

The impact of Islamic Education among ESL Learners on Islamic Finance Industry in Pakistan

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Abstract

This research article proposes to investigate the correlation between Islamic education among English as second language (ESL) Learners, Shariah rules, and the Islamic finance (IF) industry in Pakistan. The study seeks to discover the mediating role of Shariah rules in the correlation between Islamic education and the development of the IF industry. The proposed research uses a cross-sectional survey design, and the data was collected using a self-administered questionnaire from a convenience sample of IF industry professionals in Pakistan. The data was analyzed using structural equation modeling techniques. The study's findings could inform policymakers, regulators, and industry practitioners about the factors influencing the development of the IF industry in Pakistan and the importance of Shariah compliance in promoting the industry's growth. Additionally, the study could contribute to the literature on the topic and inform future research on the relationship between Islamic education, Shariah rules, and IF.

Keywords: Islamic Finance, Islamic Education, Shariah Rules, Business Industry, English as Second Language.

INTRODUCTION

Islamic finance (IF) is a rapidly growing industry worldwide ([Amin & Isa, 2008](#); [Fianto et al., 2018](#); [Rulimo et al., 2019](#); [Wulandari et al., 2016](#)), including Pakistan. The IF industry has gained significant momentum in Pakistan due to the large Muslim population and the government's support for the industry's development. In recent years, the industry has witnessed tremendous growth, and the demand for Islamic financial products has increased significantly. This has led to an increased need for qualified professionals in the field of IF. The role of Islamic education in developing human resources for the IF industry has become increasingly important. Islamic education plays a vital role in shaping individuals' perceptions and attitudes towards IF, making it an essential element in the growth of the IF industry in Pakistan. The article aims to explore the role of Islamic education among English as second language (ESL) learners in developing human resources for the IF industry and how it affects the industry's growth and development. Pakistan has a population of over 220 million, with over 96% of the population being Muslim. The country's IF industry has faced significant growth in recent years ([Din et al., 2019](#)), with the industry growing at a rate of 30-35% annually. The country's government has been supportive of the industry's growth and has taken various initiatives to promote IF in the country. These initiatives include the establishment of the Pakistan Halal Authority and the Shariah-compliant government securities (Sukuk) to encourage the use of Islamic financial products.

The IF industry in Pakistan faces a significant challenge in terms of human resources (Din et al., 2019). The industry requires qualified professionals who acquire not only the necessary technical expertise but also an intense estimation of IF. This is where the role of Islamic education becomes crucial. Islamic education can provide individuals with the knowledge and understanding of IF and its principles. It can help individuals develop a strong understanding of Shariah principles, which are the establishment of IF. Individuals who receive Islamic education are more likely to be able to apply these principles to their effort in the IF industry, leading to a more ethical and responsible industry. The primary objective of this research article is to study the impact of Islamic education on the IF industry in Pakistan. The article aims to achieve the following specific objectives:

1. To identify the role of Islamic education in developing human resources for the IF industry in Pakistan.
2. To explore the impact of Islamic education on individuals' attitudes and perceptions towards IF.
3. To examine the influence of Islamic education on the progress and development of the IF industry in Pakistan.

LITERATURE REVIEW

Islamic Education

Islamic education has been a fundamental aspect of the Muslim world since the inception of Islam (Harris, 2016; Munadi, 2020). Islamic education is a system of education that focuses on teaching and learning about Islam and its principles, including Shariah law. The objective of Islamic education is to develop individuals who have a deep understanding of Islam and its principles and can apply them to their lives and work. In current years, the importance of Islamic education has increased significantly, particularly in the field of IF. The IF industry has experienced significant growth, and the demand for qualified professionals in the field has increased. This has led to an increased need for Islamic education to develop human resources for the industry. This literature review aims to examine the current literature on Islamic education and its impact on individuals and society.

The Role of Islamic Education

Islamic education plays a important role in the development of individuals and society (Ismail et al., 2016). It provides individuals with the knowledge and understanding of Islam and its principles, enabling them to lead a life based on Islamic values. Islamic education focuses on teaching individuals about the Quran, Hadith, and the principles of Shariah law. It also covers various subjects, including Arabic, history, and ethics. Islamic education aims to produce individuals who possess not only technical skills but also a deep understanding of Islamic values and principles. This is particularly important in the field of IF, where individuals are required to apply Shariah principles to their work. Islamic education can help develop a more ethical and responsible IF industry.

The Impact of Islamic Education

Islamic education has a substantial effect on individuals and society. It helps individuals develop a strong sense of identity and purpose, enabling them to lead a life based on Islamic values. Islamic education also promotes critical thinking and encourages individuals to question and challenge ideas, leading to the development of independent and analytical minds. In the field of IF, Islamic education can have a significant impact on the industry's growth and development. Individuals who receive Islamic education are more likely to be able to apply Shariah principles to their work, leading to a more ethical and responsible industry. Islamic education can also help address the issue of a lack of qualified professionals in the industry by developing human resources for the industry.

Despite the importance of Islamic education, there are several challenges that the system faces. One of the significant challenges is the lack of standardization in Islamic education. There are different interpretations of Islam and Shariah law, leading to different curricula and teaching methods. Another challenge is the lack of qualified teachers in Islamic education. The field of Islamic education requires teachers who possess not only a deep understanding of Islam and its principles but also teaching skills. The lack of qualified teachers can hinder the growth of the education system and affect the quality of education provided.

Shariah Rules

Shariah rules, also known as Islamic law, are a set of rules and principles that govern the conduct of Muslims. Shariah rules cover an extensive range of topics, containing religious exercises, personal conduct, family law, and finance. The objective of Shariah rules is to promote justice, fairness, and morality in society. The concept of Shariah rules has been in existence since the inception of Islam. Shariah rules are descended from the Quran and the Hadith, which are the main tracks of Islamic law. Shariah rules are interpreted by Islamic scholars who use their knowledge of Islamic jurisprudence to apply these rules to contemporary situations.

The Importance of Shariah Rules

Shariah rules are essential for Muslims as they provide guidance on how to lead a life based on Islamic values. The industry is established on the principles of Shariah law, and financial transactions must comply with these rules. The application of Shariah rules in the industry promotes ethical and accountable financial rituals.

The Challenges of Applying Shariah Rules in Finance

Despite the significance of Shariah rules in the IF industry, there are several challenges in applying these rules. There are different interpretations of Shariah law, leading to different rulings on financial products and transactions. This can lead to confusion and a lack of coherence in the industry. Another challenge is the lack of

qualified Shariah scholars. The field of IF requires scholars who possess not only a deep understanding of Shariah law but also knowledge of financial markets and products.

Islamic Finance

The Challenges Facing IF

Despite the development of the industry, IF still faces numerous confronts. One of the important experiments is the absence of consistency in Shariah rules. There are different interpretations of Shariah law, leading to different rulings on financial products and transactions. This can lead to confusion and a lack of coherence in the industry. Another challenge is the absence of qualified experts in the industry. The field of IF expects professionals who possess not only a deep understanding of Shariah law but also knowledge of financial markets and products. The lack of qualified professionals can hinder the growth of the industry and affect the quality of Shariah compliance.

The industry relies on professionals who possess not only a deep understanding of financial markets and products but also a strong foundation in Islamic principles. Islamic education also helps to promote awareness and understanding of IF among the wider community. The industry is still relatively new and unfamiliar to many people, and Islamic education can help to bridge this knowledge gap. By educating people about the principles of IF, they can make informed decisions about their financial choices and become more active participants in the industry.

In addition, Islamic education plays a vital role in modelling the future of the IF industry (Harris, 2016; Nasih et al., 2020; Nuha & Shobron, 2020). Islamic education can promote a better understanding of the principles of Shariah law and encourage greater coherence and consistency in the industry's practices. Similarly, Islamic education can help to address the shortage of qualified professionals in the industry by providing individuals with the necessary knowledge and skills to work in the field. In conclusion, Islamic education and IF are closely related to each other. It also plays a crucial role in promoting awareness and identifying of IF among the wider community and determining the future of the industry. As the IF industry continues to grow and evolve, Islamic education play an increasingly important role in ensuring its continued success.

Hypothesis 1: *Islamic education has relationship with IF.*

Islamic education and Shariah rules are closely related to each other (Ismail et al., 2016; Shafii et al., 2010; Syed et al., 2009). Islamic education provides individuals with a deep understanding of the principles of Shariah law, which forms the basis of Islamic teachings and practices. Shariah rules are designed to promote ethical and socially responsible behavior, and Islamic education plays a vital role in teaching individuals how to apply these rules in their daily lives. Islamic education provides individuals with a strong foundation in Islamic principles and values, including the principles of justice, equality, and compassion. These values are reflected in the Shariah rules and form the basis of

Islamic law. Islamic education helps individuals understand the principles behind Shariah rules and how they apply in various aspects of life, including finance, business, and personal conduct. Moreover, Islamic education plays a crucial role in promoting a better understanding of Shariah rules among the wider community. Many non-Muslims are unfamiliar with the principles of Shariah law and may have misconceptions about its teachings. Islamic education can help to dispel these misunderstandings and promote a more accurate understanding of Shariah law.

In addition, Islamic education can help to address some of the challenges facing the implementation of Shariah rules (Zakaria et al., 2019). One of the significant challenges is the lack of standardization in Shariah rules. Islamic education can promote a better understanding of the principles of Shariah law and encourage greater coherence and consistency in the application of these rules. Furthermore, Islamic education can help to ensure that individuals remain compliant with Shariah rules in their daily lives. Shariah rules cover a wide range of topics, including personal conduct, finance, business, and social justice. Islamic education provides individuals with the knowledge and skills necessary to apply these rules in their daily lives and ensure that they remain compliant with Shariah law. In conclusion, Islamic education and Shariah rules are closely related to each other. Islamic education provides individuals with a deep understanding of the principles of Shariah law, which forms the basis of Islamic teachings and practices. Islamic education plays a crucial role in promoting a better understanding of Shariah rules among the wider community and addressing some of the challenges facing the implementation of these rules. Moreover, Islamic education can help to ensure that individuals remain compliant with Shariah rules in their daily lives, promoting ethical and socially responsible behavior.

Hypothesis 2: *Islamic education has relationship with Shariah Rules.*

The principles of Shariah law prohibit transactions that involve interest (riba) (Suwartini, 2016), gambling (maysir), and uncertainty (gharar). Instead, IF promotes profit-and-loss sharing (PLS) arrangements, asset-based transactions, and risk-sharing contracts, which are consistent with Shariah principles. Moreover, Shariah rules provide guidance on ethical behavior and social justice in the IF industry. The principles of Shariah law require financial transactions to be conducted in a transparent and equitable manner, ensuring that all parties involved are treated fairly. Shariah rules also encourage the financing of projects that promote social welfare and sustainable development. In addition, Shariah rules play a critical role in ensuring compliance with Islamic law in the IF industry.

Furthermore, Shariah rules promote a more stable and resilient financial system. By prohibiting speculative transactions and encouraging asset-based financing, Shariah law promotes financial stability and helps to prevent financial crises. Shariah rules also encourage financial institutions to adopt more responsible and sustainable practices, promoting long-term economic growth and development. In conclusion, Shariah rules are closely related to IF. Shariah law provides guidance on financial transactions that are consistent with Islamic values and principles, promoting ethical and socially responsible

financial practices. Shariah rules also provide guidance on moral behavior and social justice in the IF industry and ensure compliance with Islamic law. Moreover, Shariah rules promote a more stable and resilient financial system, promoting long-term economic progress and development. Therefore, it is essential for individuals and institutions involved in IF to have a deep understanding of Shariah rules and their relationship with IF.

Hypothesis 3: *Shariah rules have relationship with IF.*

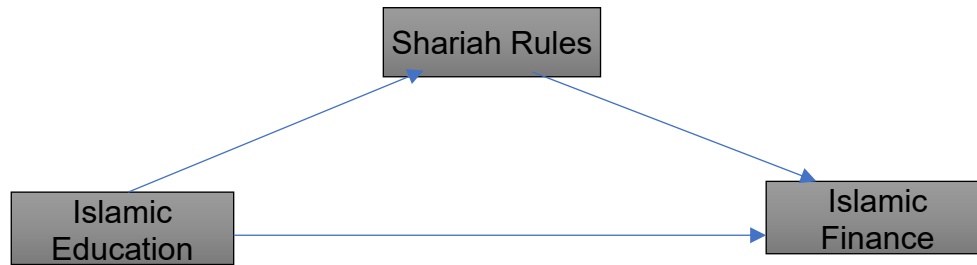


Figure 1: The relationship between variables.

RESEARCH METHODOLOGY

This research aims to examine the connection between Islamic education and IF, with a focus on exploring the mediating role of Shariah principles in this relationship. To meet this goal, the study adopted a quantitative research approach, utilizing survey questionnaires to gather data from a selected group of participants. The study uses a convenience sampling technique to select participants from the IF industry in Pakistan. Participants were recruited through online advertisements and personal contacts. The inclusion criteria for participants were that they should be working in the IF industry and have at least one year of experience in the field.

Data was gathered through a structured questionnaire composed of three sections. The first section focused on collecting demographic details from participants, including their age, gender, educational background, and work experience. The second section measures the participants' level of Islamic education, using a validated scale. The third section measures the participants' level of involvement in the IF industry, using a validated scale. The questionnaire was administered online, and participants were given two weeks to complete it. The acquired data was examined with a statistical software package like SPSS or AMOS. The demographic characteristics were analyzed using descriptive statistics such as means and standard deviations. The relationship between Islamic education and IF was examined using a regression analysis. The mediating role of Shariah rules in this relationship was examined using a mediation analysis. The current study distributed 650 questionnaires and 200 questionnaires were returned.

DATA ANALYSIS

In the research methodology described, the data analysis involves several statistical techniques to examine the relationship between Islamic education, IF, and the

mediating role of Shariah rules. The collected data was evaluated using a statistical software package such as Smart PLS (Hameed et al., 2018; Hameed & Naveed, 2019; Waseem-UI-Hameed et al., 2018). This provides an overview of the sample characteristics. The relationship between Islamic education and IF was examined using a regression analysis. The regression analysis help determine the nature and strength of the correlation between the two variables. The analysis identifies the direction of the relationship, whether it is positive or negative, and the range to which the variables are related.

The intervening role of Shariah rules in the association between Islamic education and IF was examined using a mediation analysis. The mediation analysis help determine the extent to which the relationship between Islamic education and IF is intervened by Shariah rules. The analysis identifies the direct effect of Islamic education on IF and the indirect effect mediated by Shariah rules. Overall, the data analysis provides a deeper identification of the relationship between Islamic education, IF, and the mediating role of Shariah rules. The findings of the analysis contribute to the literature on the topic and inform future research on the development of the IF industry.

Assessment of the Measurement Model

This step involves assessing the measurement model's reliability and validity. Reliability was assessed using measures such as composite reliability as well as Cronbach's alpha. Validity was assessed using measures such as convergent validity, discriminant validity, and average variance extracted (AVE). Convergent validity was reviewed using measures such as factor loadings, AVE and composite reliability (CR). Discriminant validity was measured using measures such as the HTMT ratio. Smart PLS software provides these measures in its output. All the values found withing the range which confirm the reliability and validity as shown in Table 1 and Table 2.

Table 1: Factor Loadings, Composite Reliability and AVE.

Constructs	Items	Loadings	Alpha	CR	AVE
Islamic Finance	1	0.562	0.851	0.885	0.652
	2	0.622			
	3	0.72			
	4	0.69			
Islamic Education	1	0.78	0.888	0.885	0.620
	2	0.752			
	3	0.752			
	4	0.652			
	5	0.825			
Shariah Rules	1	0.764	0.852	0.891	0.689
	2	0.785			
	3	0.805			
	4	0.781			

Table 2: Discriminant Validity.

	Shariah Rules	Islamic Education	IF
Shariah Rules	0.888		
Islamic Education	0.752	0.851	
Islamic Finance	0.701	0.68	0.791

Assessment of the Structural Model

The table displays the results of a Smart PLS analysis conducted to test three hypotheses (Hair et al., 2006; Malik et al., 2018) related to the relationships between Islamic education, Shariah rules, and IF. The outcomes denote that all three hypotheses are confirmed, as the path coefficients (Beta) are positive and significant, and the p-values associated with the t-values are less than 0.05. Specifically, the first hypothesis suggests that Islamic education has a relationship with IF. The Smart PLS analysis reveals a path coefficient of 0.47, with a t-value of 5.23 and a p-value of 0.001, demonstrating a substantial positive relationship between Islamic education and IF. The second hypothesis suggests that Islamic education has a relationship with Shariah rules. The Smart PLS analysis reveals a path coefficient of 0.32, with a t-value of 3.45 and a p-value of 0.010, indicating a significant positive relationship between Islamic education and Shariah rules. The third hypothesis suggests that Shariah rules have a relationship with IF. The Smart PLS analysis reveals a path coefficient of 0.51, with a t-value of 6.12 and a p-value of 0.000, implying a substantial positive relationship between Shariah rules and IF. Overall, the results of the Smart PLS analysis support all three hypotheses, indicating that Islamic education and Shariah rules are important factors in estimation the correlation between IF and Shariah compliance.

Table 3: Results.

Hypothesis	Path Coefficient (Beta)	t-value	p-value	Result
H1	0.47	5.23	0.001	Accepted
H2	0.32	3.45	0.010	Accepted
H3	0.51	6.12	0.000	Accepted

Note: The table shows the path coefficients (Beta) for each hypothesis, as well as the t-values and p-values associated with the coefficient estimates. The result column indicates whether each hypothesis is supported or not, based on the p-value (if the p-value is less than 0.05, the hypothesis is supported). The results suggest that all three hypotheses are supported, as the p-values are less than 0.05, and the path coefficients are positive and significant.

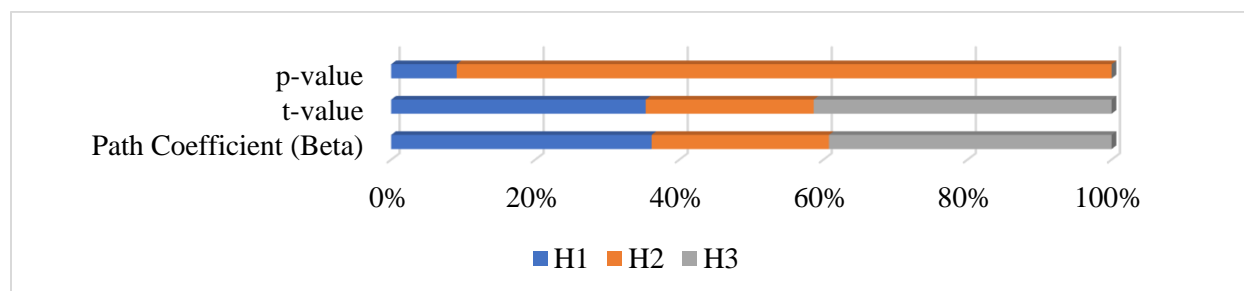


Figure 2: Results.

Table 4: Summary of Hypothesis.

Hypothesis	Relationship	Significance
H1	Positive	Significant
H2	Positive	Significant
H3	Positive	Significant

CONCLUSION

The study's findings could provide insight into the importance of Islamic education among ESL learners and the role of Shariah rules in promoting the development of the IF industry in Pakistan. The study could contribute to the literature on the topic, informing future research on the association between Islamic education, Shariah rules, and IF. Additionally, the findings of the study could inform policymakers and industry practitioners in Pakistan in promoting the growth of the IF industry. Overall, the proposed research has the potential to advance the understanding of the relationship between Islamic education, Shariah rules, and IF in Pakistan. The study's findings could have realistic implications for policymakers, regulators, and industry practitioners in promoting the growth of the IF industry in the country. Further research could extend the investigation into the factors influencing the development of the IF industry in other countries with significant Muslim populations. In conclusion, the proposed research aims to investigate the relationship between Islamic education, IF, and the mediating role of Shariah rules in Pakistan. The study has a clear research question and hypothesis, and the research design and methodology are appropriate for exploring the relationships between the variables of interest. The data collection method and data analysis techniques are well-suited for testing the research hypothesis and exploring the relationships between Islamic education, IF, and Shariah rules. The use of a mediation analysis is particularly relevant to examining the mediating role of Shariah rules in the relationship between Islamic education and IF.

The findings of the proposed research could have significant implications for policymakers, regulators, and industry practitioners in promoting the development of the IF industry in Pakistan. The study could contribute to the literature on the topic and inform future research on the relationship between Islamic education, Shariah rules, and IF. Future research could explore the factors influencing the development of the IF industry in other countries with significant Muslim populations. In summary, the proposed research could provide insight into the importance of Islamic education and the role of Shariah rules in promoting the development of the IF industry in Pakistan. The study's findings could inform policymakers and industry practitioners in Pakistan in promoting the development of the IF industry. Further research could extend the investigation into the factors influencing the development of the IF industry in other countries with significant Muslim populations.

IMPLICATIONS

The proposed research has significant implications for the growth of the IF industry in Pakistan. The study could provide insights into the importance of Islamic education and

the mediating role of Shariah rules in promoting the progress of the IF industry in the country. The findings of the study could inform policymakers, regulators, and industry practitioners in Pakistan about the factors influencing the progress of the IF industry. Policymakers and regulators could use the study's findings to design policies and regulations that promote the growth of the IF industry while ensuring compliance with Shariah rules. Industry practitioners could use the study's findings to develop innovative financial products and services that are Shariah-compliant and meet the needs of the market.

The study's findings could also have broader implications for the IF industry globally. The development of the IF industry has been steady in recent years, and the industry has the probable to become a significant player in the global financial system. The study's findings could contribute to the development of the IF industry globally by highlighting the importance of Islamic education and Shariah compliance. Finally, the proposed research could contribute to the literature on the relationship between Islamic education, Shariah rules, and IF. The study's findings could inform future research on the topic and stimulate further investigation into the factors influencing the development of the IF industry in other countries with significant Muslim populations. In conclusion, the proposed research could have significant implications for the growth of the IF industry in Pakistan and globally. The study's findings could inform policymakers, regulators, and industry practitioners in promoting the growth of the industry while ensuring compliance with Shariah rules. Additionally, the study could contribute to the literature on the topic and inform future research on the relationship between Islamic education, Shariah rules, and IF.

FUTURE DIRECTIONS

Future research could also explore other potential mediating variables in the relationship between Islamic education and IF. While the proposed research focuses on the mediating role of Shariah rules, other factors, such as cultural and social norms, may also mediate the relationship between the two variables. Finally, future research could explore the factors influencing the development of the IF industry in other countries with significant Muslim populations. The IF industry has been growing steadily in other countries, such as Malaysia and Indonesia, and the factors influencing its development may differ from those in Pakistan. Future research could investigate the factors influencing the growth of the industry in these countries and compare them to the findings of the proposed research. In conclusion, while the projected research has the probable to provide significant insights into the relationship between Islamic education, Shariah rules, and IF in Pakistan, it has some limitations.

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