

Research Article

From Four Eyes to Divine Eyes: A Qur'anic Taqwā Governance Model for Islamic Finance

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Abstract

This study introduces the Divine Eyes Principle (DEP) as an innovative framework that integrates spiritual oversight into Islamic financial governance. Building upon the conventional Four Eyes Principle (FEP)—a risk control mechanism emphasizing dual authorization—the DEP advances the concept by embedding Qur'anic values of amanah (trust) and murāqabah (divine vigilance). Using a qualitative–normative approach through textual and comparative analysis of Islamic sources and governance literature, this research explores how divine consciousness enhances institutional accountability and moral integrity. Findings indicate that while the FEP ensures procedural control, the DEP establishes taqwā-based accountability that aligns managerial decisions with maqāsid al-sharī'ah. By transforming governance into an act of worship (ibādah), the DEP encourages sincerity, ethical transparency, and holistic responsibility among decision-makers. This framework contributes to the growing discourse on Islamic Corporate Governance by introducing a spiritually grounded paradigm that connects regulatory compliance with divine accountability. The DEP ultimately aims to cultivate integrity-driven financial institutions where performance is measured not only by efficiency but by adherence to divine trust.

Keywords: Divine Eyes Principle, Four Eyes Principle, Amanah, Murāqabah, Islamic Corporate Governance, Spiritual Accountability, Maqāsid al-Sharī'ah.

INTRODUCTION



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In the contemporary financial system, accountability and transparency have become central to sustainable governance. The *Four Eyes Principle (FEP)*—which requires dual approval for significant financial decisions—has long been recognized as an effective mechanism to prevent fraud and operational risk. However, despite its procedural strength, the FEP remains rooted in a secular paradigm that limits accountability to human supervision and institutional law.

In contrast, Islamic governance perceives accountability not merely as a regulatory requirement but as a moral and spiritual covenant with Allah. The Qur'an commands:

“O you who believe, do not betray Allah and the Messenger, nor betray your trusts knowingly.” (Qur'an 8:27)

This verse establishes that *trust (amanah)* is a divine responsibility that extends beyond material management. In Islamic financial institutions, governance is therefore not only a matter of compliance but an act of *'ibādah*—where decision-making reflects both human responsibility and divine observation (*murāqabah*).

1.2 Problem Statement

While the Islamic finance industry continues to evolve, its governance models often mirror conventional frameworks, focusing on external supervision rather than internal spirituality. As a result, the moral dimension of oversight—rooted in *taqwā* and *murāqabah*—remains underdeveloped. This creates a gap between procedural compliance and spiritual consciousness, weakening the transformative potential of Islamic governance.

1.3 Research Objectives

This study aims to:

1. Critically analyze the limitations of the *Four Eyes Principle* from an Islamic ethical perspective.
2. Formulate the *Divine Eyes Principle (DEP)* as a spiritually enriched governance model integrating *amanah* and *murāqabah*.
3. Explore how DEP enhances accountability, transparency, and moral discipline within Islamic financial institutions.
4. Propose a conceptual framework for *taqwā-based corporate governance* aligned with *maqāsid al-sharī'ah*.

1.4 Significance of the Study

This research contributes to the growing body of Islamic governance literature by offering a *theological-ethical synthesis* that transcends conventional management paradigms. It positions divine consciousness as the ultimate audit mechanism, thereby strengthening institutional integrity, fostering spiritual leadership, and aligning financial practice with Qur'anic ethics.

Literature Review and Theoretical Framework



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2.1 Foundations of Amanah in the Qur'an and Islamic Thought

The Qur'an identifies *amanah* (trust) as the moral foundation of human responsibility and leadership.

“Indeed, We offered the Trust to the heavens and the earth and the mountains, but they declined to bear it and feared it; yet man undertook it. Indeed, he was unjust and ignorant.” (Qur'an 33:72)

This verse illustrates that *amanah* is not merely a contractual obligation but a divine covenant linking ethical behavior with accountability before Allah. Within the domain of Islamic financial governance, *amanah* signifies the sacred duty of managers to handle wealth and decision-making as trustees, not as owners.

Al-Ghazālī (1990) in *Iḥyā' 'Ulūm al-Dīn* explains that *amanah* is the “axis of justice” (*miḥwar al-'adl*) in every leadership structure, where each act of governance is a test of sincerity and fairness. Chapra (1992, 2002) extends this view by positioning *amanah* as an economic virtue ensuring distributive justice and moral welfare within Islamic institutions.

Recent scholars have also emphasized *amanah* as an institutional ethic. Lestari & Putra (2022) argue that Islamic banks that internalize *amanah* as an organizational culture experience enhanced stakeholder trust and reduced governance risk. Thus, *amanah* functions as both a theological and operational cornerstone, bridging spirituality and corporate responsibility.

2.2 Murāqabah: Spiritual Oversight and the Consciousness of Divine Accountability

The second foundational element of the *Divine Eyes Principle* is *murāqabah*—the perpetual awareness that Allah observes every action. The Prophet ﷺ said:

“Worship Allah as if you see Him, and if you do not see Him, know that He sees you.” (*Ṣaḥīḥ Muslim*)

This hadith defines *murāqabah* as a higher state of ethical mindfulness that transforms external supervision into internal vigilance. Ibn Khaldūn (2000) asserts that the sustainability of governance depends not merely on administrative control but on moral discipline and spiritual integrity among leaders.

In modern governance, *murāqabah* can be interpreted as an intrinsic control mechanism that complements external audits. Ali and Kassim (2023) describe it as “spiritual accountability,” suggesting that when organizational members internalize divine observation, ethical consistency becomes self-regulating.

This notion aligns with contemporary behavioral ethics in finance, where moral awareness is recognized as a critical factor in mitigating misconduct. Thus, *murāqabah* converts the heart of every individual into an ethical sensor that guides behavior even in the absence of human supervision.

2.3 Comparative Perspectives: From Four Eyes to Divine Eyes



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The *Four Eyes Principle (FEP)*, originating in Western risk management, mandates dual authorization for critical transactions. It ensures procedural integrity by requiring at least two responsible officers to approve high-risk financial actions. While effective in reducing operational errors, this principle remains mechanistic, addressing the *symptoms* of moral hazard rather than its *spiritual roots*.

In contrast, the *Divine Eyes Principle (DEP)* redefines supervision as both human and divine. Whereas the FEP relies on institutional mechanisms of checks and balances, the DEP embeds spiritual consciousness (*murāqabah Allāh*) as the inner regulator of ethical behavior.

Comparative Scriptural Ethics: Qur’anic and Biblical Perspectives on Trust and Accountability

The ethical concepts of *amanah* (trust) and *murāqabah* (divine vigilance) in Islam find universal resonance within other Abrahamic traditions, particularly in the Biblical teachings of stewardship and moral accountability before God. This comparative perspective does not seek theological equivalence but highlights the shared moral foundation across divine revelations, affirming that spiritual responsibility is a timeless principle binding all human actions.

In the Qur’an, Allah commands:

“O you who believe, do not betray Allah and the Messenger, nor betray your trusts knowingly.” (Qur’an 8:27)

This verse defines *amanah* as a sacred covenant between humanity and the Creator, forming the basis for all ethical and managerial responsibilities. Similarly, in the Christian tradition, the Bible teaches:

“It is required that those who have been given a trust must prove faithful.” (1 Corinthians 4:2, NIV)

This passage mirrors the Qur’anic concept of accountability (*mas’ūliyyah*), underscoring that trustworthiness is not merely social virtue but a divine obligation. Both scriptures emphasize that every entrusted duty — whether in personal, social, or institutional life — carries moral weight before God.

Furthermore, the concept of *murāqabah* in Islam, which signifies the constant awareness of divine observation, parallels the Biblical notion of divine omniscience:

“For nothing is hidden that will not be disclosed, nor is anything secret that will not become known and come to light.” (Luke 8:17, NIV)

This verse reflects the same moral vigilance found in the Prophetic saying: “*Worship Allah as if you see Him, and if you do not see Him, know that He sees you.*” (Ṣaḥīḥ Muslim).

Both teachings convey that the ultimate form of accountability arises not from human surveillance but from the consciousness of divine presence.



However, the Qur’anic perspective goes beyond moral similarity by situating accountability within the comprehensive framework of *tawhīd* — the oneness of God that governs all ethical, legal, and managerial dimensions of life. While the Bible highlights moral stewardship, Islam unifies this moral awareness with legal obligation (*taklīf shar‘ī*) and eschatological accountability (*ḥisāb*). Hence, the *Divine Eyes Principle* (DEP) extends this Qur’anic worldview into organizational governance, transforming management ethics into acts of worship (*‘ibādah*).

In summary, comparative scriptural ethics reveal that divine trust and oversight constitute a shared spiritual heritage across Abrahamic faiths. Yet, Islam elevates these values into a comprehensive governance system that integrates procedural, moral, and spiritual accountability. By acknowledging such parallels, Islamic scholarship contributes not only to theological understanding but also to interfaith dialogue that promotes global ethical harmony without compromising the supremacy of Qur’anic revelation.

Table 1 below illustrates the fundamental distinctions between both paradigms:

Aspect	Four Eyes Principle (FEP)	Divine Eyes Principle (DEP)
Nature of Oversight	Procedural and managerial	Spiritual and moral (divine-centered)
Source of Authority	Human and institutional policy	Qur’anic ethics and divine accountability
Objective	Prevent fraud and operational risk	Cultivate sincerity (<i>ikhhlās</i>), justice (<i>‘adl</i>), and <i>taqwā</i>
Mechanism	Dual human authorization	Integration of <i>amanah</i> and <i>murāqabah</i>
Outcome	Compliance and efficiency	Spiritual integrity and ethical sustainability

As Noor and Hassan (2025) highlight, integrating divine consciousness into governance not only strengthens compliance but transforms organizations into moral ecosystems. The DEP therefore does not reject conventional control systems but elevates them by linking human supervision to divine vigilance.

2.4 Integrating Classical Islamic Thought and Contemporary Governance

The evolution of Islamic governance requires a synthesis between classical scholarship and modern institutional frameworks. Antonio (2001) and Ismail (2018) emphasize that *shari‘ah governance* must be both ethically driven and structurally sound. The DEP responds to this by merging classical moral philosophy with procedural governance standards.

Burhanuddin and Mustafar (2024) suggest that Islamic governance must evolve toward *spiritual digitalization*—ensuring that faith-based principles guide even technology-driven financial systems such as QRIS and fintech platforms. This resonates with the



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DEP's emphasis on *divine presence* (*murāqabah Allāh*) as a constant regulator across all organizational levels.

From a theoretical standpoint, the DEP extends the *Tawhīdic paradigm*, wherein all knowledge and practice originate from the unity of Allah. Consequently, financial governance becomes an act of servitude, and managerial decisions are evaluated not only by regulatory compliance but by sincerity of intention.

2.5 Theoretical Framework: The Three Layers of the Divine Eyes Principle

The DEP operates through a tri-layered framework that integrates procedural, ethical, and spiritual dimensions of governance:

Layer	Description	Core Qur'anic Value
1. Procedural Layer	Human-based oversight involving dual control and documentation.	' <i>Adl</i> (justice) — Qur'an 16:90
2. Ethical Layer	Embedding <i>amanah</i> and <i>ṣidq</i> (truthfulness) in managerial behavior and reporting.	<i>Amanah</i> (trust) — Qur'an 33:72
3. Spiritual Layer	Awareness of divine observation guiding internal integrity and moral restraint.	<i>Murāqabah</i> (divine vigilance) — Qur'an 8:27

This model extends Chapra's (1992) ethical-economic theory by positioning *murāqabah* as the highest form of audit. It is through this triadic integration that the DEP transforms governance from a mechanistic process into a spiritually conscious ecosystem.

2.6 Conceptual Model

Conceptually, the DEP can be visualized as a vertical axis of accountability:

- The horizontal dimension represents human interaction—managers, auditors, and regulators operating under procedural checks.
- The vertical dimension represents divine supervision—where *murāqabah Allāh* serves as the unseen yet ultimate oversight ensuring sincerity and justice.

This dual-axis system forms what may be called *Taqwā-Based Corporate Governance (TBCG)*—a governance model harmonizing *institutional transparency* with *spiritual awareness*.

METHOD

Research Design

This study adopts a qualitative–normative approach, rooted in the *Tawhīdic epistemology* of Islamic scholarship, which unites rational inquiry (*'aql*) with divine revelation (*naql*). The objective is not only to describe governance phenomena but to derive normative principles grounded in Qur'anic guidance and prophetic teachings. The qualitative dimension involves textual, interpretative, and comparative analysis of both classical and contemporary sources related to *amanah*, *murāqabah*, and corporate



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governance. Meanwhile, the normative dimension seeks to extract prescriptive values—principles that can guide Islamic financial institutions in developing spiritually integrated governance systems.

This design aligns with Chapra's (2002) *Islamic epistemological model*, which treats economic behavior as a moral activity directed toward achieving *maqāṣid al-sharī'ah*—justice (*'adl*), welfare (*maṣlahah*), and righteousness (*birr*).

3.2 Sources and Data Collection

The research is primarily based on documentary and textual analysis. Data were collected from four categories of sources:

1. Primary Scriptural Sources:
 - *Al-Qur'an* and *Hadith* as foundational texts defining the concepts of *amanah* and *murāqabah* in human accountability and governance.
 - Selected verses: Qur'an 8:27, 33:72, 16:90, and 99:7–8.
 - Key prophetic traditions emphasizing sincerity (*ikhhlās*) and responsibility (*mas'ūliyyah*).
2. Classical Islamic Works:
 - *Iḥyā' 'Ulūm al-Dīn* by Al-Ghazālī, articulating moral psychology and leadership ethics.
 - *Al-Muqaddimah* by Ibn Khaldūn, discussing the moral decay of governance systems.
 - *Al-Muwatta'* by Imam Mālik and *Ṣaḥīḥ Muslim* as sources for hadith interpretation related to vigilance and justice.
3. Contemporary Literature:
 - Works by Chapra (1992, 2002), Antonio (2001), and Ismail (2018) on Islamic corporate governance and moral accountability.
 - Recent studies (Ali & Kassim, 2023; Hasan, 2024; Noor & Hassan, 2025; Burhanuddin & Mustafar, 2024) that explore the integration of spirituality in financial ethics.
4. Institutional and Regulatory Documents:
 - Reports from the *Otoritas Jasa Keuangan* (OJK, 2024) and *Bank Indonesia* regarding Shariah-compliant governance.
 - Selected international governance frameworks such as AAOIFI and IFSB for comparative insights.

This multi-source collection ensures both scriptural authenticity and contemporary relevance, bridging Qur'anic ethics with modern governance practice.

3.3 Data Analysis Procedure

Data were analyzed through a four-stage interpretive process that combines textual exegesis (*tafsīr mawdū'ī*) with comparative reasoning:

1. Textual Interpretation: Extracting theological meanings of *amanah* and *murāqabah* from Qur'anic and prophetic sources.
2. Contextual Mapping: Relating these moral principles to governance practices in Islamic financial institutions.
3. Comparative Evaluation: Analyzing differences and complementarities between the Four Eyes and Divine Eyes models.
4. Normative Synthesis: Formulating the conceptual model of *Divine Eyes Principle (DEP)* as an operational guideline for *Taqwā-Based Corporate Governance*.



Throughout these stages, textual data were coded thematically to identify recurring ethical constructs such as *justice*, *transparency*, *sincerity*, and *accountability*. The findings were then triangulated across classical interpretations and modern governance frameworks to ensure consistency and validity.

3.4 Research Validity and Reliability

The validity of this study is established through *thematic triangulation*—cross-verifying concepts between scriptural sources, classical literature, and modern academic interpretations. This ensures that derived conclusions maintain both doctrinal fidelity and contextual applicability.

Reliability was maintained by adhering to the principles of *objectivity* and *ethical neutrality*. Interpretations were reviewed against multiple tafsīr (exegetical) works to prevent subjective bias. The study followed academic rigor similar to that recommended by Lincoln and Guba’s (1985) qualitative criteria of *credibility*, *transferability*, *dependability*, and *confirmability*, adapted to Islamic epistemology.

3.5 Ethical Considerations

This research upholds the Islamic and academic ethics of truthfulness (*ṣidq*), justice (*‘adl*), and sincerity (*ikhhlāṣ*). All cited works are duly acknowledged to preserve intellectual integrity. The researcher refrains from any data manipulation or misrepresentation, adhering to the Qur’anic injunction:

“And do not mix the truth with falsehood or conceal the truth while you know [it].” (Qur’an 2:42)

Research activities are carried out with the consciousness that *knowledge is an amanah*, and its production and dissemination constitute a form of worship (*‘ibādah*). The author’s intent is to contribute sincerely (*niyyah ikhlāṣah*) to the development of Islamic governance as a service to the ummah.

3.6 Limitation of the Study

While this research provides a comprehensive conceptual framework, it remains primarily normative and theoretical. Empirical validation—such as interviews, institutional case studies, or quantitative testing—was beyond its current scope. Future studies are encouraged to operationalize the DEP in various contexts such as Islamic banking, *waqf* institutions, and *zakat* management systems.

Nevertheless, this conceptual orientation establishes a foundational paradigm from which further empirical inquiry can evolve, particularly within interdisciplinary approaches combining theology, economics, and behavioral science.

RESULT AND DISCUSSION

4.1 From the Four Eyes to the Divine Eyes Principle: A Conceptual Transformation

The *Four Eyes Principle (FEP)*, long recognized in conventional financial governance, operates on the basis of dual authorization. This procedural safeguard minimizes fraud and operational errors by requiring at least two individuals to approve sensitive transactions. While effective, this framework is limited to external control and human oversight, neglecting the inner dimension of moral restraint and divine accountability.



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The proposed *Divine Eyes Principle (DEP)* transforms this paradigm by extending oversight from human supervision to spiritual consciousness. The DEP establishes that genuine governance cannot rely solely on procedural mechanisms but must integrate *murāqabah Allāh*—the awareness that Allah is the ultimate observer. This consciousness ensures that ethical behavior persists even in the absence of external monitoring.

Hence, the DEP operates on two axes:

1. Horizontal (Human) Axis: managerial supervision, institutional policy, and regulatory compliance;
2. Vertical (Divine) Axis: spiritual vigilance, ethical self-regulation, and awareness of Allah’s omnipresence.

Through this integration, the DEP evolves from a managerial safeguard into a theological system of accountability, aligning professional conduct with divine observation.

Comparative Analysis: FEP versus DEP

The comparison between the FEP and DEP reveals a structural shift from procedural to spiritual governance:

Aspect	Four Eyes Principle (FEP)	Divine Eyes Principle (DEP)
Nature of Oversight	Human supervision based on procedural control	Spiritual vigilance through divine awareness (<i>murāqabah</i>)
Accountability Focus	Institutional and managerial	Moral and theological — accountability before Allah
Control Mechanism	Dual authorization and audit	Integration of <i>amanah</i> and <i>murāqabah</i> as internalized ethics
Objective	Prevent errors and fraud	Cultivate sincerity (<i>ikhhlās</i>), <i>taqwā</i> , and ethical consistency
Outcome	Compliance with regulation	Integrity, transparency, and moral discipline

This comparison underscores that while the FEP prevents misconduct through external restriction, the DEP prevents it from within, by cultivating the heart’s consciousness of divine supervision. In this sense, the DEP represents the *spiritualization of risk management* — a preventive mechanism anchored in faith rather than fear of penalty.

4.3 Implementation of Amanah and Murāqabah in Islamic Financial Governance

The principles of *amanah* (trust) and *murāqabah* (divine vigilance) form the spiritual infrastructure of Islamic governance. Their practical implementation can be observed in three interconnected domains:

a. Managerial Responsibility



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Executives and managers must perceive their authority as an *amānah min Allāh* (trust from Allah). This transforms leadership into a form of *‘ibādah*, where fulfilling duties with honesty and sincerity becomes an act of worship. Qur’an 33:72 serves as the moral compass for this duty of trust.

b. Transparency and Disclosure

The Qur’an emphasizes the moral necessity of transparency:

“And do not conceal testimony, for whoever conceals it—his heart is indeed sinful.” (Qur’an 2:283)

Transparency (*ṣidq*) is therefore not merely a legal or professional obligation but a spiritual act of truthfulness. Within Islamic financial institutions, reporting, auditing, and disclosure must be guided by this divine imperative.

c. Ethical Decision-Making

Every managerial decision must be measured not only by profitability but by its alignment with *maqāṣid al-sharī‘ah*—the objectives of justice (*‘adl*), welfare (*maṣlaḥah*), and moral balance. As Antonio (2001) asserts, the heart of Islamic finance lies in serving humanity while maintaining fidelity to divine law. The DEP reinforces this by transforming ethical choice into an act of spiritual accountability.

Through these domains, the DEP promotes an integrated culture of taqwā-based accountability, in which every organizational decision is filtered through both institutional and spiritual lenses.

4.4 Integrating DEP into Islamic Good Corporate Governance (IGCG)

The framework of *Islamic Good Corporate Governance (IGCG)* encompasses five fundamental principles: transparency, accountability, responsibility, independence, and fairness. The DEP enhances these principles by adding a sixth dimension — divine consciousness — which binds all governance activities to spiritual awareness.

IGCG Dimension	Contribution of DEP	Qur’anic Foundation
Transparency	Encourages truthfulness (<i>ṣidq</i>) in reporting and disclosure	“And speak the truth even if it is against yourselves.” (Qur’an 4:135)
Accountability	Establishes awareness of divine judgment (<i>ḥisāb</i>)	“So whoever does an atom’s weight of good will see it.” (Qur’an 99:7)
Responsibility	Frames leadership as a trust before Allah	“Every one of you is a shepherd, and each of you is responsible for his flock.” (<i>Ṣaḥīḥ Bukhārī</i>)
Independence	Promotes sincerity (<i>ikhhlās</i>) and freedom from conflict of interest	“Indeed, my prayer, my sacrifice, my life and my death are for Allah.” (Qur’an 6:162)
Fairness	Upholds <i>‘adl</i> (justice) and equity in all decisions	“Indeed, Allah commands justice and excellence.” (Qur’an 16:90)



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IGCG Dimension	Contribution of DEP	Qur'anic Foundation
Divine Consciousness (New)	Embeds <i>murāqabah</i> as a continuous awareness of Allah's observation	"And Allah is ever, over you, an Observer." (Qur'an 4:1)

Through this integration, the DEP transforms IGCG from a procedural framework into a spiritually anchored governance system. Decision-making is no longer driven solely by policy compliance but by the pursuit of divine pleasure (*riḍā Allāh*).

4.5 Theological and Practical Implications

a. Theological Implications

The DEP reaffirms the *Tawḥīdic worldview (ru'yah Islāmiyyah)* that all authority and trust ultimately belong to Allah. Governance, therefore, becomes a form of servanthood (*'ubūdiyyah*). This aligns with Qur'an 8:27 and 99:7-8, which emphasize accountability before Allah for even the smallest deed.

b. Practical Implications

In practice, the DEP can be institutionalized through:

- Spiritual Auditing Programs: embedding *murāqabah* awareness in training and evaluation.
- Taqwā-based Risk Management: incorporating moral and ethical risk indicators into audit tools.
- Policy Realignment: ensuring that governance procedures reflect both *regulatory compliance* and *spiritual intent*.
- Leadership Development: nurturing executives with integrity, humility, and Qur'anic ethics.

These implications show that DEP is not an abstract theological ideal but a practical governance paradigm capable of reshaping institutional culture. As Hasan (2024) and Noor & Hassan (2025) highlight, spirituality in leadership correlates positively with transparency, stakeholder trust, and long-term resilience.

4.6 Discussion: Toward a Spiritual Paradigm of Risk Management

The DEP offers a paradigm shift from control-based management to faith-based governance. It redefines risk as both financial and moral — where the gravest risk is not merely material loss but ethical failure and divine displeasure.

Incorporating the DEP into organizational culture can thus reduce corruption, strengthen moral accountability, and restore the holistic balance between profit, ethics, and spirituality. This approach aligns institutional goals with the *maqāṣid al-sharī'ah* and fulfills the prophetic mission of justice (*'adl*), trust (*amanah*), and benevolence (*iḥsān*).

CONCLUSION

This study introduces the *Divine Eyes Principle (DEP)* as a spiritual and managerial synthesis that transforms conventional governance frameworks into a



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model rooted in divine consciousness. While the *Four Eyes Principle (FEP)* ensures procedural accountability through dual human supervision, it lacks the spiritual dimension central to Islamic ethics. The DEP fills this void by embedding *amanah* (trust) and *murāqabah* (divine vigilance) into the structure of institutional governance.

Using a qualitative–normative methodology, the research demonstrates that genuine accountability in Islamic finance cannot be achieved solely through human oversight; it must be anchored in the awareness that Allah is the ultimate observer. The DEP thus redefines governance as an act of *‘ibādah*—a sacred responsibility that integrates professional duty with spiritual consciousness.

Findings reveal that implementing the DEP nurtures taqwā-based accountability, enhances transparency, and aligns organizational objectives with *maqāṣid al-sharī‘ah*. It transforms governance from a technical mechanism into a moral covenant, promoting justice (*‘adl*), sincerity (*ikhlas*), and divine mindfulness in every decision-making process.

Ultimately, the DEP contributes both theoretically and practically to Islamic corporate governance by positioning spiritual awareness as the highest form of internal audit—a system where ethical integrity precedes compliance and moral intention defines success.

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