

ISLAMIC HUMAN CAPITAL AND THE QUALITY OF SHARIAH AUDIT

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ABSTRACT— Shariah audit in the Islamic banking sector is important to ensure that banks comply with the Shariah Guidelines described by Bank Negara Malaysia (BNM). The lack of Shariah auditors in Islamic banks affecting the quality of Shariah audits conducted by Shariah auditors. Shariah auditors were recently claimed as less effective because they do not possess the required and appropriate characteristics to carry out Shariah audit in Islamic banking. Hence, this paper investigates the relationship between the values of Islamic Shariah auditors and Shariah audit quality. It also investigates the relationship between Shariah auditors' characteristics and Shariah audit quality in the Islamic banks in Malaysia. Based on the questionnaire distributed to 200 Shariah auditors, findings indicate that Shariah auditors with expertise in technical skills and values of Islamic contribute positively to the quality of Shariah audit. The professional education background and competency and abilities in shariah knowledge shown insignificant results.

Keywords—Shariah, audit, quality, value, skills, human

I. INTRODUCTION

Islamic Finance in Malaysia has been in existence for over 40 years. Since its first establishment back in 1963, the country has seen the sector continue to grow and expanding rapidly. As reported by the Bank Negara Malaysia in their website, Islamic Banking only has reached an asset of USD65.6 billion with an average growth rate of 18-20% annually.

In line with the rapid development of Islamic financial institutions (IFIs), Bank Negara Malaysia (BNM) has introduced the Shariah Governance Framework (SGF) for (IFIs) on 1 January 2011. The role of Shariah audits is clearly described in the SGF. As defined in the Guideline, Shariah internal auditors are responsible for Shariah's knowledge, and Shariah comprehension related to Shariah products, services and operations [1]. They ensure that SGF and other BNM's guidelines are complied by the relevant institutions. Shariah audit is also necessary due to the different nature and characteristics that exist in the Islamic banking practices, besides improving the credibility if IFIs [2].

BNM defines the Shariah audit as "a function that provides an independent assessment on the quality and effectiveness of the IFIs' internal control, risk management systems, governance processes as well as the overall compliance of the IFIs operations, business, affairs and activities with Shariah" [3]. In general, the Shariah audit is a mechanism or collection of procedures to ensure the organization complies with Shariah law and standards based on all the concepts of the Shariah audit.

The quality of the Shariah audit is highly dependent on the Shariah audit description, classified as the audit standard through certified Shariah auditors [4]. According to Shahar W. *et al.*[5], Shariah auditor is accountable for carrying out the duty for expressing its decision in truth, where it has taken a fair assessment on whether the financial statements and documents produced in compliance with the Shariah Guidelines and Principle. Shariah auditors especially those involved in the IFIs may have expertise and knowledge in Shariah matters with their legal skills in accounting and auditing [6]. This ensures that Shariah auditors' evaluation is autonomous and highly objective to offer a balanced and sincere view of Shariah compliance with reference to IFIs [5].

Admitting the importance of Shariah auditors, Malaysia has placed a strong emphasis on human capital development alongside the development of the IFIs. The lack of Shariah auditors in Islamic banks can affect the Shariah audits quality conducted by Shariah auditors.

According to Khalid A., *et. al.* [7], Shariah auditors are currently less effective in performing the Shariah audit because they do not possess the required and appropriate characteristics to carry out Shariah audits in IFIs. Therefore, this study is conducted with the aim to investigate the relationship between the values of Islamic Shariah auditors and Shariah audit quality. At the same time, it also investigates the relationship between Shariah auditors' characteristics and Shariah audit quality in the Islamic banks in Malaysia.

II. LITERATURE REVIEW

This literature review on Shariah audit intends to discuss the concept of Shariah audit and the steps used in determining the Shariah audit quality services. The research also uses the literature on the conventional view of human capital and various sources have been used to provide more useful and valuable information.

There are two types of banking, namely conventional banking and Islamic banking [8]. The world began with conventional banking, but after the expansion of the Muslim world, many Islamic countries embraced the Islamic banking system [8]. In Muslim countries where Islamic goods and services were introduced by commercial banks [9]. According to Wahid M.A. [10], the Islamic banking system based on Al-Quran and Sunnah was developed based on the key sources of Islam. As defined by Drábek J. [11], the idea of human capital is sometimes defined as one of the core principles of an organization since it is non-existent and difficult to reproduce.

Moreover, whether it belongs to any organization, intellectual capital is known as among the most important properties. With regard to the Islamic understanding of human capital, the word *Aliyah* was used by Muslim legal experts and Al-Quran reciters to indicate the ability and capacity of people to carry out certain religious and social responsibilities [12]. Conventional human capital embraces features of the personal body while prioritizing human characteristics such as technical skills, education, competency and abilities, and experience. The emphasis in the Islamic view is on the physical and spiritual dimensions related to human capital, according to Azmi I.A.G. [13]. A key question, through access to additional ethical values and human capital, is the enhancement of adequate capability, education and expertise.

This research, however, is restricted to variables that are considered to influence the standard of excellence suitable for the Shariah audit. In order to be a competent auditor, an auditor must have technical skills, education, competency and abilities as well as experience [14, 15]. The Shariah

auditors' understanding in this study consisted of technical skills, education, competency and abilities as well as experiences obtained from the relevant professional bodies [14]. The Shariah auditors must be skilled and equipped with Shariah expertise in order to correctly assess the organization's level of Shariah-compliant [5].

In view of the current research, several variables have been examined, namely expertise in technical skills, professional education background, Shariah competencies and abilities, as well as the values of Islamic Shariah auditors. In line with the rapid growth of Islamic Financial Institutions (IFIs), the Shariah audit is recognized as an essential mechanism for ensuring Shariah compliance. In order to improve Shariah compliance practices and integrity of IFIs, Shariah audit practices are primarily required [2]. According to Ab Ghani N.L. [4], Shariah audit quality is based on the Shariah audit compliance which was classified as the audit standard by certified Shariah auditors.

According to Shahar W. *et al.* [5], stern measures have been taken to ensure that Shariah Auditor is responsible for fulfilling the duty to express its judgment in letter and spirit so that a fair assessment has been made as to whether the financial statements and documents provided have complied to the Shariah Guidelines and Principles. A trained and approved Shariah auditor should also perform a Shariah [1]. The Shariah auditors, specifically those engaged in the IFIs, may have expertise and knowledge of their legal abilities in accounting and auditing in Shariah matters [6]. This means that the assessment by Shariah auditors is impartial and extremely objective to provide a fair and truthful view of the Shariah audit consistent with [5]. An attribute of the Shariah audit quality is associated with customer satisfaction [16].

Previous studies indicate that technical skills, audit committee engagement and customer experience are significant variables related to audit client satisfaction [17]. Research by International Auditing and Assurance Standards Board (IAASB) (2012), has gathered audit performance opinions from various stakeholders in nine different nations. For separate stakeholders, the audit quality prospects may vary, as they obviously have different audit objectives. The American Institute of Certified Public Accountants (AICPA) recommends that the standard of the audit be retained from the beginning of the audit engagement [18]. The AICPA indicated that the audit organization should apply a number of guidelines and processes specialized in quality management issues. AICPA will emphasize, to be precise, the image of the audit organization that focuses on the morality of the auditors and the process of welcoming new clients and audit engagement. In addition, sufficient human capital through the use of expertise on the basis of the research was considered as one of the elements of quality control [19].

The purpose of this research is primarily to analyze the relationship of the variables namely; the technical skills, professional education background, Shariah knowledge and values of Islamic acquired by the Shariah auditors and

the Shariah audit quality. These variables are important to enhance the quality of Shariah auditors when reviewing the performance of the IFIs. This is to ensure that the IFIs' performance in which daily activities are run by the agent (managers) is in line with the principal's (owners) objectives as posits by the Agency Theory. Therefore, this research predicts the following hypotheses.

H1: Shariah auditors with expertise in technical skills are more likely to perform a higher quality of Shariah audit.

H2: Shariah auditors with professional education backgrounds are more likely to perform a higher quality of Shariah audit.

H3: Shariah auditors with competency and abilities in Shariah knowledge are more likely to perform a higher quality of Shariah audit.

H4: Shariah auditors with values of Islamic are more likely to perform a higher quality of Shariah audit.

III. RESEARCH METHODOLOGY

This study examined the relationship between the values of Islamic Shariah auditors and Shariah audit quality. It also investigates the relationship between Shariah auditors' characteristics and Shariah audit quality in the Islamic banks in Malaysia.

Sample and Data Collection

This study employs a survey method, where a design questionnaire has been distributed to the Shariah auditors of 16 Islamic banks in Malaysia. These banks were selected since they have conducted Shariah audits and implement the BNM rules on IFIs of SGF [20]. The banks are also registered as the Islamic Banking and Financial Institutions Malaysia (AIBIM). Each of the banks has three Shariah departments namely Shariah audit, Shariah risk management and Shariah advisory. In total, 200 questionnaires were distributed to 200 Shariah auditors of 16 Islamic banks.

Model Specification

The research model of the study is as follows:

$$SHAH_QA = b_0 + b_1TECH_EXPS + b_2PROF_EDUC + b_3COMP_ABIL + b_4VALS_ISLC + e$$

Where,

b_0 is Intercept

$SHAH_QA$ Quality of Shariah audit

$TECH_EXPS$ Expertise in technical skills

$PROF_EDUC$ Professional education background

$COMP_ABIL$ Competency and abilities in Shariah knowledge.

$VALS_ISLC$ Values of Islamic

e Error term

Table 1 presents the list of variables and its measurement. The dependent variable is the quality of Shariah audit ($SHAH_QA$) and the independent variables are expertise in technical skills ($TECH_EXPS$), professional education background ($PROF_EDUC$), competency and abilities in Shariah knowledge ($COMP_ABIL$) and values of Islamic ($VALS_ISLC$).

Table 1: List of Variables and Measurement of Variables

Variables	Acronym	Operationalization
Dependent variables		
Quality of Shariah audit	SHAH_QA	The extent of Shariah auditors agrees that the robustness of audit given by Shariah auditors and Shariah auditors' information sharing of audit results (1 = strongly agree to 5 = strongly disagree).
Independent Variables		
Expertise in technical skills	TECH_EXPS	The extent of Shariah auditors agrees that Shariah auditing lacks the expertise to perform Shariah audit, training in products and services, education in Shariah accounting and auditing, demonstration of Shariah knowledge and experts in Islamic banking (1 = strongly agree to 5 = strongly disagree).
Professional education background	PROF_EDUC	The extent of Shariah auditors agree that their professional qualifications are from qualified Islamic accounting institutions, Shariah auditors possess a professional qualification in accounting and auditing, Shariah auditors possess professional qualification in Shariah, Shariah auditors possess a high qualification in Islamic accounting and Shariah auditors possess a high qualification in conventional accounting (1 = strongly agree to 5 = strongly disagree).
Competency and abilities in Shariah knowledge	COMP_ABIL	The extent of Shariah auditors agree that they are adequately trained in products and services, have Shariah knowledge, compliance to Islamic financial institutions knowledge, experts in Shariah matters and Shariah auditors have Shariah certificate (1 = strongly agree to 5 = strongly disagree).
Values of Islamic	VALS_ISLC	The extent of Shariah auditors agree that Shariah auditors be honest, give accurate information, carry out duties according to Al-Quran and Sunnah, need to do the audit works for the sake of Allah S.W.T, pray while doing Shariah audit process, practice the best Islamic knowledge when conducting Shariah audits and in improving the Shariah audit process (1 = strongly agree to 5 = strongly disagree)

Data Analysis

The analysis was divided into two parts, (1) descriptive statistics, and (2) inferential statistics. Descriptive statistics are used to describe and summarize the demographic profile of the respondents and the variables. Inferential statistics are used to make a general inference or draw conclusions about a population from samples. The inferential statistic used is the multiple regression analysis. It operates as a multiple regression with corrections for violations of statistical assumptions. The regression model is used to analyze the influence of each value of Islamic Shariah auditors and auditors' characteristics with Shariah audit quality. It explores the significant relationship between the expertise in technical skill, professional education background, competency and abilities in Shariah knowledge and values of Islamic with Shariah audit quality.

IV. RESULTS AND DISCUSSION OF FINDINGS

Descriptive Statistics

Table 2 depicts the descriptive statistics of respondents. 116 Shariah auditors had responded to the questionnaires. As illustrated in the table, 73 (62.9%) respondents were male, and the balance 43 (37.1%) were female Shariah auditors. The highest respondent group was from Shariah auditors with the age of 30 years old and below; 57 Shariah auditors represent 49.1 percent of the total 116 respondents. Meanwhile, the lowest respondent group total of 13 Shariah auditors (11.2%) was from the age group of 36 to 40 years old. There are three Shariah departments involved in the survey, namely the Shariah audit department, risk management department, and Shariah advisory and review department. The Shariah advisory and review department has 61 respondents (53.4 percent), followed by the Shariah audit department with 33 respondents (28.5%). The

majority of the respondents have 2 to 5 years of experience in Shariah, followed by respondents with 6 to 9 years of experience.

Table 2: Demographic Information of Respondents

Respondents' background	No. of respondents	Percentage (%)
<u>Gender:</u>		
Male	73	62.9
Female	43	37.1
<u>Age</u>		
30 and below	57	49.1
31 – 35	28	24.1
36-40	14	11.2
41 and above	18	15.5
<u>Shariah dept.</u>		
Shariah audit	33	28.5
Shariah Advisory and Review	61	53.3
Shariah Risk Management	22	18.2
<u>Experiences in Shariah Audit</u>		
1 year and below		
2 – 5 years	11	9.6
6-9 years	61	53.3
10 years and above	23	19.8
	21	17.5
<u>Level of education</u>		
Diploma/Adv Diploma	3	2.6
Bachelor's Degree	76	65.5
Master's Degree	32	28.3
Doctor of Philosophy/PhD	3	2.6
Other Certificates	2	1.7

Table 3 presents the descriptive statistics for all the variables employed in the study. The variable VALS_ISLC (Islamic values) showed the highest mean of 19.22. This indicates that the assumption of Shariah auditors practice the values of Islamic in their working life experiences

aligns with the respondents. The mean for COMP_ABIL is 18.23. This result designates that the respondents consider the Shariah auditors have competency and abilities in Shariah knowledge in performing Shariah audits. The mean for professional qualifications, PROF_EDUC is 18.23 indicating Shariah's audit professional qualifications are similarly relevant to Shariah's audit. The least mean is the expertise of technical skills (TECH_EXPS), 17.60 with a standard deviation equal to 2.849.

Table 3: Descriptive Statistics for the Study Variables

Variables	Mean	Min	Max	Variance	Std. Dev
TECH_EXPS	17.60	8	25	8.354	2.849
PROF_EDUC	18.23	8	25	11.844	3.399
COMP_ABIL	18.23	6	25	9.951	3.113
VALS_ISLC	19.22	4	25	14.965	3.825
SHAH_QA	35.86	16	48	26.743	5.126

Results of Correlation Analysis

Table 4 provides a correlation analysis of the variables that use the coefficient of Pearson Product Time Correlation. The analysis of the correlation seeks to measure the interaction between two variables and their relationship. Based on Table 4, all independent variables showed positive interaction with the dependent variable, as predicted in the research model. Technical expertise, competency abilities and Islamic values showed significant interaction with the quality of Shariah audit..As shown in the table, multicollinearity is not an issue in this study since all the interaction is below 0.75.

Table 4: Correlation Matrix

Variables	TECH_EXPS	PROF_EDUC	COMP_ABIL	VALS_ISLC	SHAH_QA
TECH_EXPS	1				
PROF_EDUC	0.111 0.234	1			
COMP_ABIL	0.598* 0.000	0.143 0.122	1		
VALS_ISLC	0.515* 0.000	0.036 0.696	0.461* 0.000	1	
SHAH_QA	0.472* 0.000	0.107 0.247	0.364* 0.000	0.567* 0.000	1

*Correlation at level 0.01 which is important

Table 5 presents the results of the Shariah audit quality (SHAH_QA) regression analysis. The F-statistic indicates an overall satisfactory fit which is significant at the 0.01 levels. The R² of 0.369 indicates that the regressed factors can only explain 36.9% of the variation in the dependent variable of the model, the Shariah audit quality. Therefore the model cannot be used as the best predictor of a dependent variable from several independent variables.

Table 5: Results of the Multiple Regressions

Variables (predicted signs)	Coefficient	t-statistic	Significant (p-value)
TECH_EXPS (+)	0.409	2.295	0.024 *
PROF_EDUC(+)	0.095	0.842	0.401
COMP_ABIL(+)	0.026	0.167	0.868
VALS_ISLC(+)	0.587	4.861	0.000*
R ²	0.369		
F-ratio	16.303 (0.000)		

T-statistics for 1-tail test given in parenthesis, statistically significant at 5%()

From the table, it is shown that the coefficients of TECH_EXPS and VALS_ISLC are statistically significant at the 10% (p<0.1) or 5% (p<0.05) levels. In other words, there is a significant relationship between Shariah audit quality and the expertise in technical skills and values of Islamic. The coefficient of the rest of the variables like PROF_EDUC and COMP_ABIL are not statistically significant.

The results of the analysis supported hypothesis 1, H₁ that suggested Shariah auditors with expertise in technical skills are more likely to perform a higher quality of Shariah audit. Hence, these findings highlighted that the expertise in technical skills contributes positively to the quality of the Shariah audit. The result of 0.409 indicates if expertise or understanding in technical skills increases by 1, Shariah audit quality improves by 0.409.

Similarly, the result of the analysis also supported hypothesis 4, H₄ that suggested Shariah auditors with values of Islamic are more likely to perform a higher quality of Shariah audit. H₄ suggested that Shariah auditors, to be honest, provide accurate information, carry out duties according to Al-Quran and Sunnah, works for the sake of Allah S.W.T, pray while doing the Shariah audit process, and practice the best Islamic knowledge when conducting Shariah audits. The result of 0.587 indicates if Islamic values increase by 1, Shariah audit quality would improve by 0.587.

The results for H₂ and H₃ were not supported. Therefore, H₂ suggested that professional education background such as the Shariah professional qualification from Islamic accounting professional bodies and professional qualification in accounting and auditing did not significantly contribute to the quality of Shariah audit. The coefficient ratio is insignificant positive 0.09. This result is inconsistent with Kasim N. *et al.* [21], which highlighted the importance of professional Shariah auditors in the Islamic financial institutions in Malaysia.

While H₃ recommended the Shariah auditors to be adequately trained in products and services, knowledge in Shariah-compliant of Islamic financial institutions. Shariah auditors' competency and abilities in Shariah knowledge are expected to be beneficial to Shariah audit, resulting in a higher quality of Shariah audit. The analysis in this study does not support the hypothesis. In contrast to the study of Uddin M.H. *et al.* [22], which stated that auditors should be independent, accountable, competent and has Shariah knowledge of IFIs.

V. SUMMARY

This research highlights the result of a study, which examined the Shariah auditors' values of Islamic and Shariah audit quality. At the same time, it also investigates the relationship between Shariah auditors' characteristics and Shariah audit quality in the Islamic banks in Malaysia. The Shariah auditors' characteristics namely, expertise in technical skills, professional education background, competency and abilities in Shariah knowledge.

The result of the descriptive analysis indicates more than half of the respondents (62.9%) are male. Most of them are age below 30 years old. 53% of the respondents are from the Shariah advisory and review department. As for the variables, it showed the value of Islamic with the highest mean of 19.22, followed by professional education

background and competency and abilities in Shariah knowledge.

The result of the multiple regression highlights the significance of Islamic human capital towards a better quality of Shariah audit. The two variables namely Shariah auditors' values of Islamic and expertise in technical skills show a positive relationship with the Shariah audit quality. In line with Alhyasat K.M.K. [23], the values of Islamic are part of Islamic ethics which inspire employees to perform quality work. The other two variables namely professional education background and competency and abilities in Shariah knowledge showed insignificant negative results.

The findings and the conclusions as discussed in this paper are subject to a number of limitations. First, it must be emphasized that the results of this study should not be generalized to other financial institutions, since they are excluded from the population. For instance, this study did not include Unicorn International Islamic Bank Malaysia Berhad (Unicorn Malaysia), Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), Islamic Interbank Money Market (IIMM) and India International Bank (Malaysia) Berhad (IIBM) because these four banks are not licensed under BNM.

Secondly, the respondents' feedbacks were restricted to a five-point Likert Scale. Therefore, each solution obtained may be affected by other considerations as well as the answer to the previous question. The respondents' attitudes can be expected to be more than five answers in the questionnaires.

Third, the questionnaires were emailed and several were handed to the participants which could lead to biases due to personal preferences.

Fourth, small sample size whereby a total of two hundred survey questionnaires were distributed to 3 Shariah departments of 16 Islamic banks. Although 116 responded, (58.0 percent) appropriate for statistical analyses, for the results of the study to be much more indicative a wider sample size will be more attractive.

For future studies, it is suggested for other researchers to increase the sample size. More Shariah auditors in the Islamic banks should participate. The viability of previous studies in nations along with Brunei and Indonesia may also be included for comparison and a wider sample size.

Second, future research could explore using different types of data collection methods such as observation, interviews, and focus on group discussions instead of focusing on a survey by questionnaires. Thus, the result using these different methods can be compared with the results of this study.

Third, there are few Islamic banks registered in Malaysia that are not licensed by BNM that should be included in future research such as Unicorn International Islamic Bank Malaysia Berhad (Unicorn Malaysia), Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), Islamic Interbank Money Market (IIMM) and India International Bank (Malaysia) Berhad (IIBM). Since this study only analyzed the full in-house Shariah auditors, future research may extend the study to external or outsource Shariah auditors.

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