



Internal Shariah Audit Change: A Conceptual Paper

Perubahan Terhadap Audit Syariah Dalaman: Kertas Konsep

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ABSTRACT

Islamic banking is a highly regulated industry which is designed to create market transparency for the stakeholders. The IB assets have been growing at a remarkable pace and will continue to grow with an average rate of 19.7 % per annum in year 2018. To compete in the global market, the IB institution needs to provide attractive yields and excellent services besides maintaining its Shariah compliance nature in all of the operations. In Malaysia, Bank Negara Malaysia has issued the Shariah Governance Framework with the primary objective to enhance the relevant key structures for Shariah compliance with the aim to provide a Shariah-based operating environment. Some banks already set up the Shariah audit function before the announcement of SFG. This study was conducted to provide an in-depth analysis of the internal Shariah audit practices change before and after the announcement of SGF by using the qualitative approach and single case study to analyse the internal Shariah audit practices of the IB in Malaysia. This study focused on Malaysia because it is among the top ten countries with IB assets. An Islamic bank was selected to obtain the information. The data were managed and analysed using ATLAS.ti. The underlying theory was the Translation Process under the Actor-Network Theory. This study has explained the internal Shariah audit practices and the translation process of the internal Shariah audit progressive change, which involved four phases - problematization, intersement, enrolment, and mobilization.

Keywords: Internal Shariah Audit, Shariah Audit Change, Actor Network Theory, Islamic Banking, Translation Process





ABSTRAK

Pengauditan Syariah penting di dalam industri perbankan Islam bagi memastikan semua aktiviti perniagaan patuh kepada Syariah. Pengauditan Syariah juga penting bagi menghasilkan ketelusan kepada pihak yang berkepentingan terhadap institusi perbankan tersebut. Aset perbankan Islam telah berkembang dengan kadar yang luar biasa iaitu 19.7% setiap tahun pada 2018. Perkembangan di dalam industri ini mungkin tecetus daripada perubahan di dalam mekanisma pengawalseliaan seperti undang-undang baru yang diluluskan oleh pihak kerajaan. Industri perbankan Islam juga telah melihat peningkatan banyak penyediaan dan inovasi produk baru seperti produk yang menggunakan tawarruq yang menggantikan inah serta produk baru lain yang mungkin melibatkan kontrak Syariah yang lebih rumit. Institusi perbankan menghadapi cabaran bagi menghasilkan produk yang memberi pulangan tinggi, perkhidmatan yang cemerlang serta pada masa yang sama memastikan semua operasi patuh kepada Syariah. Oleh yang demikian, pengauditan Syariah perlu berubah supaya sesuai dengan perkembangan semasa serta kekal relevan di dalam industri. Kertas konsep ini menfokuskan kepada penggunaan Rangka Kerja Proses Perubahan di dalam Pengauditan Syariah Dalaman bagi menganalisis perubahan yang berlaku di dalam proses pengauditan Syariah dalaman. Teori asas yang digunakan ialah Translation Process di bawah teori Actor-Network Theory. Rangka kerja tersebut menerangkan perubahan yang berlaku di dalam pengauditan Syariah dalaman dengan menggunakan konsep translation di bawah Actor-network Theory yang melibatkan empat fasa perubahan iaitu fasa mengenalpasti masalah, fasa pengantara, fasa penglibatan dan fasa mobilisasi.

Kata Kunci: Pengauditan Dalaman Syariah, Perubahan Audit Syariah, *Actor Network Theory*, Perbankan Islam, Proses Perubahan

INTRODUCTION

Shariah audit is becoming more important as Islamic banking (IB) industry is developing and being accepted worldwide. The Kuwait Finance House Research Ltd. reported that at the end of year 2013, the regions of Asia's Islamic finance assets were about USD388.3bn, which is about 22% share of the Islamic assets worldwide. IB development is due to many factors, including the liberalisation policy on the foreign banks and the introduction of the Islamic banking subsidiary. There is an increasing awareness of the potential role of Islamic finance instruments as the alternative fundraising avenues to meet the region's economic and investment needs (Islamic Banker Asia, 2014). It is also easier to instil the awareness among consumers on the importance of Shariah compliance to be practised by all Islamic banks as there is a significant Muslim population in Asia.

Shariah audit of Islamic bank in Malaysia was introduced by the Bank Negara Malaysia (BNM) in Malaysia through the issuance of Shariah Governance Framework (SGF). The SGF primary objective is to enhance the role of the board, Shariah Committee (SC),



and management about the Shariah matters. This inclusion has enhanced the relevant key functions of Shariah compliance and the research functions to attain the Shariah-based operating environment (Bank Negara Malaysia, 2011). All Islamic financial institutions (IFIs) are required to comply with all requirements six months after the announcement of SGF.

There are several challenges have been faced by Shariah audit function such as absence of specific Shariah audit framework (Kamaruddin & Hanefah, 2017; Hisyam Yaacob & Donglah, 2012; Yahya & Mahzan, 2012) and competency of Shariah auditor (Jabbar, 2010; Hisham Yaacob, 2012). The need for the Shariah audit framework is agreed by many studies to ensure the Shariah compliance nature in IFIs (Lahsasna, 2016). Therefore, it is a challenge for the Shariah audit practices to fulfil the requirements of the SGF 2010 (Section VI Principle 7) and IFSA 2013 (Section 37(1)) that all IFIs should audit the Shariah compliance without the guideline of internal Shariah audit.

Some IBIs have taken some steps to change their Shariah audit practices to ensure that the institutions comply with the Shariah, gain confidence from the key stakeholders, and compete with others globally. The change includes the use of a new audit methodology that would eventually change the whole process of auditing that consists of the planning process, the execution process, and follow-up process. The changes in the Shariah audit practices for the IBIs should be able to solve issues, reduce non-compliance risks of IFIs, and secure their credibility. This is important to cope with the punctuated regulatory requirement as it is a fully regulated industry that has to cope with the development of the product as a new generation of well-informed consumers, demands attractive and sophisticated products. Moreover, the contemporary financial system requires the banks to create instruments that consist of one dominant contract and multiple supporting contracts to have similar risk-return features of the conventional products. Several legitimate Islamic contracts are quite similar with the conventional product. This situation can produce products that are Shariah compliance in the form but not in the substance (Ahmed, 2014). Therefore, it is a challenge for the Shariah audit to ensure the Shariah compliance status of the products and services in the development of Islamic banking industry, internal audit practices, and changes of the regulatory requirements in the industry.

There are also studies done on the Shariah compliance function by DeLorenzo (2010), Kasim et al. (2009), Mohiuddin (2012), Shafii, Salleh, Hanefah, and Jusoff (2013), H Yaacob and Donglah (2012), Hisham Yaacob (2012), and Yahya and Mahzan (2012). The previous studies have included the gaps between the expected and actual Shariah audit practices of the IBIs, the function of the Shariah review, the postgraduate students' perspectives on Shariah audit, and the role of Shariah audit in the Islamic financial institution. The studies pointed out the absence of specific Shariah audit framework as a guide for the practices. The gap has raised a question on the Shariah audit practices in Malaysia and the change over the years since the announcement of the SGF in year 2010 that requires all IFIs to have an internal Shariah audit function in



their institutions. The understanding of internal Shariah audit change may strengthen the IBI to maintain relevance in the industry.

This objective of this conceptual paper is to propose the use of translation process under Actor-Network theory (ANT) to explain internal Shariah audit change in Islamic banking institution. The use of the concept is represented by the Internal Shariah Audit Change Framework. ANT may provide understanding on Shariah audit change through an explanation using a translation concept that consider the network of human and non-human actors in performing the Shariah audit practices in Islamic bank. The human actor may includes the Shariah auditor and the non-human actors may include the Shariah audit practices and the bank. The Shariah Audit Change Framework enables the understanding of Shariah audit changes over the years. The understanding of Shariah audit change will be beneficial to the IFIs so they could maintain relevance in the industry.

LITERATURE REVIEW

The Development of Shariah Audit in Malaysia

IBIs are required to provide an audited balance sheet, profit and loss statement together with any note thereon, and the reports of the auditor and the director by Islamic Banking Act 1983. In year 1997, BNM established the National Shariah Advisory Council (SAC), which is the highest Shariah authority in the Islamic Finance in Malaysia. SAC acts as a reference body and advisor to BNM on Shariah matters relating to Islamic financial business.

SAC was accorded the status of the sole authoritative body on Shariah matters pertaining to Islamic banking, *takaful*, and Islamic finance. Any contradictory ruling by other Shariah committee shall refer to the rulings by SAC (Bank Negara of Malaysia Act 2009). The members of SAC consist of qualified individuals with knowledge and experience in banking, finance, economics, law, and application of Shariah. The Shariah governance has developed gradually with the issuance of new laws and guidelines for IBI, beginning with the Central Bank of Malaysia Act 1958, Islamic Banking Act 1983, and Banking and Financial Institutions Act 1989. The development of Shariah governance requires changes in the internal Shariah audit function as full compliance with the requirements are important.

The changes of internal Shariah audit can be very much related to the changes in the regulatory requirements. It begins with Islamic Banking Act 1983 that requires Islamic banks to mention the Shariah compliance status of their operations in their articles of association. At that stage, the Shariah compliance aspects of Islamic financial institutions were the prerogative of the Shariah committees appointed by the respective IFIs. The new Central Banking Act 2009 was enacted to replace the Central Banking Act 1958 (ACT 519) and it augments the status of the Council as the main point of reference for the Central Bank, courts of law, arbitrators and Islamic financial institutions regarding the legal issues in Islamic finance (Hakimah Yaacob, 2010).



In year 2004, BNM produced Guidelines on the Governance of Shariah Committee for the Islamic financial institutions (BNM GPS 1). It intended to govern the Shariah advisory activities to the Islamic financial institutions. This Shariah governance ensures that all the Shariah decisions or resolutions are made with due diligence and utmost good faith (Laldin, 2009). It sets out the rules, regulations, and procedures for the establishment of an SC, defines the role, scope of duties, and responsibilities of a SC, and guides IFIs on the relationship and working arrangement between a SC and the SAC of Bank Negara Malaysia. Many legal loopholes were identified; and in year 2009, the Central Bank of Malaysia Act 1958 was repealed and a new Act, Central Bank of Malaysia Act (CBMA 2009), was introduced. Subsequently, this Act was a dedicated part of the governance structure of IFIs, in particular, Part VII (Hassan et al., 2014).

By the virtue of CBMA 2009, BNM launched the new SGF (effective 1 January 2011) that supersedes the Guidelines on the Governance of Shariah Committee for the Islamic Financial Institutions (BNM/RH/GL/012-1) issued on 1 April 2005. The guidelines focus on the establishment of SC, explanation of its role, scope of duties, responsibilities and the relationship, and working arrangement with the SAC. BNM expects that Shariah audit provide an independent assessment and objective assurance besides having adequate Shariah-related knowledge and training. The scope of Shariah audit in IFIs cover all aspects of business operations and activities, including an audit of financial statements, compliance audit on organisational structure, people, process, and information technology application systems, and review the adequacy of the Shariah governance process. In addition to requirement to carry out Shariah audit as stated in SGF, Islamic Financial Services Act 2013 (IFSA 2013) also states similar requirements in Section 37 (1) and Section 37 (2).

In Malaysia, Shariah audit in IFIs is performed by internal audit department. The internal audit function in corporate governance of the banking institution is similar to the corporate governance of another type of entity. The industry is governed by stricter rules and regulations as it can influence the country's economic condition. There are more stakeholders of corporate banking governance as they provide liquidity and promote stability of the economy (Turlea, Mocanu, & Radu, 2010; Koh & Soon, 2004; Levine, 2003). The internal audit function in the banking institution should comply with all regulatory requirements as this is a fully regulated industry. An efficient regulatory system can ensure the banks' accountability, transparency, and disclosure to contribute to the developing economy (Mohamed, 2016).

Therefore, the banking institutions need to adapt to the change of the regulatory requirements and the development of the product to gain a competitive advantage. The governance of banks may evolve and emerge due to several factors including the requirement of legal compliance within a particular country or conforming to the industry's standard (Nisa & Warsi, 2008). Previous studies on the Corporate Sustainable Disclosure (CSD) practices of Islamic bank revealed that the motivational factors of the adoption are as follows: the central bank regulations, environmental movement, institutional award, professionalism and corporate culture, the role of religion in which



Islam is the vital force behind the CSD practices of the Islamic bank (Sobhani, Zainuddin, & Amran, 2011).

The development of the IB industry that includes the innovation and development of new products in the market also makes Shariah audit function more important. Development of new product such as replacement of *inah* with *tawarruq* may include more complicated Shariah contract. *Tawarruq* has been used in many Islamic financial products such as deposit products, financing, and asset. The change may be due to the Islamic banks using legal/financial engineering techniques to structure products that have acceptable risk-return features. The use of *tawarruq* over *inah* was the consequence of IFSA 2013, which classifies Islamic deposit as the principal guaranteed investment account as non-principal guaranteed (E. F. Ahmad et al., 2017; Ahmed, 2014). The Shariah audit is needed to cope with the development of the product to ensure its Shariah compliance status as there is more Shariah non-compliance risks involved in a complicated process of contract and accounting treatment.

RESEARCH METHODOLOGY

The study of internal Shariah audit change should adopts a qualitative approach with interpretive paradigm and single case study method, bounded by the scope of IFIs (Yin, 2003). The qualitative approach is concerned about the humans, objects, and institutions as well as the interactions between these three elements in making sense of the events, behaviours, or outcome (Z. Mohamed, Majid, & Ahmad, 2010). This approach is suitable to understand the change process of the Shariah audit practices in the IBI over the years.

The case study selected can be a full-fledged Islamic banking institution as it focuses on the internal Shariah audit without interference with conventional and operational internal audit. Internal Shariah audit was practiced in the selected institution before the issuance of SGF and has developed in line with the development of internal audit profession such as the application of an acceptable internal audit methodology such as the use of RBIA and Committee of Sponsoring Organisations of the Treadway Commission (COSO) framework. These are the distinguishing characteristics of the institution that should be considered.

UNDERLYING THEORY

Shariah Audit Change Framework highlighted by this paper select sociology of translation under ANT as the most suitable theory to explain the change process. The other theory such as institutional approach explains the process of change with a belief that the accounting is driven by pressures for normalisation and homogenization. For example, certain accounting entities are caused by social norms and discourses which tend to reduce the variation and lead to *isomorphism*. However, the accounting phenomena are not necessarily useful as they are often empty legitimating devices. The institutional context tends to determine the accounting reality of the firm, whereas



ANT viewed accounting objects as not merely diffused in time and space because they are translated. The translation process is when the central question is not how an external social force takes over the properties of accounting entities; it is rather how the work of firms with accounting entities actively draws external social entities into the firm. The social environment is created due to its association with the emerging accounting entity (Justesen & Mouritsen, 2011). According to ANT, one must analyse the human such as the Shariah auditor and the non-human such as the internal Shariah audit practices, and the institution interacts in a heterogeneous network. By following the actors in the network of translation, the actor's choice of translations as well as negotiations and decision making that influence their choice can be observed (Zheng, 2017).

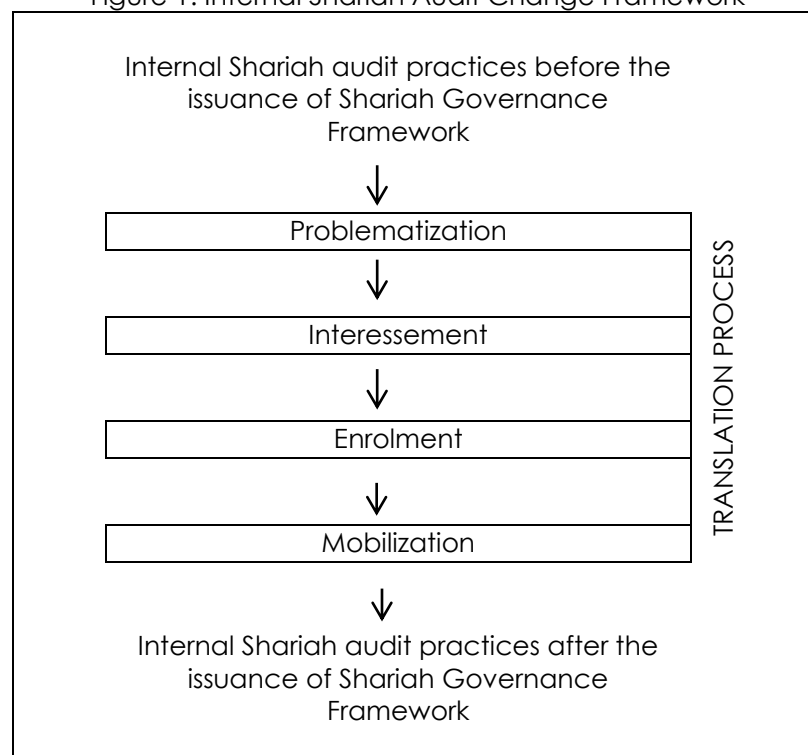
ANT states that the actors are entities that do things and the network is a group of unspecified relationship among the entities in which the nature is undetermined. ANT illustrates the changes in the outcome of many interconnections among the network of actors. The social network is the hybrid and contingent association of human and non-human elements that are in constant flux. ANT focuses on the dynamic process of collective action reflected in the network such as formation, growth, and dissolution, which is suitable to be used in the interpretive research approach. The principles of ANT make it an appropriate and useful tool to analyse the actor in the internal Shariah audit network and uncover the Shariah audit change process (Justesen & Mouritsen, 2011).

Sociology of translation by Michel Callon (1986) applied the ANT principles in a case of decline population of the corralled scallops in St. Brieuc. The *obligatory passage point* is determined in the case of decline population of corralled scallops (by Callon, 1986) was the recognition of the need to study and obtain results about the way larvae anchor themselves thus later solve the problem. In this study, the *obligatory passage point* is the proposed research programme (internal Shariah audit practices that use updated methodology such as COSO and RBIA) that may provide the answer on how the actors recognize the alliance of actors can benefit from each other. The process of change is explained by the four phases: problematization, intersement, enrolment, and mobilization. It is appropriate to be used to explain the process of change in internal Shariah audit because it provides a greater understanding of human and non-human elements to build the actor-network and able to explain the change process and adoption of a new methodology. The previous studies used *sociology of translation* to explain the adoption of the new method in the company such as the new information technology facilities, Activity Based Costing (ABC), and Accrual Budget System (Alcouffe, Berland, & Levant, 2008; Becker, Jagalla, & Skaerbaek, 2014; Reverdy, 2006; Skaerbaek & Melander, 2004; Song & Qureshi, 2010). Song and Qureshi (2010) used four moments of translation to explain the information technology adoption process and the role of information technology intervention. There is the need to build a social network to share the information and best practices for the success of the information technology adoption. This effort is in line with Alcouffe et al. (2008) on the importance of allies and network building to promulgate a new accounting methodology. It was the allies that brought in the support to implement the new technology of ABC rather than the ABC programme. The situation can also exist when

the actors adopt the accounting change in the form of intellectual capital statements (ICS) numbers and narrative to create specific inscriptions, privileging one over the other to suit their interests. This allows the controversy to survive rather than being resolved or the network fail to established (Dumay & Rooney, 2016).

There are four moments of endeavour under *sociology of translation* which are problematization, interessement, enrolment, and mobilization. The moments consist of different phases of general processes called translation that can be overlapped in reality. A complete translation does not necessarily have to traverse all stages as it may fail or stop at any stage. The Shariah Audit Change Framework is explained by Figure 1 below. It focuses on explaining internal Shariah audit change process before and after the issuance of SGF using sociology of translation by Callon (1986) under the ANT. Callon's (1986) four-step processes were operationalised in the case studies related to accounting (examples include Ezzamel, 1994 and Skaerbaek, 2009) and the cross-case analysis (Alcouffe et al., 2008; Becker et al., 2014). This conceptual framework enables the cross-case analysis, leading to a greater understanding of how the human and non-human elements come together (or not) to build the actor-network to produce the required knowledge object (O'Connell, Ciccotosto, & Lange, 2014).

Figure 1: Internal Shariah Audit Change Framework



O'Connell, Ciccotosto, & de Lange (2011) have linked the ANT's contribution to the accounting literature using Callon's study (1986) of scallops and Latour's study (1987) of Science in Action. It is represented in two sections: 1) the studies that have applied ANT to the controversies or phenomena in the accounting world that transcends a specific institutional setting; and 2) the studies that focus on a specific setting or section of an



organisation. The articles that used the ANT framework are discussed by Robbestad (2011). Robbestad (2011) found that the study cannot separate the technical (accounting innovation) from the social context. There are some studies that used the concept of OPP. The non-human elements in the constructed association (networks) are important to achieve the specific outcomes. The role of the non-human actors in an accounting device can be a central issue. The human and non-human actors have to be considered to understand the outcome of the complex change process based on the dynamic created between them. The previous studies found that the ANT methodology is used to describe the dynamic and complex accounting change processes that lead to new organisational knowledge. ANT can provide explanations on the change processes about the specification of the implementation context. In particular, ANT is seen as a relevant theoretical lens to magnify the importance of power in the change processes. However, the power within ANT needs to be constructed and maintained through strong associations of human elements and technical devices, where accounting plays a key role.

Justesen and Mouritsen (2011) discussed how Bruno Latour's version of ANT has influenced the accounting research. However, it reviews only a few relatively large numbers of accounting papers that apply ANT. Most of the accounting studies are inspired by Latour's work that focused on the accounting change and analysed the process using the translation concept. Another important aspect of the ANT-inspired accounting studies is the prominence given to the non-human actors such as the accounting technologies. There are also studies on the formation boundaries, the constitutive role of accounting phenomena, the development of accounting and auditing expertise, and the assemblage of elements needed to create the identity of accounting phenomena. The human and non-human actors are involved in creating the practices and change. O'Connell, Ciccotosto, and de Lange (2011) provided an overview of the use of ANT in the accounting literature. O'Connell et al. (2011) stated that ANT was specifically helpful to the accounting research in providing insights on how the networks are developed, maintained, and changed to achieve the goals of those who join the network.

The previous studies used *sociology of translation* to explain the adoption of the new method in the company such as the new information technology facilities, Activity Based Costing (ABC), and Accrual Budget System (Alcouffe et al., 2008; Becker et al., 2014; Reverdy, 2006; Skaerbaek & Melander, 2004; Song & Qureshi, 2010). Song and Qureshi (2010) used four moments of translation to explain the information technology adoption process and the role of information technology intervention. There is the need to build a social network to share the information and best practices for the success of the information technology adoption. This effort is in line with Alcouffe et al. (2008) on the importance of allies and network building to promulgate a new accounting methodology. It was the allies that brought in the support to implement the new technology of ABC rather than the ABC programme. The situation can also exist when the actors adopt the accounting change in the form of intellectual capital statements (ICS) numbers and narrative to create specific inscriptions, privileging one over the



other to suit their interests. This allows the controversy to survive rather than being resolved or the network fail to established (Dumay & Rooney, 2016).

In the first moment of translation – problematization, the identification of the actors includes the human and non-human actors to explore the mutual interaction between people and technology as underlying principles generalised symmetry of ANT that is human and non-human have an equal voice in the process (Ebaid, 2011). However, there are events that the network was being undercut by politically engaged actors who define their interest differently. The obligatory passage point (OPP) that needs all actors' acceptance to move and detour in achieving their goals are mentioned in previous studies. OPP can be a question on the capacity and responsibility of the key person to manage and implement the new e-participation platform (Salamat & Hassan, 2011), a motion to invest in a company (Skaerbaek & Melander, 2004), or introduction of accrual accounting in public sector of countries (Christensen & Rocher, 2009).

In the attempt to impose and stabilise the identity of the actors in the problematization phase, the device of interessement may avoid obstacles to change exist. The sophisticated accrual output which is based on budgeting can be an unsuccessful interessement device and may need more investment to ensure its enrolment. The investment includes the proper training given to the respective actors in the network (Becker et al., 2014). Skaerbaek and Melander (2004) conceptualised accounting as an interessement device. Accounting can be defined as a set of resources that may be used in differing ways as components of political strategies to build episodic networks of power relations to change the world. However, the network is not achieved or collapsed under certain circumstances. Interessement can be unsuccessful because of the complexity of the system or the technology is being separated from the social element (Becker et al., 2014; Troshani & Lymer, 2009).

Enrolment describes a group of multilateral negotiations that accompany interessement and enables them to succeed. However, enrolment can happen without negotiation because the actor is the instigator who identifies the problems to secure their interests (Skaerbaek & Melander, 2004). The enrolment can happen due to the pressure of time despite any differences between the previous and new method (Elbanna, 2010).

The translation concept under ANT is to displace of goals and interests, Shariah audit practices, human beings and institutions. It does not only give a symmetrical description of a complex process that constantly mixes the human and non-human entities. It also permits an explanation of how they obtain the right to express and represent the many silent actors that they have mobilised. An entity can express its language. In this event, there is an establishment of oneself as a spokesperson (Stanforth, 2007).

There were several studies done on the audit in Islamic banking concerning various issues such as qualification, roles and responsibility, audit process and scope. However,



none of these studies has provided an in-depth analysis of the Shariah audit practices in IBI. In addition, none of these studies has provided an overview of the change over the last few years on the Shariah audit. The Shariah audit function must change or progress to adapt to the new requirements and challenges while achieving MS.

It is noted that most of the findings on Shariah audit study were obtained through the analysis of questionnaires and semi-structured interviews. These findings tend to limit the analysis on the predetermined variables. There are limited studies that obtained in-depth information about the Shariah audit from the actors that are directly involved with the actual Shariah audit practices. In order to extend the previous study, this Shariah Audit Change Framework is suitable to be explained by data collected through a qualitative approach to explore any emerging issues from different data collection procedures. The examinations of the documents and in-depth interviews with the best-selected participants may provide detailed descriptions of the subject matter. Therefore, this Shariah Audit Change Framework will provide understanding to the process of change in the Shariah audit practices.

CONCLUSION

The notion of translation in the Internal Shariah Audit Framework proposed by this paper emphasised on the continuity of the displacements and transformation which occurred in the story at the beginning of Shariah compliance function in Islamic bank. It explains the process of internal Shariah audit change since a period before the issuance of SGF. All of the actors passed through various metamorphoses and transformations (Callon, 1986). The translation process expressed in one's own language what others say and want, why they act in the way they do, and how they associate with each other and establish spokesmen. The relationship between actors are translated with different sorts of displacements and transformation. It was an explanation on the process of the four phases — problematization, interessement, enrolment, and mobilization — that in reality might overlap or never be as distinct. The Shariah Audit Change Framework contributes to the extension of Shariah audit literature, which predominantly focused on the field of change in internal Shariah audit study. The application of the translation process under ANT within an IBI unique operation has provided the exploration of processes, and identification of focal actors and actants in the internal Shariah audit practices. This is seldom addressed in large Islamic banking literature.

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