

# **Fostering Islamic Accounting curriculum to achieve competitive advantage**

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## **Abstract**

Islamic based accounting education has lagged behind the rapid growth of Islamic finance and business sectors, creating a gap in the availability of qualified human resources needed to support the industry's expansion. This study proposes a conceptual model to identify and evaluate key factors that influence the implementation of Islamic accounting education in addressing labor market demands for both quantity and quality. The aim is to develop a comprehensive framework that encompasses the critical elements impacting the successful formula of Islamic accounting education curriculum within Higher Education Institutions (HEIs). The findings highlight major barriers, including limited institutional support, insufficient curriculum development, a shortage of qualified educators, low awareness of Islamic finance principles, and difficulties in harmonizing Islamic principles with international accounting standards. The proposed model offers insights for HEIs and policy makers by outlining the essential factors to be considered when integrating Islamic accounting education, positioning it as a competitive advantage for academic institutions.

**Keywords:** Accounting education, Conceptual model, Islamic accounting.

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## **INTRODUCTION**

The need for human resources in Islamic financial institutions is highly necessary (Ayub, 2007; Chapra, 2009). The development of the Islamic economic sector is in line with the high needs of the community that are able to accommodate their preferences in obtaining financial services in accordance with the Islamic religion (Iqbal & Mirakhor, 2011). Islamic financial institutions in Indonesia currently consist of 14 Islamic Commercial Banks (BUS) and 19 Islamic Business Units (UUS) which are growing rapidly. In August 2024, it recorded assets of IDR 878,605 billion (OJK, 2024). This indicates that the need for Islamic financial institutions is high, so human resources in this sector must also be balanced at the same pace. However, previous literature found that the rapid development of the Islamic financial sector has not been balanced by sufficient human resources (Zafar & Jafar, 2024). Inadequate resources can be seen from two perspectives: quantity (number) and quality (competence) (Firdiansyah, 2021). Thus, the Islamic accounting education sector is important to capture this issue in meeting the need for human resources in the Islamic financial sector in terms of number and competence.

Islamic accounting, also known as sharia accounting, refers to accounting practices that comply with Islamic law (sharia) (Hudaib, 2011; Napier, 2009). As part of the broader Islamic finance ecosystem, Islamic accounting plays a vital role in ensuring compliance with ethical principles of Islamic values in financial transactions (Baydoun & Willett, 2000; Maali et al., 2003). Despite the rapid growth of Islamic finance, Islamic accounting education has not developed at the same pace (Alam, 2024; Kamla & Haque, 2019). This gap raises concerns about the sustainability and credibility of the Islamic finance sector. The slow growth of Islamic accounting education is a significant issue that requires further research to identify the underlying causes and provide comprehensive solutions.

The field of Islamic accounting has become a topic of increasing interest and research in academia. However, the development of Islamic based accounting education has faced several challenges that have hampered its progress globally (Alhammadi et al., 2018; Beck et al., 2013). This

exploration aims to examine the factors that have contributed to the slow development of Islamic based accounting education and provide insights into the future direction of the field. The literature on Islamic finance and banking has been steadily growing, but the pace of research in the field of sharia-compliant accounting education has been relatively slow (Beck et al., 2013). This gap is puzzling, given the importance of accounting principles and practices in the application of Islamic financial instruments. Several factors have been identified as potential contributors to the slow progress of Islamic-based accounting education, including the relatively new nature of the field, scarcity of data, and the small number of researchers in the field.

Researchers have highlighted the need for more academic work in the field of Islamic accounting education, as the existing literature is largely practitioner-oriented (Kamla, 2009). The lack of a strong academic foundation has hampered the development of Islamic accounting as a distinct field of study, with many unresolved issues and unanswered questions (Lewis, 2001; Maali & Napier, 2010). This article proposes a conceptual model based on the existing literature to uncover the factors that contribute to the success and failure of the formulation curriculum of Islamic accounting education. The study offers an in-depth perspective on the opportunities and challenges facing the discipline. In this way, professional educators can develop a mature Islamic accounting education curriculum to meet the needs of Islamic resources in terms of quantity and quality required by Islamic Financial Institution (IFI).

## LITERATURE REVIEW

### Islamic accounting education system: Indonesia's perspective

The general accounting education system in Indonesia has massively adopted a curriculum that is based on Financial Accounting Standards (SAK). SAK adopts international accounting standards that are based on accounting theories and practices originating from the USA, namely International Financial Reporting Standards (IFRS) (IAI, 2024). SAK is a label that is the financial accounting standard in Indonesia which is under the auspices of the Indonesian Institute of Accountants (IAI). The teaching materials used in lectures on campus often use textbooks published by Kieso, Weygandt, Kimmel IFRS edition. This implies that general accounting education in Indonesia adopts international education so that it is able to produce competent accountants and is in line with the international curriculum. On the other hand, accounting education with sharia principles is still transforming with its regulations and practices in Indonesia. Currently, the Sharia Accounting Standards (SAS) in Indonesia are created and ratified by the Sharia Accounting Standards Board of the Indonesian Institute of Accountants (DSAS IAI). This standard was first ratified on June 27, 2007.

The incorporation of Islamic accounting courses into university curricula in Indonesia reflects efforts to address the growing demand for professionals well-versed in *maqashid sharia* (purposes, meanings and wisdoms set by Islamic principles). These courses aim to equip students with a comprehensive understanding of sharia-based accounting practices, particularly as they pertain to Islamic business and financial sectors (Sutrisna & Muchlis, 2016). The curriculum emphasizes key concepts such as *mudharabah*, *ijarah*, and other forms of halal transactions, thereby fostering competency in applying Islamic economic principles within the framework of modern financial practices (Jailani, 2024). The implementation of Islamic accounting standards, such as PSAK 101-106, serves as a primary reference in academic instruction. The pedagogical approach incorporates principles of *maqashid shariah* and the purification of conventional accounting concepts to align with Islamic values. Additionally, the curriculum integrates international standards, such as IFRS, adapted to conform to sharia principles, thereby ensuring a comprehensive and globally relevant framework for Islamic accounting education.

Beside of that, the implementation of Islamic accounting education faced several minus in their curriculum. The main shortage is lack of Islamic values, such as emphasizing the *aqeedah* (Islamic faith), *fiqh mua'amalah* (Islamic regulation), and *akhlak* (Islamic ethic). Implementing those aspects can

drive the students to be the next Islamic accounting professionals that not just focusing on the technical aspects but also embodying the moral and ethical values rooted in Islam. This limitation reflects a gap between theoretical knowledge and practical application in fostering holistic professionals who can integrate Islamic principles in their decision-making processes.

### **Development and needs of Islamic accounting education**

Islamic accounting education is essential to develop professionals who are proficient in financial accounting standards and Islamic financial principles. This education equips human resources with the knowledge to ensure compliance with Islamic ethical guidelines and values, including the prohibition of interest/usury (*riba*), gambling (*maysir*), excessive uncertainty (*gharar*), etc. However, the educational system that supports the development of Islamic accounting lags behind the needs of human resources in the Islamic financial sector. The importance of Islamic accounting goes beyond education and practice. By 2024, total global Islamic financial assets are expected to reach approximately \$3.69 trillion, with a projected annual growth of 10–12% through 2031, reaching \$5–6.7 trillion by that year (Gulf Business, 2020; Intellect Markets, 2024; Kolluru, 2024). This rapid growth is driven by the increasing global demand for Shariah-compliant financial products, especially in the Middle East, Africa, and Southeast Asia. Despite the positive outlook, the shortage of competent professionals in Islamic accounting and finance may pose challenges to the sustainability of the sector in the future.

The need for professional Islamic accountants faces challenges in terms of quantity and quality. Islamic financial institutions (IFI) have difficulty recruiting professional resources in the Islamic financial sector due to the lack of resource availability. On the other hand, resources recruited at IFI tend to experience problems in terms of quality. IFI needs to hold serious training to improve SDS's understanding of Islamic accounting. The competence of resources at IFI may have met the accounting aspect, but is still lacking in the practical understanding of Islamic principles in accounting. Thus, educational institutions need to develop a curriculum that focuses on preparing the younger generation, especially gen-z, to be ready to face challenges in the future Islamic finance and business sector.

Developing a comprehensive Islamic accounting curriculum is key to addressing these challenges. This curriculum should cover not only the technical aspects of accounting, but also a deep understanding of Islamic principles and their application in the context of modern finance. Educational institutions need to design programs that integrate theoretical knowledge with practical experience, for example through internship programs at IFI and real case studies from the Islamic finance industry. In addition, collaboration between academics and industry practitioners is essential to ensure the relevance of the curriculum to market needs. The current generation of students (generation-z) needs to be equipped with adequate digital and information technology skills, considering the ongoing digital transformation in the Islamic finance industry. The use of technologies such as *blockchain* and *artificial intelligence* (AI) in Islamic financial transactions also needs to be included in the curriculum to prepare graduates who are ready to face the digital era.

The role of professional certification is also no less important in improving the competency standards of Islamic accountants. Certification programs can help validate the competency of professionals and provide additional credibility to the Islamic finance industry. This can also encourage the mobility of professional workers in the Islamic finance sector globally. Finally, the development of *soft skills* such as analytical skills, problem solving, and effective communication should also be an integral part of Islamic accounting education. These skills will help young professionals in dealing with the complexities of Islamic financial transactions and interacting with various stakeholders in the industry.

## **METHODS**

### **Literature study**

This article uses a literature study approach. Where this approach classifies relevant literature into two categories, opportunities and challenges of sharia accounting education with the aim of defining

critical factors that will affect the success of formulating sharia accounting education in higher education institutions (HEIs), and of course, can improve sharia human resources in the market.

### **Opportunities of Islamic accounting education**

Islamic-based Higher Education Institutions (IHEIs) has a big role in formulating the growth of Islamic accounting education. The curriculum of Islamic accounting education should be the part of their initiative responsibility as Islamic academic institution. In the past, sharia accounting has not received special attention. Currently, IHEIs needs to start paying attention to the quality of Islamic accounting teaching in order to expand the opportunities for the success of preparing sharia resources (N. L. bt Ahmad et al., 2019). This is in line with the increasing need of the banking industry and sharia business for competent human resources in the field of sharia accounting (Ayub, 2007; Chapra, 2001). This opportunity can be immediately captured by IHEIs considering that they have a big opportunity that is relevant to the implementation of applicable Islamic religious sciences.

The IHEIs and general HEIs curriculum can be aligned with these needs, for example, teaching seriously related to determining contracts in the application of sharia principles, compliance with the halal-haram of sharia financial institution products, documents required in contracts, contract schemes that avoid interest (*riba*), ambiguity (*gharar*), gambling (*maysir*), fraud (*tadlis*), and other things that violate Islamic principles. On the other hand, aspects of improving the quality of sharia resource competencies in exploring profitability opportunities for sharia financial institutions also need to be considered. Such as sharpening critical and analytical thinking on cases of sharia financial products, income opportunities, investment, and funding. Negotiation skills that are in line with communication skills also need to be taught in sharia accounting education. Another important perspective that universities need to pay attention to in expanding the opportunities for the success of teaching sharia accounting is the aspect of moral and ethical attitudes as a form of *akhlakul karimah*.

### **Challenges of Islamic accounting education**

One of the main challenges to the growth of Islamic accounting education is the lack of institutional support (Grassa et al., 2024). In many countries, Islamic finance is a growing industry, but educational institutions have been slow to adapt to the demands of the industrial sector. On the other hand, at HEIs, Islamic accounting courses are only offered as electives in conventional accounting programs. This is especially true in western countries, where Islamic finance is often viewed as a niche market that does not have a wide-ranging concentration. However, Indonesia is also experiencing something similar, which is known to have a Muslim majority society. In Indonesia, many study programs are starting to open accounting with a concentration in Islamic accounting. However, they face the challenge of a lack of student interest in enrolling in the Islamic accounting concentration.

The second major factor is the lack of curriculum development (Johari & Mustaffha, 2014). In many institutions, Islamic accounting is treated as a derivative of conventional accounting, without adequate integration of Islamic legal principles and ethical considerations (N. L. Ahmad et al., 2017). As a result, students receive a fragmented education that does not fully prepare them for a career in Islamic finance. On the other hand, the lack of qualified teaching staff is another key factor limiting the growth of Islamic accounting education (Widarni & Bawono, 2022). Few professionals have both technical accounting knowledge and a deep understanding of Islamic jurisprudence. This lack of expertise limits the ability of universities to offer comprehensive Islamic accounting programs and contributes to the perception that Islamic finance is not a viable career path. On the other hand, there is also a lack of awareness about Islamic finance among students and educators. This lack of awareness has led to low interest in Islamic accounting. Furthermore, there is often a perception that Islamic finance is limited to Muslim-majority countries, which reduces interest in pursuing it as a globally applicable specialty.

Another significant challenge in Islamic accounting education is the need to align Sharia principles with generally accepted accounting standards (N. L. Ahmad et al., 2017; Grassa et al., 2024;

Johari & Mustaffha, 2014), such as International Financial Reporting Standards. Standards (IFRS) with Islamic accounting standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). The differences between these two systems can be confusing for students and practitioners, especially when trying to apply Islamic principles in a global financial environment. Many educators struggle to integrate these different frameworks into a coherent curriculum. Thus, the Islamic accounting curriculum can be differentiated from conventional accounting. Furthermore, Islamic accounting needs to have a comprehensive curriculum that can accommodate the needs of the financial industry and Islamic companies.

### CONCEPTUAL MODEL

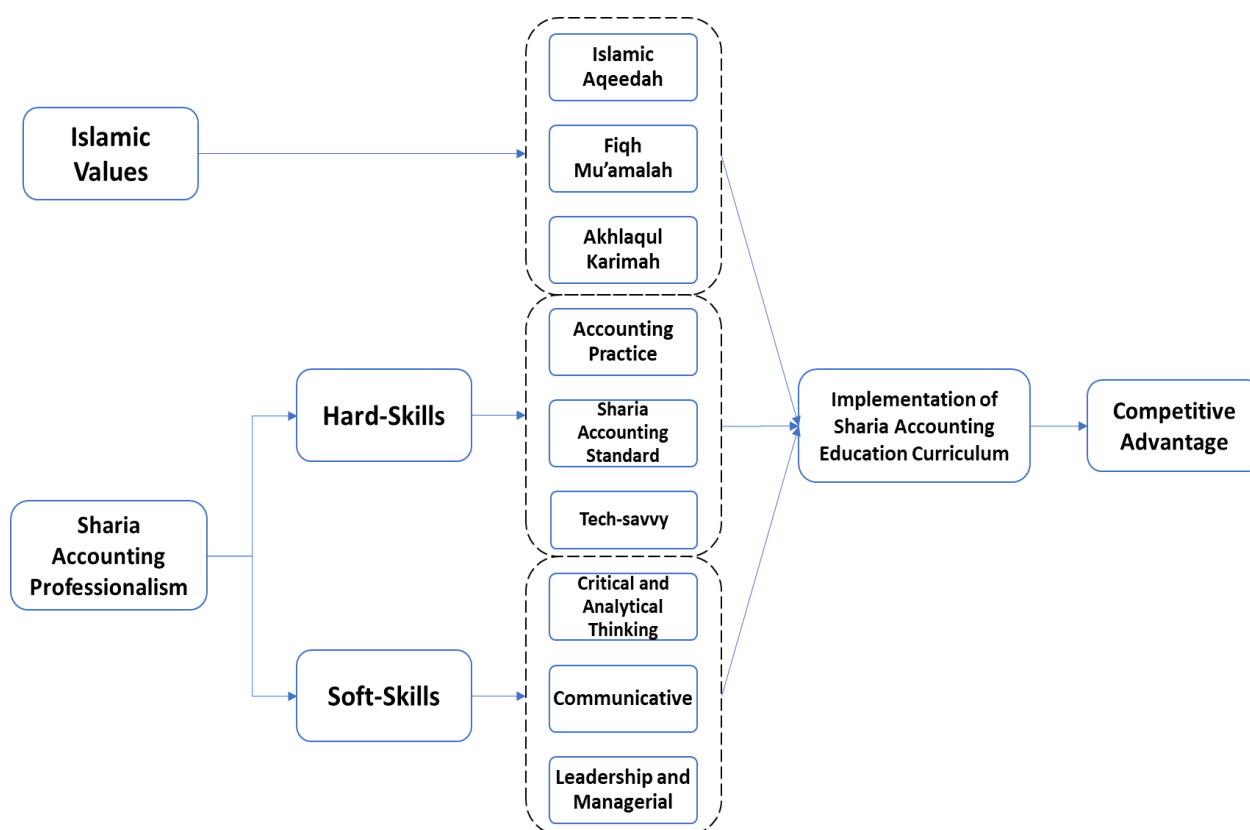
The implementation of Islamic accounting education is surrounded by several factors that need to be considered by HEI to ensure the success of its implementation. Literature analysis reveals several challenges of Islamic accounting education. These challenges are considered as indicators that represent success factors if handled properly. At the same time, these challenges will be considered as obstacles or barriers that hinder implementation. Therefore, the conceptual model in this study attempts to eliminate the gap between the literature and the implementation of adequate Islamic accounting education and as a response to the increasing need for Islamic resources in the industry. This article proposes a holistic model to understand the success or failure of its implementation by offering a conceptual model in providing the needs of the Islamic accounting education curriculum.

Factors in the conceptual model with an internal institutional perspective related to the curriculum include two main aspects, namely Islamic values and professionalism of Islamic accounting (which includes hard skills and soft skills). This model provides a general description of how the Islamic accounting education curriculum should have the following teaching aspects:

1. Islamic Aqeedah: Islamic *aqeedah* is the foundation of a Muslim's faith and belief that must be the basis of every action and decision. Aqeedah refers to the concept of *taubeed* that drives Muslims just to worship Allah, the only god. In Islamic accounting education, understanding the aqeedah will help students to have strong integrity and honesty, and internalize Islamic values in all aspects of accounting practice.
2. Fiqh Mu'amalah: *fiqh mu'amalah* is a science that discusses Islamic laws in economic activities and transactions. The Islamic accounting curriculum must equip students with an understanding of *fiqh mu'amalah*, so that they are able to assess and apply the principles of Islamic law in the financial transactions and business practices.
3. Akhlaqul Karimah: *akhlaqul karimah* or the simplified definition is Islamic-based noble ethics are positive characters that must be possessed by Muslims, including in the accounting profession. Islamic accounting education needs to instill noble morals such as honesty, justice, and responsibility, so that students are not only competent in technical matters, but also behave ethically in accordance with Islamic teachings in the world of work.
4. Accounting Practice: This aspect includes an understanding of the basic concepts of accounting, bookkeeping, financial reporting, and practical skills required in the accounting profession.
5. Sharia Accounting Standard: Sharia or Islamic Accounting Standard refers to the guidelines prepared by institutions such as the Sharia Accounting Standards Board (DSAS) in Indonesia, to ensure that financial statements and accounting practices comply with sharia principles. The compliance to sharia standard is such as the prohibition of usury, *gharar* (uncertainty), and *maysir* (speculation). The curriculum should provide students with a thorough understanding of these standards so that they are able to apply them correctly in financial statements of IFI.
6. Tech-savvy: Technology is essential in the modern world of accounting, including Islamic accounting. Students must be equipped with relevant technological skills, such as the use of accounting software, financial information systems, artificial intelligence (AI), and other analytical applications that help in processing and analyzing financial data efficiently and accurately.

7. **Critical and Analytical Thinking:** Critical and analytical thinking skills are essential for an accountant to evaluate financial information objectively and comprehensively. In the context of Islamic accounting, students must be trained not only to rely on numbers, but also to consider aspects of Islamic law in the analysis and assessment of financial statements.
8. **Communicative:** Islamic accountants also need to have good communication skills, as they will interact with various parties such as clients, regulators, and auditors. The curriculum should include communication competency to ensure students are able to convey information clearly, avoid misunderstandings, and explain sharia concepts to different stakeholders as a part of *da'wah* (islamic way of sharing good values).
9. **Leadership and Managerial:** Students also need to be equipped with leadership and managerial skills so that they can play an active role in the organization or company they work for. In the context of Islamic accounting, effective leadership means directing a team or organization to always follow Islamic principles, and being able to make the right decisions based on Islamic values.

Every aspect of this curriculum model is expected to form Islamic accountants who are not only technically competent but also have integrity, ethics, and insight in accordance with Islamic principles. Figure 1 represents the model proposed.



**Figure 1.** Proposed model

This model consists of two main lines as the main aspects as explained in the previous paragraph. Furthermore, this model consists of nine indicators that have the same level of importance. If HEI does not consider all of these factors, the implementation of an adequate curriculum in Islamic accounting education will fail. For example, having strength in accounting practices but not understanding Islamic accounting standards related to the suitability of contracts in *fiqh mu'amalah* that causes the failure of the implementation of Islamic accounting principles. Another example, if an employee of Islamic bank has good professionalism but is not accompanied by noble morals, such as often flattering his superiors, speaking rudely, being arbitrary, which is a deviation from *akhlaqul*

*karimah*, then it can be said that the person has not graduated as a Islamic accountant who has a competitive advantage. That way, all factors become important as a whole and can be applied simultaneously. This is then expected to increase the competitive advantage for HEI among their competitors. HEI stakeholders need to imagine the benefits that will be obtained if they can implement a set of such curricula in Islamic accounting.

The implementation of the proposed model can be a reference for HEIs to formulate courses that become competitive advantages in specific concentrations with Islamic accounting. The factors in this conceptual model offer a framework for preparing professional human resources in the field of Islamic accounting. The opportunity for this model to be an assessment indicator for HEIs in implementing their Islamic accounting education curriculum to meet industry needs. Failure and success of implementation can be immediately reviewed with the conceptual model, so that it can be an evaluation framework for formulating curriculum and applicable courses as a form of implementation strategy to achieve competitive advantages in Islamic accounting education.

## CONCLUSION AND FURTHER RESEARCH

The slow growth of Islamic accounting education is a complex problem that requires coordinated efforts from various parties such as: government authorities, educational institutions, and the Islamic financial industry. By addressing the key factors identified in this article, stakeholders can strive to develop a robust Islamic accounting education framework that meets the needs of the Islamic financial market both domestically and globally. Moreover, the model proposed in this article can be implemented in Islamic universities as a conceptual guide to developing a curriculum at the level of implementing state-of-the-art Islamic accounting education. This model offers a holistic concept in building competitive advantage in the Islamic accounting education curriculum at HEIs. By referring to this model, it is expected that the quality of competent human resources in the field of Islamic accounting can be improved. This is important to be considered together with stakeholders in the Islamic and conventional market industries. Because the impact of improving the quality of human resources in the IFI will also be felt by various parties.

Further research can create a conceptual model construct from an external perspective. In other words, expanding the scope of Islamic accounting by analyzing the output of Islamic accounting opportunities and challenges that are local and global issues in each jurisdiction in the world. The attention of academics and practitioners also needs to be increased towards the concentration of Islamic accounting science as a science that offers broad benefits, not only specific to countries with a Muslim majority, but also as a basis for thinking and doing business in developed countries that are not Muslim majority.

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