



Competencies of Shariah Auditors: Skills, Knowledge, and Challenges in Islamic Banking Practice

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ABSTRACT

This study explore the competencies of Shariah auditors, which include technical skills (hard skills) such as understanding Shariah accounting standards and fiqh muamalah principles, as well as interpersonal skills (soft skills) such as communication, integrity, and objectivity. Using the literature review method, data was collected from recent journals and scientific reports. The results showed that these competencies are essential for ensure compliance with Shariah principles, manage risk, and enhance accountability in Islamic financial institutions. One of the main challenges faced is the lack of certified auditors and the need for continuous training. This research emphasizes the importance of competency development to support the sustainability of the Islamic banking industry.

ABSTRAK

Penelitian ini mengeksplorasi kompetensi auditor syariah, yang mencakup keterampilan teknis (*hard skills*) seperti pemahaman terhadap standar akuntansi syariah dan prinsip fiqh muamalah, serta keterampilan interpersonal (*soft skills*) seperti komunikasi, integritas, dan objektivitas. Dengan menggunakan metode tinjauan literatur, data dikumpulkan dari jurnal dan laporan ilmiah terbaru. Hasil penelitian menunjukkan bahwa kompetensi ini sangat penting untuk memastikan kepatuhan terhadap prinsip syariah, mengelola risiko, dan meningkatkan akuntabilitas di lembaga keuangan syariah. Salah satu tantangan utama yang dihadapi adalah masih minimnya jumlah auditor yang bersertifikasi dan kebutuhan akan pelatihan yang berkelanjutan. Penelitian ini menekankan pentingnya pengembangan kompetensi guna mendukung keberlanjutan industri perbankan syariah.

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INTRODUCTION

Islamic auditing is a key element in ensuring that Islamic banking operates in accordance with established sharia principles. With the rapid growth of the Islamic banking sector worldwide, the need for effective Islamic auditing has never been more pressing. This audit function is not only limited to maintaining the integrity of Islamic banking, but also contributes to increasing transparency and accountability, an important element in building trust among stakeholders (Aspiranti et al., 2023). In contrast to conventional auditing, Islamic auditing has a broader scope, as it not only focuses on financial aspects but also emphasizes the importance of compliance with Islamic principles and values in every banking activity.

To perform their duties effectively, Islamic auditors need to possess a range of specific skills and knowledge. These include a deep understanding of Islamic law, particularly fiqh muamalah, as well as expertise in accounting and auditing. Research by Fatmawati et al. (2022) shows that auditors who have a strong background in finance and Islamic law are better equipped to deal with the complexities



of sharia compliance. In addition, sharia auditors must have relevant professional certifications, such as Certified Sharia Auditors (CSA), to ensure their ability to perform their duties properly (Izzatika & Lubis, 2019). This combination of knowledge and certification enables sharia auditors to assess and ensure that Islamic banking products and services comply with sharia principles.

Although sharia auditors play a very important role, there are still several challenges faced in carrying out their practice. One of the main challenges is the lack of auditors who have special qualifications and certifications in the sharia field (Jusri & Maulidha, 2020). According to research conducted by Grassa et al. (2018), the lack of standardized guidelines for Islamic auditors is also an important issue, which may lead to inconsistencies in audit practices across different institutions. In addition, Islamic auditors may face pressure from management or other stakeholders, which may affect audit independence and objectivity (Hassan & Aliyu, 2018). Therefore, it is important to ensure that Islamic auditors have sufficient independence in carrying out their duties.

Effective compliance with sharia principles significantly positively affects the performance of Islamic banking. Institutions that prioritize sharia compliance tend to gain higher levels of customer trust and loyalty, leading to better financial performance (Alam et al., 2022). This suggests that strong Islamic auditing practices are critical to the success of Islamic financial institutions. Overall, Islamic auditing is an essential aspect of Islamic banking practices, which serves to ensure compliance with Islamic Law while enhancing stakeholder confidence. Strengthening the competency of Islamic auditors as key in ensuring the compliance and integrity of Islamic banking. By enhancing their knowledge, skills, and relevant certifications, Islamic auditors can effectively perform their roles, meet the challenges, and contribute to the sustainable growth of the Islamic banking industry.

LITERATURE REVIEW

Sharia Audit

Etymologically, the term "audit" refers to the examination of financial books (KBBI, 2016). According to Mulyadi and Puradiredja (1998) in the sharia auditing book (2024), auditing is defined as a systematic process that aims to study and evaluate evidence objectively. This process focuses on statements related to economic activities and events, with the aim of determining the extent of conformity between these statements and predetermined criteria, and conveying the results to interested parties.

Sharia auditors have a very important role in ensuring that Islamic banking operations adhere to Islamic principles. According to Jusri and Maulidha (2020), the role of Islamic auditors includes functions as independent auditors, internal auditors, and members of the sharia supervisory board. In their capacity as independent auditors, they are responsible for conducting external audits of the financial statements of Islamic banks. This task ensures that the reports reflect an accurate financial condition and are in accordance with applicable Islamic accounting standards. This includes assessing the internal control system, risk management, and regulatory compliance.

The role of Islamic auditors is not only limited to financial aspects, but also includes assessing the ethics and Islamic values in the bank's operations. They ensure that the bank is not involved in prohibited transactions, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). As such, Islamic auditors help maintain the integrity and reputation of the bank in the eyes of customers and the wider community.



Competency of Sharia Auditors

The various aspects of competence that have been defined by previous researchers are summarized by Woodruffe, Competence can be categorized as a behavioral dimension related to superior work performance, where certain individuals demonstrate better abilities than others. In addition, competence also involves the technical skills, knowledge, and abilities required to perform tasks, especially in the context of professional work. Competency itself can be divided into generic or organization-specific. Organization-specific competencies refer to skills related to specific managerial roles, including a list of universal competencies required for top management, as well as supra-competencies such as planning and organizing (Ali et al., 2015).

Competencies are abilities that guide a person in an organized manner to make identification, evaluation, and behavioral development procedures convenient (IIA Global Internal Audit Competency Framework, 2014). Competence can be categorized as a measure of various activities related to better individual performance (Alam et al., 2017). According to the IAPI Executive Board Decree No. 4 of 2018, auditor competence is defined as "the professional ability of individual auditors to apply knowledge to complete an engagement, either collaboratively in a team or independently, based on the Public Accountant Professional Standards, code of Ethics, and applicable legal provisions." (Musfiroh et al., 2021).

According to Noor, in the research of Alam et al., (2017), argues that for the success of any profession, the following three points are essential advanced information, continuing professional education, and a minimum level of professional qualifications. Auditors are required to meet these three points through audit professional education, research, and training programs. A conscientious auditor is expected to have in-depth knowledge, experience, and skills in performing work independently. Therefore, auditors who have high competence can perform various types of audits with excellent quality (Asrilia et al., 2022).

Furthermore, explained in research conducted by Izzatika & Lubis (2019), an auditor needs to have a number of essential competencies, including:

1. Professional attitude and knowledge and skills in accounting and auditing
2. In-depth understanding of sharia principles and laws, especially in the context of fiqh muamalah
3. Strong knowledge of As-Sunnah and Islamic fiqh, including ushul fiqh
4. Ability to understand international accounting standards and adapt them to national accounting and auditing standards, including those implemented by other Muslim countries if they operate in a region where Shariah auditing is practiced
5. Proficiency in Arabic and English
6. Good knowledge in finance and business
7. Good understanding of management theory and practice
8. Good morals, authoritative demeanor, and the ability to give opinions that are in accordance with the provisions and objectives of sharia.

The competence of an auditor is the main requirement for anyone who wants to work as an auditor, apart from independence and thoroughness. Armed with knowledge, abilities, and various relevant disciplines, auditors can carry out audits appropriately and accordingly. If an auditor has high competence, he will be able to create better audit quality (Asrilia et al., 2022).



Islamic Banking

Islamic banking practices are born out of sharia principles that are aligned with certain ideological guidelines. The growth of the institution can be seen in its current position, however, its early development to date gives an idea of the trends in the system. Essentially, the system operates within a paradigm that has been built with rewards and risks (equity-based), aiming to improve social welfare.

However, the paradigm shift in the system has caught the attention of academics and policymakers alike, sparking a debate that is still ongoing. With the growth and complexity of practices in this system in recent times, many researchers have been compelled to investigate the empirical differences between Islamic banking and its conventional counterparts. Such empirical studies cover various aspects of performance, including response to financial and health crises, solvency, risk, as well as efficiency. First-generation scholars emphasized the importance of achieving *maqashid*, which can be encouraged through inclusiveness and transparency of information. However, the complexity of business and the challenges of survival often encourage deviations from the original concepts underlying these systems. Thus, the need for effective regulation and supervision becomes increasingly important to establish more prudential practices (Hassan & Aliyu, 2018).

The definition of Islamic banking in the book *The "Economics of Money, Banking and International Trade"* by Abdul Naim Muhammad Mubarak & Mahmud Yunus is: "A banking institution whose purpose is to collect money and deposits from everyone who does not want to deal with *riba* (interest) and then work to employ them in various fields of economic activity, as well as provide various banking services to customers in accordance with Islamic sharia and achieve support for the purpose of economic and social development in society (Ali et al., 2022).

Nonetheless, both types of banks tend to share certain operational characteristics to the extent that Islamic banks do not contravene Sharia principles. For example, Islamic and conventional banks appear to have few significant differences regarding financial risk, and there is no evidence to suggest the superiority of Islamic banks as major players in a dual banking system (Hassan & Aliyu, 2018). The need for sharia fulfillment has led to the emergence of a new audit function, namely sharia audit. The scope of sharia auditing is broader than conventional auditing, because the aim is to ensure that the products, services, and all activities carried out by Shariia Financial Institutions are appropriate, fair, and relevant to sharia principles.

RESEARCH METHODOLOGY

This study uses the Literature Review method to analyze the competence of Islamic auditors, including skills, knowledge, and challenges faced in Islamic banking practices. The data sources used in this study include research reports, books, and scientific journals published in the last ten years, both from national and international sources. The research followed systematic guidelines in reviewing the Literature, such as keyword identification, journal screening based on relevance and quality, and crisis evaluation of the content of the selected literature. With this approach, the research is expected to provide a comprehensive picture of the competence of Islamic auditors in the content of Islamic banking.



RESULT AND DISCUSSION

Sharia Auditor Skills

The business dictionary describes skills as "abilities and capacities acquired through deliberate, systematic, and sustained effort, to carry out complex activities or job functions smoothly and adaptively. It involves ideas (cognitive skills), objects (technical skills), and interactions with others (interpersonal skills)." In research conducted by Alam et al. (2017), this opinion is supported by Hoffman, Hampe, and Muller who identified two forms of skills: 1) Cognitive, which includes creative and logical thinking, 2) Practical, which focuses on the use of resources and methods. Wodruff emphasizes that for competent workers, technical and communication skills are essential

As internal auditors, sharia auditors in Islamic financial institutions must acquire in-depth knowledge to understand all types of transactions that occur in their organizations. By doing so, they can protect the institution from products and services that do not comply with Shariah principles. To achieve this level, their knowledge should exceed conventional internal auditors' understanding of banking processes (Alam et al., 2017).

Auditors are required to be able to apply the skills they have learned, both through formal education and training. In addition, auditors must have the ability to complete tasks in an effective and efficient manner, face various challenges, and find solutions to problems that arise. The ability to think critically and creatively is a crucial element in auditing, especially when combined with communication skills in various languages and the ability to adapt quickly to change. This is a significant plus.

According to the Common Body of Knowledge (CBOK) proposed by Ali et al. (2018), asserts that the skills used by internal auditors are constantly evolving and changing to meet the challenges of performing new types of audits. Auditor skills are divided into two main categories: 1) Technical Skills, which include business understanding, risk analysis and evaluation of controls, identification of control types, and corporate governance, and 2) Behavioral Skills, which include confidence, objectivity in judgment, communication skills, and ethical integrity. These two groups of skills are complementary and very important for Islamic auditors in the Islamic banking sector. In addition to qualified technical expertise, Islamic auditors are also required to have professional and ethical behavior.

Sharia Auditor Knowledge

The auditor profession is required to continue to develop knowledge through the continuous professional training (PPL) program currently organized by IAPI (Ikatan Akuntan Publik Indonesia). This effort is in line with the advice in the Quran that encourages us to continue learning without stopping. By combining science and faith, auditors carry out their duties in audit engagements, from planning to processing and reporting, while still referring to the Public Accountant Professional Standards, the professional Code of Ethics, and applicable regulations. This is done with the belief that every action taken is always supervised by Allah SWT and will be held accountable in the hereafter (Musfiroh et al., 2021).

In addition, sharia auditors in Islamic banking are required to have in depth knowledge in the fields of auditing and sharia. This knowledge is divided into two types, namely general and specific knowledge. General knowledge includes various disciplines obtained through formal education, such as auditing, conventional banking, Islamic banking, risk management, fiqh muamalah, mathematics, and others. Meanwhile, specific knowledge includes insights gained through additional, more focused training (Ali et al., 2015).

In addition, Sharia auditors also need to master five aspects of knowledge outlined in the Common Body of Knowledge (CBOK) by Ali et al. (2015), namely:



1. **Audit Knowledge:** Auditors must understand the audit processes and procedures that apply in Islamic banking, so that they can carry out supervisory and audit tasks properly. Auditors with sufficient knowledge are able to distinguish between errors and fraud, which can lead to misstatements in reporting.
2. **Professional Ethics:** Auditors must understand and adhere to the professional code of ethics. An understanding of ethical standards is essential for dealing with potential conflicts of interest and ensuring ethical decision-making.
3. **Awareness of Fraud:** Islamic auditors must have the ability to detect potential fraud that may occur. In addition, Islamic auditors must be able to distinguish between errors or fraud that occur. Auditors also need to develop a fraud prevention system. Some examples of cases that have arisen due to a lack of supervision by auditors include fictitious financing amounting to 1.1 trillion rupiah in one of the Islamic banks in Indonesia in 2018 and fraud and embezzlement of funds amounting to 7.5 billion rupiah committed by an Islamic bank official in Jakarta in November 2015. Several cases show that the weak internal controls implemented by Islamic auditors can lead to fraud in Islamic banking. Therefore, it is important for auditors to have a deep understanding of the aspects of fraud awareness. Thus, they can detect the possibility of fraud as early as possible and develop an effective system to prevent fraud.
4. **Mastery of sharia audit standards,** sharia auditors understand and apply various standards that apply in supervision and examination in Islamic banking. This includes an understanding of regulations issued by Bank Indonesia, especially related to the standards for implementing the internal audit function, such as Bank Indonesia Regulation Number 13/23 PBI-2011 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
5. **Understanding the type of industry or company,** auditors need to understand what sector the company operates in, so that auditors can know the regulations that must be applied. This understanding also includes identifying the strengths and weaknesses of the industry, so that it can optimize existing potential and overcome shortcomings to realize company goals.

Thus, to perform their duties effectively, Islamic auditors must have a comprehensive understanding of these aspects in order to detect and prevent possible fraud and strengthen the integrity of the Islamic financial system.

Challenges for Sharia Auditors

Islamic auditing faces its own challenges, one of which is the limited influence of Islamic auditors on the decision-making of the Sharia Supervisory Board (SSB), which reflects a lack of accountability. In addition, audit practitioners in Indonesia are still trying to find appropriate specific guidelines and regulations to support sharia audit activities. The lack of development in the sharia auditing framework is largely due to weak support from the government, while the balance of competence between accounting and sharia is still a common problem. This phenomenon is seen in internal auditors, external auditors, as well as SSB, where individuals with accounting expertise tend to have limited sharia understanding, and vice versa. In Indonesia, only about 85 people have certification or specialized training in sharia law, a figure that is clearly insufficient to meet the national need for sharia auditors (Utami, 2021).

These challenges are interrelated and mutually reinforcing, including reputational risks arising from uncertainties in Shariah compliance. The success of the Islamic financial system depends largely on stakeholders' confidence that the system is compliant with Shariah principles. Therefore, the role of



good corporate governance becomes increasingly important to ensure that stakeholders' trust is maintained, so that the system can operate sustainably and thrive. Reputational risk factors, especially loss of trust, must be carefully managed from the inception of Islamic financial institutions, and the Shariah Supervisory Board (SSB) has a crucial responsibility to carry out this task effectively (Arwani, 2018).

First, the commitment of experienced and dedicated directors, who have an in-depth understanding of Shariah compliance, is critical to creating effective oversight and protecting the industry from reputational risks that may arise. The qualifications and experience of Shariah advisors are key elements in assessing and supporting the development of Shariah-compliant financial services. In the absence of this, there is the potential for shareholders or boards of directors to sacrifice shariah principles for short-term gain. The presence of shariah Literate directors can prevent circumstances arising where the profit motive trumps shariah compliance. From a regulatory perspective, the licensing stage is crucial, where authorities should demand clear evidence of the sponsor's commitment to Islamic banking practices.

Furthermore, the importance of the division of responsibilities and accountability between the Board, Management and SSB cannot be overlooked. Similar to the division of duties in conventional banks, the roles and functions of the SSB need to be organized in such a way as to be distinct from the Management and the Board. Given the faith-based nature of the business, the SSB has the responsibility to review most aspects of operations, although its involvement may vary-more focused on approving the structure of certain products and activities than getting arched in day-to-day operations. Nonetheless, the SSB should be given more priority than advisors in conventional banks. To carry out this function effectively, it is important to increase the number and capacity of Islamic scholars in the financial sector. Currently, as many experienced Islamic scholars as possible should be represented in the SSB of various institutions. Bank Indonesia has taken progressive steps by requiring that each bank can only appoint one shariah scholar, in accordance with set criteria. This policy also ensures that the SSB is fully available to provide guidance and supervision in the day-to-day operations of the bank.

Third, it is important to have an investment policy that is in line with Shariah criteria. Islamic Financial Institutions are not allowed to invest, either through financing or purchasing shares, in companies that are involved in non-halal activities. This policy provides an additional dimension to corporate governance, which needs to be adhered to by the Management Board of the Islamic Financial Institution. An investment policy consistent with sharia principles should be an integral part of the overall corporate strategy which should be approved by the Board (Arwani, 2018).

In addition, based on research conducted by Kamaruddin et al. (2024), several key issues were identified, including: 1) limited knowledge of operational issues related to sharia, 2) lack of adequate training programs related to internal sharia audits, and 3) inadequacy in the implementation of risk-based sharia audits. In addition, it was emphasized that it is important for sharia auditors to have experience in various business and control functions, such as compliance, sharia compliance review, and risk management. Such experience enables auditors to detect potential failures more effectively, as they have a deep understanding of the areas being audited.

Shariah auditors need to understand the various shariah issues and regulations that affect the institution, especially regarding their impact on financial statements and overall operations. To elevate Shariah compliance to a higher level, it is imperative not only to have clear rules and frameworks, but also to ensure the presence of the right talent, equipped with adequate skills and knowledge in Shariah and accounting (Kamaruddin et al., 2024). Another alternative that can be considered is the pendirian



establishment of a specialized institution that offers a certification program for sharia auditors. This program would be specifically designed to meet the needs of sharia auditing and is essential to ensure compliance with sharia principles (Utami, 2021). This is key in encouraging the implementation of sharia compliance in Islamic banking.

CONCLUSION

This study emphasizes the importance of Sharia auditor competencies in supporting Islamic banking practices that are in line with sharia principles. These competencies include technical skills, such as an in-depth understanding of fiqh muamalah, Islamic accounting standards, and risk management, as well as interpersonal skills, which include integrity, communication skills, and objectivity. These competencies are key in ensuring compliance with Shariah principles, improving transparency, and managing risk more effectively. However, the main challenge is the lack of certified auditors and the need for continuous training to address the dynamics of the evolving industry.

In addition, this study also emphasizes the importance of developing a more specific Sharia audit framework to strengthen the role of Sharia auditors in facing various operational challenges. Measures taken include strengthening regulations, providing adequate training programs, and increasing the number of certified Sharia auditors. With a high level of competence and the support of a good framework, Sharia auditors can not only contribute to the sustainability and reputation of the Islamic banking industry, but also increase public confidence in Islamic financial institutions.

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