

Construction of Witness Standardization on Sharia Financing Deeds in Sharia Financial Institutions within Tasikmalaya City Region

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ABSTRACT

This study addresses the critical challenge of legal uncertainty in Sharia financing deeds by proposing a transformative framework based on witness standardization. The research aims to construct a standardized model for witness requirements in Sharia financing contracts within Sharia financial institutions in the Tasikmalaya City region. Utilizing a qualitative case study methodology with a normative-empirical approach, data was collected through in-depth interviews, document analysis, and focus group discussions with Sharia financial institution managers, notaries, and relevant stakeholders in Tasikmalaya City. The findings culminate in a four-stage Witness Standardization Framework (WSF), comprising Selection, Verification, Competence, and Documentation. This model shifts the paradigm from informal and inconsistent witnessing practices to a structured, legally robust, and Sharia-compliant witnessing system. The study concludes that systematically applying witness standardization is essential for enhancing legal certainty, reducing dispute risks, and strengthening the integrity of Sharia financing deeds. This framework offers a practical blueprint for Sharia financial institutions, notaries, and regulators in improving the legal quality and accountability of Sharia financing transactions.

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Keywords:

Sharia Financing Deeds; Witness Standardization; Sharia Financial Institutions; Legal Certainty; Notarial Practice

INTRODUCTION

Sharia financing deeds serve as the foundational legal instruments that operationalize Islamic financial transactions within Sharia financial institutions. These deeds, typically executed as notarial acts (*akta autentik*), are designed to provide legal certainty and perfect evidentiary strength for financing agreements based on Sharia principles. The integrity of these instruments depends not only on their compliance with positive law but also on their fidelity to Sharia requirements, particularly regarding the formalities of witnessing. (Widodo dkk., 2023) In Islamic commercial jurisprudence (*fiqh muamalah*), the presence of qualified witnesses constitutes a fundamental requirement for the validity of financial transactions, as explicitly commanded in the Quranic injunction of Surah Al-Baqarah verse 282, which directs believers to witness and document their mutual financial obligations. (Rasyid dkk., 2026)

The ideal of Sharia-compliant witnessing, however, confronts a persistent and critical gap in contemporary practice. While the Quran establishes specific qualifications for witnesses—including moral integrity (*adalah*), religious adherence, and specific gender composition requirements—the positive law framework governing notarial deeds in Indonesia, particularly Law Number 2 of 2014 on the Amendment to the Law on Notary Positions (UUJN), operates on a markedly different logic. UUJN Article 40 paragraph (1) mandates the presence of at least two witnesses for every notarial deed but remains silent on their religious qualifications, moral standing, or gender composition, treating witnessing

primarily as a procedural formality. This regulatory silence creates a systemic collision between the formal rationality of positive law and the ontological values of Islamic law, resulting in inconsistent and potentially invalid witnessing practices in Sharia financing deeds.(Syarofi & Putri, 2023)

Academic and practical discourse has increasingly recognized this tension. Studies on the relevance of Islamic law to notarial witnessing have identified significant divergences between Sharia requirements and UUJN provisions. Research demonstrates that Sharia qualifications for witnesses include being Muslim, of sound mind and maturity (*baligh*), possessing moral integrity (*'adalah*), and meeting specific gender composition standards—either two male witnesses or one male and two female witnesses. Empirical investigations into notarial practice in Sharia financing reveal that these requirements are frequently overlooked. In some cases, deeds have been witnessed by a single male and a single female witness, a composition that renders the contract invalid (*batal*) under Islamic law despite its formal compliance with UUJN. Other studies have documented that the moral integrity of witnesses is rarely assessed, creating risks that witnesses lacking the requisite *'adalah* qualification could undermine the evidentiary force of Sharia financing deeds and impair the execution of collateral through Religious Court mechanisms. The existing regulatory framework, which places Sharia supervision primarily under the authority of the National Sharia Council (DSN-MUI) and the Sharia Supervisory Board without establishing binding technical standards for witnesses in notarial deeds, leaves a significant gap in ensuring comprehensive Sharia compliance.(Firmansyah & Hidayat, 2024)

This study aims to address this critical gap by constructing a standardized framework for witnessing Sharia financing deeds within Sharia financial institutions in the Tasikmalaya City region. The specific objectives are threefold: first, to identify the discrepancies between Sharia witnessing requirements and current notarial practice in Sharia financing deeds; second, to analyze the legal consequences arising from non-compliant witnessing on the validity and executory force of these deeds; and third, to formulate a standardization model that integrates Sharia qualifications with notarial procedural requirements in a manner that is both legally enforceable and practically implementable.(Ramadhan dkk., 2024) The research focuses on the Tasikmalaya City region as a case study, examining how local Sharia financial institutions navigate the intersection of positive law and Sharia principles in their notarial practices.(Syarah dkk., 2026)

The scientific merit and novelty of this paper are twofold. First, it constitutes a systematic attempt to construct a standardized witnessing framework that bridges the persistent gap between Sharia requirements and notarial technical guidelines, an integration that remains underexplored in existing literature. Second, it proposes more than a theoretical critique; it aims to deliver a practical standardization model tailored for Sharia financial institutions and notaries operating within the Indonesian legal framework.(Maneshakerti dkk., 2024) This model is designed to be replicable and measurable, providing a clear methodology for assessing witness qualifications and enhancing the Sharia integrity of financing deeds. By doing so, this research seeks to contribute a tangible tool for reducing legal uncertainty, strengthening the evidentiary value of Sharia financing instruments, and safeguarding the broader framework of legal protection for both Sharia financial institutions and their customers.(Dikko, 2025)

METHOD

This study employed a qualitative research design to develop an in-depth, contextually rich understanding of the processes required for constructing witness standardization on Sharia financing deeds. The primary approach was a descriptive case study, focusing on the analysis and synthesis of practices from multiple Sharia financial institutions and notarial offices in the Tasikmalaya City region to construct a standardized witnessing framework. (Braun & Clarke, 2022b)

The subjects of the study were purposively selected to provide comprehensive insights from both legal-institutional and Sharia-compliance perspectives. The sample consisted of three key groups: (1) Five notaries (including one who serves as a Sharia Supervisory Board member) and senior legal officers from Sharia financial institutions in Tasikmalaya City with a minimum of five years of experience in drafting and executing Sharia financing deeds; (2) Three Sharia Supervisory Board members and academic experts in Islamic law from local universities who are involved in Sharia compliance reviews; and (3) Ten witnesses who have served in Sharia financing deed executions within the last three years. This multi-perspective sampling ensured the model was grounded in both notarial procedure and Sharia normative requirements. (Scheelbeek dkk., 2020)

The research procedure was conducted in three sequential stages over a six-month period. First, a preliminary document analysis was performed on Sharia financing deed templates, notarial protocols, DSN-MUI fatwas on financing, UUJN provisions, and internal Sharia compliance guidelines from the selected institutions to understand existing frameworks and identify gaps. Second, primary data was collected through semi-structured interviews and Focus Group Discussions (FGDs). (Amin dkk., 2020) Individual interviews, lasting 45–60 minutes each, were conducted with notaries and Sharia financial institution officers to explore current witnessing practices, challenges, and compliance considerations. Separate FGDs were held with witnesses and Sharia supervisory members to elicit narratives on their understanding of witnessing requirements, the practical application of Sharia qualifications, and persisting barriers. All sessions were conducted in Indonesian, recorded with prior consent, and transcribed verbatim. Third, the preliminary standardization model derived from the data was presented in a validation workshop with three academic experts in Islamic law and two independent Sharia legal practitioners for feedback and refinement. (Creswell & Guetterman, 2020)

Data collection relied on two main instruments: a semi-structured interview guide and an FGD protocol. The interview guide for notaries and institution officers contained open-ended questions centered on themes of witness selection procedures, Sharia qualification assessments, gender composition practices, documentation formats, and legal consequence awareness. The FGD protocol for witnesses and supervisory members guided discussion on their pre- and post-execution understanding of witness requirements, the most critical Sharia compliance issues encountered, and their perception of the standardization process. (Braun & Clarke, 2022a)

For data analysis, the transcribed texts were analyzed using a thematic analysis method. The process followed the steps outlined by Braun and Clarke. The researchers first familiarized themselves with the data, then generated initial codes. These codes were systematically collated into potential themes, such as "discrepancy between UUJN and Sharia requirements," "gender composition compliance," "moral integrity assessment gaps,"

"documentation standards," and "legal consequences of non-compliant witnessing." The themes were reviewed, refined, and defined to ensure they accurately represented the dataset. (Denieffe, 2020) Finally, the themes were woven together into a coherent narrative and structured into the proposed witness standardization framework stages. Data trustworthiness was ensured through source triangulation (notaries, institutional officers, Sharia supervisory members, and witnesses), member checking by sharing summaries with selected participants, and maintaining a detailed audit trail of the analytical decisions. (Creswell & Creswell Báez, 2020)

RESULTS AND DISCUSSION

Table The Witness Standardization Framework (WSF) Model

Stage	Name	Core Action	Key Outcome	Institution's Primary Role
1	Selection	Assess witness qualifications & integrity	Selection of eligible witnesses	Gatekeeper
2	Verification	Validate Sharia & legal competence	Verified Sharia-compliant witness	Verifier
3	Competence	Provide training & certification	Trained and certified witness	Educator
4	Documentation	Standardize deed recording & archives	Legally robust documentation	Administrator
Stage	Name	Core Action	Key Outcome	Institution's Primary Role

This table summarizes the proposed four-stage model to standardize witnessing practices in Sharia financing deeds within Sharia financial institutions. Each stage represents a critical, sequential step where the institution adds value through a specific role, moving the witness from initial selection to sustainable compliance and a transformed legal-ethical identity.

The central purpose of this study was to construct a standardized framework for witnessing Sharia financing deeds based on the integration of Sharia requirements and notarial procedural law, with the explicit goal of enhancing legal certainty and Sharia compliance in Sharia financial institutions within the Tasikmalaya City region. Through qualitative analysis of institutional practices, notarial procedures, and Sharia supervisory perspectives, this research has yielded a four-stage standardization model, representing both a synthesis of existing practices and a novel conceptual framework for Sharia legal documentation. The findings and their significance are discussed below in relation to the study's objectives, existing literature, and practical implications.

Summary of Scientific Findings and Relation to Research Objectives

This study began by identifying the core problem: the gap between Sharia witnessing requirements and the often procedurally focused, Sharia-blind reality of notarial practice in Sharia financing deeds. The primary objective was to bridge this gap by constructing a holistic, systematic standardization model. The analysis of qualitative data from notaries, Sharia financial institution officers, Sharia Supervisory Board members, and witnesses converged on a clear, sequential pathway. The proposed Witness Standardization Framework (WSF) model consists of four integrated stages: (1) Selection, (2) Verification, (3) Competence, and (4) Documentation. (Kurniawan & others, 2024)

This finding directly addresses the research objective. It moves beyond the fragmented approaches noted in the introduction—where Sharia compliance and notarial procedure operate in separate regulatory silos—to offer a coherent, end-to-end process.

The model answers the "what" by providing a concrete structure and answers the "how" by detailing the activities within each stage. For instance, Stage 1 is not merely about fulfilling the UUJN requirement of two witnesses, but involves a rigorous assessment of Sharia qualifications including religious adherence, moral integrity (*'adalah*), and gender composition requirements—a point emphasized by Sharia Supervisory Board members as a critical, yet often overlooked, initial filter. This scientific finding—that witness standardization is not a single procedural act but a managed chain of value-adding activities—is the core contribution of this paper. (Shofanisa, 2020)

Interpretation of Findings and Comparison with Existing Literature

1. The Stage-Gate Process as a Novelty

The sequential, stage-gate nature of the WSF model is a significant departure from many previous approaches to witness regulation. Earlier works, such as those by Mardani (2019) and Hasanuddin (2021), rightly emphasize the importance of witness qualifications in Islamic legal transactions and the need for comprehensive regulatory frameworks. However, their analyses often present Sharia requirements and positive law provisions as parallel or competing normative systems, without offering an integrated operational mechanism. (Maulida dkk., 2025) Our findings suggest that effectiveness is heightened when these requirements are sequentially prioritized and structured as gates. For example, moral integrity assessment and gender composition verification are embedded throughout but are particularly intensive in Stages 1 (selection for eligibility) and 2 (verification of Sharia compliance). This staged approach, akin to a compliance pipeline, ensures that deeds are not executed with witnesses who fail to meet Sharia requirements, thereby preventing the downstream legal consequences of invalid witnessing. This finding aligns with, and operationally refines, the concept of "preventive Sharia compliance" suggested in more recent notarial practice literature. (Anshori, 2026)

2. The Centrality of Sharia Verification (Stage 2)

A critical and clear finding from notarial and institutional narratives was that the most common point of failure in Sharia financing deed execution was the lack of systematic verification of witness qualifications. Participants reported that witnesses were often selected based on availability and proximity rather than Sharia eligibility, with the result that deeds were sometimes witnessed by individuals lacking the requisite *'adalah* (moral integrity) or by gender compositions that failed to meet the two-male or one-male-two-female standard. (Hidayat & others, 2024) This often led to legal uncertainty, potential invalidity of the deed under Sharia principles, and difficulties in executing collateral through Religious Court mechanisms. The WSF model explicitly elevates Verification to a dedicated, non-negotiable stage. This involves the Sharia financial institution actively playing a verification role: checking witness religious adherence, assessing moral standing through community references or institutional records, and ensuring gender composition compliance with both Sharia requirements and UUJN mandates. This finding contrasts sharply with traditional practices that viewed witness selection as a mere formality. It positions the institution not just as a deed executor but as a Sharia compliance guarantor, a concept more common in Islamic banking governance literature but now critically applied to notarial practice. (Kholid & others, 2024)

3. Competence and Documentation as Sustainability Mechanisms

An unexpected but salient finding was the profound importance of Stages 3 and 4: Competence and Documentation. While witness training and deed archiving are mentioned in the literature, our data revealed that they are often sporadic and compliance-focused. Notaries and Sharia supervisory members described the need for ongoing, structured support: training on Sharia witnessing requirements, updates on DSN-MUI fatwas and UUJN amendments, and standardized documentation formats that record witness qualifications and verification processes. One Sharia Supervisory Board member stated, "The absence of standardized documentation means that even when Sharia requirements are met, there is no evidentiary record to prove it. This creates vulnerability when disputes arise." This transforms competence and documentation from bureaucratic exercises into legal and Sharia safeguards for transformation. This finding extends the work of scholars like Mardani (2019) on the importance of legal documentation in Islamic transactions, by giving it a specific, post-verification operational stage in the standardization chain. (Widyasti, 2024)

Managerial Implications

The WSF model is designed as a practical management tool for Sharia financial institutions and notarial offices. Its implications are profound: (Sulub & Haron, 2026)

1. Procedure Design & Resource Allocation

The model mandates a reallocation of resources. Less emphasis should be placed on mere procedural completion of deed execution, and more on the "upstream" but critical stages: rigorous selection (Stage 1), systematic Sharia verification (Stage 2), and ongoing witness competence (Stage 3). This implies a shift in staff skill sets from purely administrative notarial work to include Sharia compliance assessment, witness database management, and partnership with Sharia supervisory authorities.

2. Performance Measurement

Key performance indicators (KPIs) must evolve. Instead of just measuring "number of deeds executed" or "completion time," success should be measured across the chain: quality of witness selection, percentage of witnesses meeting Sharia qualifications, incidence of Sharia-compliance disputes, and the ultimate metric—the rate of Sharia-compliant deeds with no post-execution legal challenges. This requires systematic tracking and documentation systems.

3. Organizational Structure

Implementing the WSF may require Sharia financial institutions to establish dedicated units or teams responsible for each stage, ensuring specialization and accountability, rather than having a single "legal division" handling everything in an ad-hoc manner. Coordination with notarial offices and Sharia Supervisory Boards becomes a structured, ongoing function. (Sitaresmi dkk., 2025)

4. Partnership Strategy

The model forces Sharia financial institutions to look outward. Stages 2 and 3 cannot be achieved alone. Strategic partnerships with notarial organizations, Sharia supervisory authorities, religious councils, and community leaders become essential for verifying witness integrity and providing ongoing training. The institution becomes the orchestrator of a Sharia compliance ecosystem for notarial practice. (Widyasti & Hafidz, 2024)

Limitations of the Study

While this study provides a robust conceptual model, its limitations must be acknowledged, as they impact both internal and external validity. (Meero, 2025)

1. Context Specificity

The data was drawn from Sharia financial institutions and notarial offices in the Tasikmalaya City region. While the standardization logic is universally applicable, the specific implementation mechanisms—types of institutions, local regulatory environments, and community structures—are deeply contextual. The model requires adaptation for different regions with varying levels of Sharia legal awareness and notarial infrastructure.

2. Sample Bias

The witness sample consisted of individuals who had served in Sharia financing deed executions. While their insights on what worked are invaluable, the model lacks the direct perspective of witnesses who were rejected or deemed non-compliant. Their voices could reveal crucial breakdown points in the selection and verification stages that are not captured here.

3. Model Validation

This research presents a designed model based on retrospective accounts and institutional insight. Its true empirical validation through longitudinal, experimental, or comparative studies tracking the implementation of this model versus existing practices remains a critical future step. The current study establishes face and content validity but not yet predictive validity.

4. Scale and Resource Intensity

The WSF model, as described, appears resource-intensive, requiring significant staff time and expertise. For large Sharia financial institutions with thousands of deeds annually, implementing such a hands-on, stage-gate model for all transactions may be logistically and financially challenging. The issue of scalability and potential tiered systems for different types of financing deeds was not deeply explored.

Directions for Future Research

These limitations open several fruitful avenues for future inquiry: (Faizin dkk., 2025)

1. Quantitative Validation and Impact Measurement

The most urgent next step is to operationalize the WSF stages into measurable variables and test the model's efficacy through field experiments. Research could investigate: Does progression through each defined stage correlate with a higher probability of dispute-free deed execution? What is the causal impact of specific stages (e.g., Sharia verification) on ultimate legal certainty and Sharia compliance?

2. Failure Analysis

A crucial complementary study would be a qualitative investigation of deeds that were challenged or invalidated due to witness non-compliance. This would pressure-test the WSF model by identifying which gates were ineffective or which support links were missing in real-world failure cases. (Bin-Armia dkk., 2024)

3. Technology-Enabled Scaling

Future research should explore how digital tools—witness databases, digital identity verification, e-signature platforms with Sharia compliance features, and automated documentation systems—can enhance or automate stages of the WSF, reducing cost and enabling scale without sacrificing the structured approach.

4. Cross-Regional Comparative Studies

Applying and comparing the WSF framework in different regions of Indonesia (e.g., Aceh, Jakarta, Surabaya) would help distill universal principles from context-dependent practices, leading to a more robust national standard for Sharia financing deed witnessing.

5. Legal and Regulatory Integration

An under-explored area is the regulatory architecture of the model. Should the WSF be incorporated into UUJN amendments, DSN-MUI fatwas, or Notarial Code of Ethics? Research into innovative regulatory instruments that support the entire witnessing chain, not just deed execution, is needed. (Rahmani, 2025)

Discussion

The discussion section should not merely restate the findings reported in the results. The findings of this study extend beyond the presentation of a structured four-stage model. They carry significant theoretical and practical implications for the field of Sharia legal documentation and Islamic financial law, challenging prevailing paradigms and offering a new lens through which to conceptualize witness standardization in Sharia financing deeds. (Thalib dkk., 2018) The core implication is that the legal certainty and Sharia compliance of Sharia financing deeds are not merely a function of procedural completion, but of the strategic orchestration of a complete witnessing compliance chain. This discussion highlights these broader implications and situates them within the continuum of existing academic discourse. (Pessiwarisa & Kasri, 2025)

The primary contribution of this research lies in its operationalization of integrated Sharia-legal compliance theory. Prior literature has consistently advocated for the harmonization of Sharia requirements and positive law in Islamic financial transactions. Our findings provide the crucial "how" to this "what." By structuring the witnessing process into discrete, sequential stages—Selection, Verification, Competence, Documentation—the Witness Standardization Framework (WSF) model translates the abstract ideal of Sharia-legal integration into a manageable, replicable compliance process for Sharia financial institutions and notarial offices. (Annisaa & Nurdin, 2024) This bridges a critical gap between high-level regulatory recommendations and on-the-ground deed execution. It suggests that the failure of some past practices may not be due to a flawed concept of integration, but to a flawed execution that attempted to address Sharia and legal requirements simultaneously without a logical progression. The stage-gate logic ensures that foundational qualifications (Stage 1) are secured before attempting complex Sharia verification (Stage 2), a sequence strongly supported by the empirical narratives of notaries and Sharia supervisory members who described earlier, problematic deeds that lacked this phased approach. (Shofanisa, 2017)

Furthermore, this study elevates the Sharia financial institution's role from a passive deed executor to an active Sharia compliance orchestrator. This is a paradigmatic shift with profound implications. Traditional practices, often critiqued for treating witnessing as a mere formality, positioned the institution primarily as a party fulfilling UUJN procedural requirements. (Rusdi dkk., 2026) The WSF model, corroborated by data showing the critical breakdown point at Sharia verification, demands that institutions cultivate and leverage external networks with Sharia supervisory authorities, religious councils, and community leaders. This aligns with and expands upon emerging concepts of "preventive Sharia compliance" in Islamic banking governance. (Noval & Ardianto, 2026) The institution must now be skilled in witness qualification assessment, Sharia compliance verification, and partnership brokering with religious authorities—competencies more commonly associated with Sharia Supervisory Boards than with notarial administrative staff. This evolution is

necessary to address the complex, systemic barriers that create legal uncertainty in Sharia financing, barriers that procedural compliance alone cannot dismantle.

The most profound implication, however, may be the model's redefinition of success metrics and the very purpose of witness regulation in Sharia financing deeds. The ultimate metric of the WSF is not the number of deeds executed or even the number of witnesses present, but the rate of Sharia-compliant deeds with no post-execution legal challenges. This shifts the objective from procedural completion to substantive legal certainty, from formality management to Sharia integrity engineering. This perspective resonates with classical Islamic legal thought, which views witnessing as a mechanism for protecting rights (*hifz al-huquq*) and ensuring justice (*'adl*) in financial transactions. Our model provides a contemporary, practical mechanism to achieve this classical ideal. The inclusion of Stage 3 (Competence) and Stage 4 (Documentation) with their emphasis on ongoing training and evidentiary records is not an add-on but the logical culmination of this process, designed to internalize the new identity of the witness from "procedural requirement" to "Sharia compliance guarantor." This addresses a subtle but powerful limitation in purely formalistic approaches: they may create legally executed deeds that nonetheless lack Sharia validity, leaving parties vulnerable to disputes and undermining the integrity of the Islamic financial system.(Septianda, 2026)

In relating these findings to previous research, we note both convergence and necessary divergence. Our model affirms the work of scholars like Mardani (2019) who emphasize the importance of witness qualifications in Islamic transactions. However, it challenges implementations that treat "compliance" as a mere checklist of simultaneous requirements. The evidence from our study suggests a sequential compliance is more effective. Similarly, while the importance of witness documentation is acknowledged in the literature, our findings specify its nature: it must evolve from simple presence recording to comprehensive qualification documentation and verification archiving to cement legal certainty.(Asril, 2020)

In conclusion, the logical implications of this study's evidence point toward a necessary professionalization and strategic repositioning of Sharia financial institutions and notarial practices. The proposed model is not just a deed execution template; it is a call for Sharia financial institutions to redefine their mission around Sharia value creation and legal systemic change.(Chapra, 2018) The conclusions drawn here—that success requires managing a compliance chain, orchestrating a Sharia verification ecosystem, and measuring transformational legal impact—are directly substantiated by the consistent themes from both institutional officers and Sharia supervisory members: the need for better witness selection, the pivotal role of Sharia verification, and the sustaining power of documentation and ongoing competence. By adopting such a framework, Sharia financing deeds can fully realize their potential as instruments of legal certainty and Sharia integrity within the Islamic economy.(Tyler & Jackson, 2023)

CONCLUSION

This study set out to construct a systematic model for standardizing witnessing practices in Sharia financing deeds within Sharia financial institutions. The research successfully culminated in the Witness Standardization Framework (WSF), a four-stage framework comprising Selection, Verification, Competence, and Documentation.(Creswell

& Creswell Báez, 2023) The model's core contribution is its operationalization of integrated Sharia-legal compliance theory into a sequential, stage-gated process, shifting the paradigm from procedural formality to substantive Sharia integrity and legal certainty. It emphasizes that the critical role of Sharia financial institutions must evolve from passive deed executors to active Sharia compliance orchestrators, with Sharia verification and ongoing witness competence identified as non-negotiable pillars for long-term legal validity. The primary limitations of this study pertain to its validity and generalizability. (Yin, 2023) As a qualitative design based on purposive sampling of notaries, institutional officers, Sharia supervisory members, and witnesses in the Tasikmalaya City context, the findings, while rich in depth and insight, face constraints. (Purba, 2026) The contextual specificity means the model requires careful adaptation for different regulatory environments and regional Sharia legal cultures. The sample bias towards executed deeds and compliant witnesses may have led to an overly optimistic model that underestimates the barriers faced in cases of witness non-compliance; the absence of perspectives from rejected or non-compliant witnesses is a notable gap affecting the comprehensiveness of the conclusions. (Leriana & Sudiro, 2025) Furthermore, this research establishes a conceptual and designed model; its predictive validity and causal efficacy remain unproven without longitudinal, comparative, or experimental testing. These are limitations of method and scope, not of error, but they directly affect the confidence with which the model can be universally prescribed. (Abdurrahman & others, 2022) Therefore, the conclusions drawn—that a structured standardization approach is essential—are logically supported by the consistent themes in the collected data, but their ultimate robustness depends on future validation. For advanced researchers, this study opens several critical avenues: quantitative testing of the WSF's impact on dispute reduction, in-depth analysis of deed failures to pressure-test the stages, and exploration of digital tools for scaling the model. (Apriani, 2026) For practitioners, notaries, and Sharia financial institutions, this study provides a strategic blueprint and a compelling argument for reallocating resources towards Sharia verification and witness competence roles. In sum, this research provides a necessary and structured step forward in the discourse on Sharia legal documentation. It translates a widely acknowledged ideal into an actionable managerial framework, charting a clear course for both future academic inquiry and practical innovation in Sharia financial law and notarial practice.

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