

## Daftar Pustaka

- Ab Ghani, N. L., & Abdul Rahman, A. R. (2015). Analysis of Shariah audit practices in Islamic banks in Malaysia. *Jurnal pengurusan*, 43, 107-118.
- Abdel-Gadir, S., & Billah, M. M. (2025). Investigating the key drivers of client affiliation to Islamic banking in Oman. *Journal of Islamic Marketing*, 16(1), 82-103.
- Ajili, H., & Bouri, A. (2018). Corporate governance quality of Islamic banks: measurement and effect on financial performance. *International Journal of Islamic and middle eastern finance and management*, 11(3), 470-487.
- Al-Ustadzi, J. I., & Ainirrohmah, S. (2024). Analisis Standar Audit AAOIFI Terhadap Pengelolaan Keuangan Syari'ah: Systematic Literatur Review. *MUSYTARI: Neraca, Manajemen, Ekonomi*, 5(11), 1-15.
- Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *international journal of bank marketing*, 31(2), 79-97.
- Badwan, N. (2024). Compliance of Sharia Audit in Islamic Banks and Islamic financial institutions in Palestine: A literature review. *Journal of Islamic Economics and Finance Studies*, 5(1), 42-66.
- Ben Abdallah, M., & Bahloul, S. (2021). Disclosure, Shariah governance and financial performance in Islamic banks. *Asian Journal of Economics and Banking*, 5(3), 234-254.
- Binti Kasim, N., Ibrahim, S. H. M., & Sulaiman, M. (2009). Shariah auditing in Islamic financial institutions: exploring the gap between the 'desired' and the 'actual'. *Global economy and finance journal*, 2(2), 127-137.
- Bosi, M. K., & Joy, M. D. (2017). Issues and challenges of auditing in Islamic financial institutions. *International Journal of Humanities and Social Science Invention*, 6(2), 15-20.
- Farook, S., Kabir Hassan, M., & Lanis, R. (2011). Determinants of corporate social responsibility disclosure: the case of Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(2), 114-141.
- Faruq, M. (2021). Islamic banking sharia compliance on currency transactions. *Jurnal Suara Hukum*, 3(2), 407-426.
- Haron, R., Abdul Subar, N., & Ibrahim, K. (2020). Service quality of Islamic banks: satisfaction, loyalty and the mediating role of trust. *Islamic Economic Studies*, 28(1), 3-23.
- Hassan, A. F. S., & Haridan, N. M. (2019). Shariah auditing and Shariah compliance assurance in Malaysian Islamic banks. *Global Journal Al-Thaqafah*, 61-71.
- Islam, R., Ahmed, S., & Razak, D. A. (2015). Identifying the gaps between customer expectations and perceptions on service quality dimensions of Islamic banks in Malaysia. *International Journal of Quality and Service Sciences*, 7(4), 424-441.
- Kamaruddin, M. I. H., Shafii, Z., Hanefah, M. M., Salleh, S., & Zakaria, N. (2024). Exploring Shariah audit practices in zakat and waqf institutions in Malaysia. *Journal of Islamic Accounting and Business Research*, 15(3), 402-421.
- Kartika, T., Firdaus, A., & Najib, M. (2020). Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, 11(4), 933-959.
- Kasim, N., & Sanusi, Z. M. (2013). Emerging issues for auditing in Islamic Financial Institutions: Empirical evidence from Malaysia. *IOSR Journal of Business and Management*, 8(5), 10-17.



- Khalid, A. A., Haron, H., & Masron, T. A. (2018). Competency and effectiveness of internal Shariah audit in Islamic financial institutions. *Journal of Islamic Accounting and Business Research*, 9(2), 201-221.
- Khalid, A. A., Sarea, A., & Bilal, Z. O. (2024). The Performance of Internal Shariah Auditor in Islamic Financial Institutions. In *Artificial Intelligence-Augmented Digital Twins: Transforming Industrial Operations for Innovation and Sustainability* (pp. 599-609). Cham: Springer Nature Switzerland.
- Khelassi, A., Ayad A, L., Halali, A., & Lutfi, B. M. (2024). The effect of external Shariah audit on the performance of Islamic banking: evidence from Bahrain and Oman. *Journal of Islamic Marketing*.
- Kristanto, P. M. (2024). SHARIA ECONOMIC LAW REVIEW ON ZAKAT INSTITUTION AUDITS BY PUBLIC ACCOUNTANTS. *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah*, 8(1), 1083-1093.
- Mbawuni, J., & Nimako, S. G. (2018). Muslim and non-Muslim consumers' perception towards introduction of Islamic banking in Ghana. *Journal of Islamic Accounting and Business Research*, 9(3), 353-377.
- Mollah, S., & Zaman, M. (2015). Shari'ah supervision, corporate governance and performance: Conventional vs. Islamic banks. *Journal of Banking & Finance*, 58, 418-435.
- Mustika, A. C. (2015). Factors affecting the internal audit effectiveness. *Jurnal Akuntansi dan Auditing*, 12(2), 89-109.
- Othman, R., & Ameer, R. (2015). Conceptualizing the duties and roles of auditors in Islamic financial institutions: what makes them different?. *Humanomics*, 31(2), 201-213.
- Rashid, A. A., Hamid, M. A., Sidek, A. S. M., Abdullah, W. M. T. W., & Ali, I. M. (2017). Shari'ah auditing: a review of Shari'ah audit practices in Islamic financial institution (IFIs). In *SHS Web of Conferences* (Vol. 36, p. 00019). EDP Sciences.
- Saqib, L., Farooq, M. A., & Zafar, A. M. (2016). Customer perception regarding Sharī 'ah compliance of Islamic banking sector of Pakistan. *Journal of Islamic Accounting and Business Research*, 7(4), 282-303.
- Sarapaivanich, N., & Patterson, P. G. (2016). A contingency model of client repatronage in a financial auditing services context. *Accounting Research Journal*, 29(1), 106-130.
- Sencal, H., & Asutay, M. (2021). Ethical disclosure in the Shari'ah annual reports of Islamic banks: discourse on Shari'ah governance, quantitative empirics and qualitative analysis. *Corporate Governance: The International Journal of Business in Society*, 21(1), 175-211.
- Shafii Z, S. S., & Hanefah HMM, J. K. (2013). Human capital development in Shariah audit.
- Shafii, Z., Salleh, S., & Shahwan, S. H. (2010). Management of Shariah non-compliance audit risk in the Islamic financial institutions via the development of Shariah compliance audit framework and Shariah audit programme. *Kyoto Bulletin of Islamic Area Studies*, 3(2), 3-16.
- Shafii, Z., Salleh, S., Zakaria, N., Hanefah, M. M., Ali, N. A. M., & Yunanda, R. A. (2014). Shariah audit certification contents: Views of regulators, shariah committee, shariah reviewers and undergraduate students. *International Journal of Economics and Finance*, 6(5), 210-219.
- Shamsudheen, S. V., Mahomed, Z., & Mohamad, S. (2021). Reconciling selection criteria of Islamic banking services: a survey on perception of Islamic bankers, institutional clients and retail customers in UAE. *Journal of Islamic Accounting and Business Research*, 12(1), 112-130.



- Tajuddin, T. S. (2024). AN ANALYSIS OF BUSINESS ZAKAT REPORTING IN ISLAMIC BANKING INSTITUTIONS: EVIDENCE FROM MALAYSIA, INDONESIA AND BRUNEI. *International Journal of Islamic Economics and Finance Research*, 7(1 July), 74-95
- Yaacob, H. (2012, March). Issues and challenges of shari'ah audit in Islamic financial institutions: a contemporary view. In *Proceedings of 3rd International Conference on Business and Economics Research*.
- Yaacob, H., & Donglah, N. K. (2012). Shari'ah audit in Islamic financial institutions: the postgraduates' perspective. *International Journal of Economics and Finance*, 4(12), 224-239.
- Yahya, Y., & Mahzan, N. (2012, March). The role of internal auditing in ensuring governance in Islamic financial institution (IFI). In *3rd International Conference on Business and Economic Research (3rd ICBER 2012), Bandung, Indonesia*.