, product, and culture work in an institution finance sharia ¹.

Compliance sharia No just fulfillment formality law, but rather guarantee that all over activity transactions, capital allocation, and management product still is at in corridor law Islam ². Kaptuhan parameters This measured based on legal-formal regulations and fatwas issued by the National Sharia

¹ Faizi Faizi et al., "Ensuring Shariah Compliance in the Fintech: A Comprehensive Analysis from Indonesia," *Qualitative Research in Financial Markets*, October 21, 2025, 1–31, <https://doi.org/10.1108/QRFM-05-2025-0129>.

² Cem Korkut, "Waqf and Zakat as Drivers of Community-Based Climate Resilience in the Net Zero Transition," *Discover Global Society* 3, no. 1 (December 2025): 178, <https://doi.org/10.1007/s44282-025-00333-y>.

Council of the Indonesian Ulema Council (DSN - MUI). guarantee and escort consistency implementation principles sharia In this cas, the Sharia Supervisory Board (DPS) is present to carry out function independent oversight through various activity technical, such as directing (direction), reviewing (examination) contract), supervision (supervision operational), mediating, marketing, to supporting. Supervision effective sharia proved not only guard legality shari'ah, but it also works as mitigation risk business, such as pressing financing level problematic (non-performing financing/NPF), as well as build reputation and trust member ³.

However, in practice in the field, implementation compliance and oversight sharia in institutions finance micro often face various challenge operational. In the aspect development products, LKMS is required For Keep going innovate to stay competitive and adaptive to needs member ⁴. In a number of case innovation product financing (such as contract mudharabah and musyarakah), often arise adjustment technical, for example determination condition guarantee collateral) and mechanism distribution ratio benefits, which require study deep so as not to deviate from the applicable DSN – MUI fatwa. On the other hand, the implementation supervision Sharia at the institutional level micro local often constrained by limitations capacity Human Resources (HR)⁵, busyness or double position DPS members, as well as Not yet optimally utilization of digital information and audit systems based on risk.

The existence of USPPS Cooperatives Ausath Blokagung as one of the institution finance based cooperative sharia that grows in the environment public or Islamic boarding school demand existence guarantee compliance consistent sharia in every contract, mechanism distribution of funds, and its management. Considering importance guard suitability operational with rules sharia to minimize risk business at a time maintain trust all over members, research This focus For study in a way deep How implementation sharia compliance and role ongoing supervision at the USPPS Cooperative Ausath Blokagung.

THEORETICAL BASIS

1. Understanding Compliance Sharia (*Sharia Cooperation*)

Captain Sharia *Compliance* in institutions finance sharia is obedience, compliance, and fulfillment all over legal principles, rules and norms Islam (sharia) in every line operational, management, product, and culture Work institution finance ⁶. Foundation normative main from obligation operate all over activity in accordance with sharia Islam confirmed by Allah SWT in QS. Al – Jasiyah [45]: 18:

ثُمَّ جَعَلْنَاكَ عَلَىٰ شَرِيعَةٍ مِّنَ الْأَمْرِ فَاتَّبِعْهَا وَلَا تَتَّبِعْ أَهْوَاءَ الَّذِينَ لَا يَعْلَمُونَ

" Then we made it you (Muhammad) follow the sharia (rules) of that religion , then follow (the sharia) that) and don't you follow the desires of people who do not know." (QS. Al – Jasiyah [45]: 18)

³ Misnen Ardiansyah et al., "The Role of Islamic Corporate Governance and Quality of Environmental Disclosures in Moderating the Application of Accounting Conservatism to Mitigate Financial Risks in Islamic Banks," *Journal of Islamic Accounting and Business Research*, December 24, 2025, 1–29, <https://doi.org/10.1108/JIABR-01-2025-0038>.

⁴ Silva Krikor Karkouljian and Roger Boulos, "The Moderating Role of Artificial Intelligence on the Relationship between Knowledge Management and Employees Innovative Work Behavior," *Journal of Knowledge Management* 30, no. 6 (July 2026): 2215–37, <https://doi.org/10.1108/JKM-04-2025-0606>.

⁵ Wahyu Sri Handono, Ali Sodiqin, and Fathorrahman, "EVALUATING ENABLERS AND CONSTRAINTS IN THE IMPLEMENTATION OF HALAL CERTIFICATION WITHIN THE TOURISM-BASED ECONOMY OF BALI PROVINCE," *Veredas Do Direito* 22, no. 7 (December 2025): e223846, <https://doi.org/10.18623/rvd.v22.n7.3846>.

⁶ Shakir Ullah, Ian A. Harwood, and Dima Jamali, "'Fatwa Repositioning': The Hidden Struggle for Shari'a Compliance Within Islamic Financial Institutions," *Journal of Business Ethics* 149, no. 4 (June 2018): 895–917, <https://doi.org/10.1007/s10551-016-3090-1>.

The verse above confirm that implementation activity transactions and the economy must based on the provisions law Islam. In Save Unit context Sharia Lending and Financing (USPPS), compliance sharia is main pillars and foundations fundamental differences that differentiate institution finance sharia ensure that all over transaction ⁷, fundraising, and distribution financing fully free from prohibited elements, namely usury, gharar, and maysir. Parameters of legality and validity compliance sharia This referring to regulations the current government as well as fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN - MUI) ⁸.

2. Factors that Influence Compliance Sharia

Implementation compliance Sharia in financial institutions micro or cooperative sharia influenced by several internal and external factors external, including:

- a. The role and supervision of the Sharia Supervisory Board (DPS), where the existence of the DPS is active and independent in operate function directing, inspection agreement (*reviewing*), and supervision operational daily (*supervising*) is a key factor guaranteed sharia ⁹.
- b. Quality and understanding of human resources (competence) sharia). Have understanding knowledge, and commitment of managers, administrators, and staff operational to contracts sharia influence accuracy implementation field transactions ¹⁰. Obligations guard governance mandate and professionalism This explained in QS. An – Nisa' [4]: 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ

“Indeed, Allah commands you convey amant to those entitled believe it, and if You set law between man should You set it with fair.” (QS. An – Nisa' [4]: 58).

- c. Innovation and conformity product with the DSN – MUI fatwa. The decree institution in compile and adapt product financing (such as contract murabahah, mudharabah, musyarakah, and ijarah) according to with provision as well as MUI fatwa ¹¹.
- d. Internal control system and sharia audit. Availability Standard Operational Standard Operating Procedures (SOP) sharia, internal sharia audit mechanisms, and utilization of information systems or supporting technology recording transparent transactions ¹².
- e. Culture organization sharia (*Islamic work ethics*). Implementation values Islam like honesty (*shiddiq*), openness or transparency (*trustworthiness*), and justice in serve member ¹³.

3. The Purpose of Sharia Compliance

Implementation compliance Sharia at USPPS Cooperative Ausath Blokagung own goals – goals strategic , namely guard legality and validity sharia (*sharia authenticity*), for ensure that all over activity efforts and profits earned halal institutions and legitimate according to law Islam and

⁷ Yudho Taruno Muryanto, “The Urgency of Sharia Compliance Regulations for Islamic Fintechs: A Comparative Study of Indonesia, Malaysia and the United Kingdom,” *Journal of Financial Crime* 30, no. 5 (November 2023): 1264–78, <https://doi.org/10.1108/JFC-05-2022-0099>.

⁸ Chandra Yusuf et al., *Towards a Sharia Derivatives Law: Harmonizing Religious Fatwas and Financial Regulation in Indonesia*, n.d.

⁹ Septy Rahma Dwi et al., *Strategic Innovation in Sharia Governance: The Evolving Management Role of the Sharia Supervisory Board*, 2024.

¹⁰ Yaser Taufik Syamlan et al., “Exploring Sharia Compliance Parameters in Marketing to Foster Innovation and Collaboration within Islamic Finance,” *Journal of Islamic Marketing* 17, no. 1 (January 2026): 96–136, <https://doi.org/10.1108/JIMA-04-2024-0172>.

¹¹ Ade Sofyan Mulazid and UIN Syarif Hidayatullah Jakarta, *JURIDICAL STUDY OF THE DEVELOPMENT OF ISLAMIC BANKING LAW AND ITS IMPLICATIONS FOR ISLAMIC BANK PRODUCTS*, 09, no. 02 (2022).

¹² Abdullah Mohammed Ayedh et al., “The Integration of *Shariah* Compliance in Information System of Islamic Financial Institutions: Qualitative Evidence of Malaysia,” *Qualitative Research in Financial Markets* 13, no. 1 (June 2021): 37–49, <https://doi.org/10.1108/QRFM-05-2017-0042>.

¹³ Ayu Auliyah et al., *SCHOOL PRINCIPAL LEADERSHIP BASED ON PROPHETIC LEADERSHIP VALUES IN IMPROVING EDUCATOR PROFESSIONALISM*, n.d.

the DSN – MUI fatwa, next existence protection and services right member protection , its use provide a sense of security , justice and transparency for member or customers to avoid from practice – practice loss- making transactions or contain element vanity , then realize Spirit Help help (*ta'awun*), expected can push grow the flower economy member through contract partnership and mutual help , as the word of Allah SWT . in QS. Al – Ma'idah [5]: 2:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

“And please help each other You in (doing) Virtue and piety, and don't mutual help in sin and enmity.” (QS. Al - Ma'idah [5]: 2)

Building and maintaining reputation (*reputational risk management*), meaning guard trust of members and society wide to credibility institution as cooperative pure sharia operate principle sharia ¹⁴. And finally mitigation risk business and financing problem here the goal For minimize emergence financing problematic (*Non-Performing*) through implementation agreement and supervision strict risk as well as justice ¹⁵.

RESEARCH METHODS

Study This use approach qualitative with type study field *research* approach qualitative chosen Because aim For understand in a way deep phenomenon implementation compliance sharia (*sharia compliance*) in context natural *setting*. Through approach this, researcher can explore in a way details How practices, mechanisms, and supervision Sharia is implemented in place study in a way descriptive narrative.

RESEARCH RESULT

1. Policies and Mechanisms Operational USPPS Ausath Management Blokagung in Ensure Sharia Compliance on Products Finance

USPPS Ausath Management Blokagung apply a series policies and flows strict work procedures (SOP) For ensure all over product savings and financing avoided from element ruba (interest), gharar (uncertainty) clarity or absence certainty), and maysir (speculation) or gambling). Description mechanism operational the includes:

a. Mechanism transaction financing murabahah based contract wakalah

In practice financing sell purchase (*murabahah*), constraints main institution finance micro sharia is fulfillment condition mastery goods (principle ownership) before resold to member of USPPS Australia Blokagung solve challenge This with implement contract wakalah as contract complement (*ijab acceptance* representative).

In scheme this, cooperative No buy and save goods stock in warehouse in a way physical, but rather publish letter power of attorney (wakalah) to member For choose, bid, and buy Alone commodities or required items direct from suppliers on behalf of the cooperative. After goods succeed obtained and valid in a way hum owned by cooperative, then implemented signing contract murabahah. Inside contract murabahah said, the party manager in a way transparent open price acquisition goods as well as the agreed profit margin (*ribh*) together.

Before something product bari launch or contract formula used by staff operational, draft contract must through stage verification (*screening*) and *tsyhih* (confirmation validity sharia). Manager inspect clauses agreement in a way careful For ensure No There is clause standard nature *zhalim* (burdensome) One parties), ambiguous (*gharar*), or contradictory with principle equality transaction in Islam.

¹⁴ Taufik Syamlan et al., “Exploring Sharia Compliance Parameters in Marketing to Foster Innovation and Collaboration within Islamic Finance.”

¹⁵ Mitra Prasad Bhattarai, “Non-Performing Assets and Legal Resolution Frameworks in Nepalese Commercial Banks: Regulatory Enforcement Gaps and Policy Lessons from International Experience,” *Journal of Banking Regulation* 27, no. 3 (September 2026): 31, <https://doi.org/10.1057/s41261-026-00334-0>.

As for the principle openness (*transparency*) is applied through Procedure Operational Standard Operating Procedures (SOP) customers. For prospective borrower new (customer) new), officer financing obliged give explanation comprehensive about essence the contract used, the scheme installment, obligations, and consequence risk the law. Meanwhile tha, for member long time to apply extension or financing repeat *order*, officer do education repeat in a way concise to re -enforce commitment agreement beginning.

For anticipate good faith No Good or delay payment from capable members, cooperatives set sanctions senda (*ta'zir*) of Rp. 1,000 per day or around Rp. 30,000 per month). According to with limitation *sharia compliance*, funds collected from sanctions delay This in a way absolute No recognized as income operational or commercial cooperative. Management record and allocate all and sanctions the to in charity fund account or social (*Qardhul Hasan*), which is utilized in a way full For interest social public or rocks institution education.

2. Form Coordination and Supervision Joint Management with the Supervisory Board Sharia (DPS)

Sharia compliance system at USPPS Australia Blokagung built on base continuous coordination between party management (executive) daily) and the Sharia Supervisory Board (DPS) as authority independent supervisor.

DPS no only act as supervisor passive, but rather involved active since phase planning product ¹⁶. Every time management designing scheme financing or product savings new, DPS provides input, do correct draft contract, until publish recommendation opinion sharia (*sharia opinion*) so that all mechanism product guaranteed its suitability with the DSN – MUI fatwa.

In operational daily, management often face dynamics technical, such as risk arrears installments, restructuring financing, or potential scheme transaction new. Management in a way periodically hold out meeting consultation with DPS for formulate step appropriate and solution-oriented management without go out from corridor jurisprudence transactions.

DPS does supervision periodi, good both administratively and review of transaction sampling in the field. This supervision done For evaluate consistency staff operational (such as *account officer*, cashier, and manager) in apply rule sharia in a way pure at the moment interact direct with customers ¹⁷.

3. Supporting Factors and Management Constraints in Implementing Sharia Compliance

Implementation *sharia compliance* in comprehensive in the USPSS Ausath environment Blokagung influenced by factors internal drivers as well as obstacle practical in the field. This is a number of factor supporters and constraints:

a. Supporting factors (Eablers)

The existence of USPPS Ausath which is under the auspices of Pondok Islamic boarding school or Kospin Islamic Boarding School give superiority structural and cultural. Shade Islamic boarding school strengthen moral legitimacy of the institution in the eyes of public as well as building a sense of mutual high public trust from the members. In addition, integration This facilitate the management and distribution of social funds such as ZISWAF and *Qardhul Hasan*.

¹⁶ Carmen Leong et al., "Coordination in a Digital Platform Organization," *Information Systems Research* 35, no. 1 (March 2024): 363–93, <https://doi.org/10.1287/isre.2023.1226>.

¹⁷ Mezbah Uddin Ahmed and A. T. M. Anisur Rabbani, "Balancing Shariah Compliance and Operational Efficiency: Core Banking System Choices for Islamic Banking Windows in Bangladesh," *Journal of Islamic Accounting and Business Research*, April 22, 2026, 1–21, <https://doi.org/10.1108/JIABR-09-2025-0651>.

Management has own guide Work written and draft deed agreement standard that has been signed and authorized by DPS. This is give certainty legal *certainty* and convenience for staff operational in operate function service without a doubt.

b. Practical Barriers in *the Field*

Obstacle the most dominant real in the field is occurrence credit or financing traffic jams caused by a decrease condition economy business members. Most of them member moving in the sector real, like trading micro and agriculture, so risk failure harvest or market fluctuations have an impact straight to the bottom smoothness installments ¹⁸.

Party management face challenge technical in measure and analyze ability pay candidate customers in a way accurate. Assessment income side job member often difficult verified in a way sure, so that analysis ratio installments to income need caution extra so as not to burdensome portion finance customers later day.

CONCLUSION

The implementation of sharia compliance at USPPS Cooperative Ausath Blokagung is carried out systematically through the application of Standard Operating Procedures (SOPs) to ensure that all financing transactions are free from elements of *riba* (usury), *gharar* (excessive uncertainty), and *maysir* (gambling). This commitment is reflected in the use of *wakalah* contracts as complementary instruments in *murabahah* financing, the verification and review of contractual documents (*screening/tashih*), the provision of transparent contractual explanations to members, and the allocation of penalties for late payments (*ta'zir*) entirely to social funds managed through the *Qardhul Hasan* account. The effective implementation of sharia compliance governance is supported by active and independent supervision by the Sharia Supervisory Board (Dewan Pengawas Syariah/DPS), which oversees the process from product planning to evaluation, as well as by legal assurance through standardized contractual documents.

Despite the establishment of a relatively well-developed sharia governance system, the management of USPPS Cooperative Ausath Blokagung continues to face several technical challenges in its operational activities. The main challenges include difficulties in accurately assessing prospective members' income levels and repayment capacities. Furthermore, fluctuations in the economic conditions of members, most of whom operate microenterprises or work in the agricultural sector, present additional challenges that may increase the risk of non-performing financing. These findings highlight the importance of strengthening financing assessment mechanisms, improving risk management practices, and conducting continuous monitoring to maintain the sustainability of financing activities while ensuring compliance with sharia principles.

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¹⁸ Nilotpal Kumar, "Accumulation in Small-Scale Horticulture: Entrepreneurial Farming and the Regional State in South India (Andhra Pradesh)," *The Journal of Peasant Studies* 53, no. 4 (June 2026): 805–32, <https://doi.org/10.1080/03066150.2025.2537260>.

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