

Islamic Economic Education Policy in Higher Education for Forming Islamic Financial Human Resources in Indonesia

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Abstract - The main problem in this research is the rapid development of the Islamic economy in Indonesia, not accompanied by the availability of Human Resources (HR), both in quality and quantity, to meet the needs of the Islamic economic and financial industry. The purpose of this study is to determine the Islamic economic education policy that is applied in Higher Education in preparing the human resources needed by the Islamic economic and financial industry in Indonesia. Researchers used the documentation and literature study method which is closely related to Islamic economic education policy and other references in the form of previous research results, regulations, policies, and theories from various textbooks. The results of this study found that from an institutional standpoint, sharia economic education policies at tertiary institutions in Indonesia used a variety of nomenclature. So we need a policy on structuring educational nomenclature in the field of sharia economics in tertiary institutions. From the curriculum side, researchers also found the same problem. Until now there has been no policy at the national level in terms of standardization of the national Islamic core economic curriculum. So there needs to be a core curriculum policy agreed upon by the elements of higher education and professional associations that are competent in the field of sharia economics to agree on a number of courses that must be given to produce the main competencies of graduates required by the Islamic finance industry.

Keywords-Education Policy, Islamic Economics, Human Resource Development.

I. INTRODUCTION

Islamic financial institutions are one of the fastest-growing financial industries in Indonesia today and are now accepted as competitive financial intermediaries. Indonesia's sharia financial services industry consists of three sub-sectors, namely Sharia Banking, Sharia Non-Bank Financial Industry (IKNB) (consisting of Insurance, Financing Companies, Pension Funds, etc.), and Sharia Capital Market (consisting of Sukuk State, Corporate Sukuk, and Sharia Mutual Funds). In addition, in the Sharia Capital Market field, there are also Sharia Shares whose capital continues to increase.

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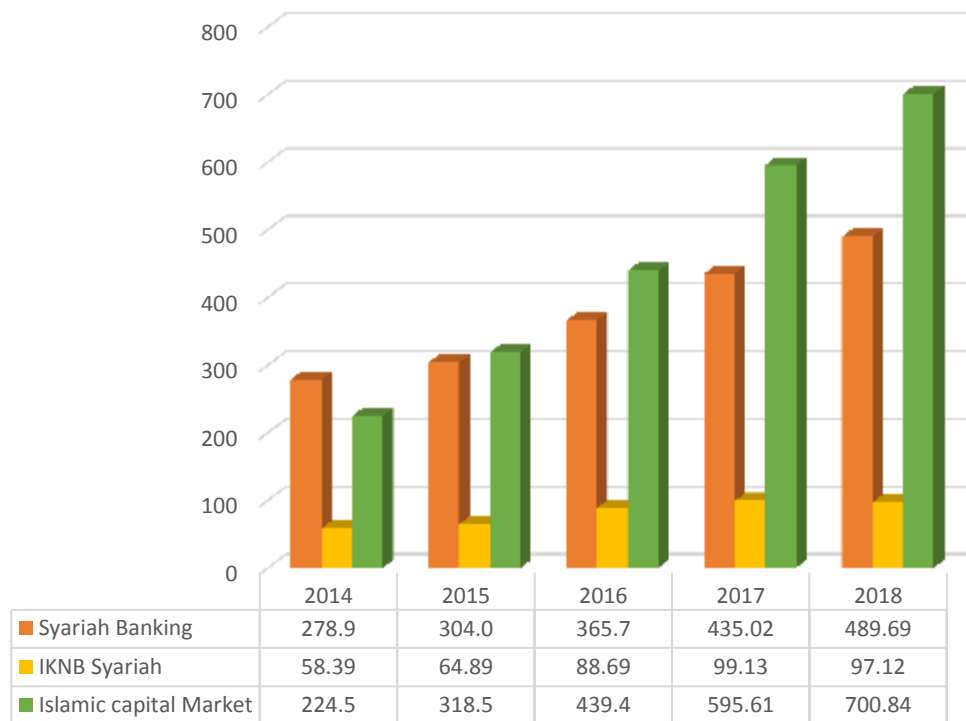
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Based on the Sharia Financial Development Report [1], Indonesia's sharia financial assets in 2018 could grow 13.97% to Rp. 1,287.65 trillion from 2017 which amounted to Rp. 1,129.77 trillion. The Sharia Capital Market (excluding Sharia Shares) which has the largest share of sharia financial assets (54.43%) experienced the highest growth among other sectors at a rate of 17.67%. Sharia Banking with a portion of 38.03% of total sharia financial assets was able to grow positively at a rate of 12.57%. Meanwhile, Sharia IKNB which had a portion of 7.54% of total sharia financial assets experienced a decrease in assets of 2.13%.

Figure 1 Islamic Financial Assets
(in Trillions of Rupiah)



Source: Sharia Financial Development Report 2018

Until 2018, the market share of the Islamic financial industry reaches 8.50% of the total national financial assets. While from the institutional side, Indonesia has 436 Islamic financial institutions consisting of 201 Islamic banks, 183 Islamic IKNB, and the rest in the field of Islamic capital markets [2].

Table 1 Market Share and Number of Islamic Financial Institutions

Islamic Financial Assets	Market Share of National Finance	Share of Islamic Financial Assets	Assets (in trillion rupiahs)	Number of Institutions / Instruments
Syariah Banking	5,96%	38,03%	489,69	- 14 Sharia Commercial Banks - 20 Sharia Business Units - 167 Islamic People's Financing Banks
IKNB Syariah	4,13%	7,54%	97,12	- 62 Sharia Insurance - 44 Islamic Finance Companies

				- 77 Other Sharia IKNB
				- 1 Sharia Investment Management
				- 53 Sharia Investment Management Units
				- 65 State Sukuk (Outstanding)
				- 99 Corporate Sukuk (Outstanding)
				- 224 Islamic Mutual Funds (Outstanding)
Islamic Capital Market	15,30%	54,43%	700,84	
Total	8,50%	100%	1.287,65	

Source: Sharia Financial Development Report 2018

Globally, based on the Islamic Finance Country Index (IFCI) in 2019, Indonesia ranked first, with a score of 81.93, following Malaysia which dominated since 2011. The previous year, Malaysia was ranked number one for three years in a row, took over Iran in 2016. Indonesia moved up 5 places to reach the top position this year. In terms of assets, globally Islamic finance has also increased by 6.58% from the US \$ 2,431 trillion at the end of 2017 to the US \$ 2,591 trillion at the end of 2018 [3].

The statistics above show the development of Islamic finance, both in the world and Indonesia, is in an ever-increasing trend. Thus, the prospect of Islamic finance has a bright future. Especially Indonesia has a majority Muslim population. Indonesia, which has a majority Muslim population, must be a pioneer of economic development in the Islamic financial sector. This population number can be used as a prospective land to be used as an object of Islamic financial development and as well as a market share [4]. The large Muslim population in Indonesia is not only an object of the market but also as an object of economic Islamization so that with more people having an awareness of the Islamic economy, more and more people are using Islamic financial services.

Although the development of Islamic finance in Indonesia has increased significantly, it is still faced with various obstacles and challenges. At least the obstacles and challenges that must be faced by Islamic finance include 1) customers: changing consumers from "religion-oriented" to "return-oriented" with the same expectations as conventional customers; 2) coverage area/network and information technology is still limited; 3) difficulty in getting a good debtor; 4) business risk in the real sector is still high, difficulties in finding bankable debtors; 5) increasingly sharp pricing competition (not only between Islamic banks but also conventional banks and the potential for direct entry into the capital market; 6) limitations of the Capital Adequacy Ratio (CAR) with the Indonesian Banking Architecture policy, Islamic banks must strengthen capital; 7) limited human resource competence [5].

Related to the problem of human resources, several studies have found similar problems with regard to the lack of human resources in Islamic finance, both in quantity and quality [5] - [9]. This can be seen from the number of higher education institutions in Indonesia related to the sharia economy which tends to be still small, namely only 820 universities (Ministry of Education and Culture Report 2016 and Ministry of Religion Islamic Higher Education Data) and not accompanied with sufficient quality. Based on data from the National Accreditation Board for Higher Education (BAN-PT) in 2018, only 10 Sharia Economics study programs are accredited A. While that accredited B are 99 study programs. C accreditation totaling 10 study programs. The quality of this study program will have an impact on the quantity and quality of human resources in Islamic economics. In addition, based on the exposure of

sharia banking statistics, 38 percent of sharia bank employees are conventional economics graduates. Only 9.1 percent has an Islamic economic background [10].

The preparation of reliable human resources in the field of Islamic finance requires cooperation from various parties, especially the government, industry and educational institutions. Because one of the determinants of the quality of human resources is the aspect of education and training [11]. The aspects of education and training include educational institutions, education participation rates, quality of education, quality of the curriculum, and training that can improve soft skills and hard skills.

Based on the background above, the main focus of this research is how the sharia economic education policy implemented in Higher Education in preparing the human resources needed by the Islamic Finance Industry in Indonesia. Furthermore, this study aims to analyze the learning of Islamic economics in higher education, especially from the aspects of the curriculum and learning methods. Also analyzing the problems faced by universities and industries in producing human resources and formulating appropriate strategies in producing graduate competencies to meet the needs of the development of the Islamic Finance Industry in Indonesia.

II. METHOD

The research method used in this study is a qualitative descriptive approach, namely research methods for problems that occur in factual community life [12]. The data collection method used in this study is the documentation method. The documentation method is a data collection technique using documents. Documents can be in the form of writings, drawings, or monumental works from someone [13]. The sources used in research are the results of previous studies, regulations, policies, and theories from various textbooks. Data analysis techniques using the theory of Miles and Huberman, namely data reduction, data presentation, and drawing conclusions [14].

III. RESULT AND DISCUSSION

The development of the Islamic financial economy in Indonesia is quite encouraging. This is due to one of them because sharia economics studies individual behavior which emphasizes more on ethical, value and moral aspects [15]. To develop sharia economics and finance to support national economic development, fundamental things that need to be considered are related to education in the field of sharia economics and finance. Trends in sharia economic and financial development in Indonesia, encouraging tertiary and private tertiary institutions to compete in opening sharia economic and financial study programs to support the availability of Human Resources (HR) for the sharia financial industry. Nevertheless, the development of Islamic economics and financial education must be accompanied by policies that support the availability of Human Resources (HR) for this industry.

Institutional Policy

Education management policies in Indonesia are generally under two ministries, the Ministry of Education and Culture and the Ministry of Religion Affairs. Higher education institutions under the Ministry of Education and Culture are called General Universities (PTU), which consist of State Universities (PTN) and Private Universities (PTS). While universities under the Ministry of Religion Affairs are called Islamic Religious Colleges (PTKI), consisting of State Islamic Religious Colleges (PTKIN) and Private Islamic Religious Colleges (PTKIS). From the institutional side, the implementation of Islamic economic education in the two ministries looks different. The Islamic economics study program at PTU is part of the Faculty of Economics or the Faculty of Economics and Business. At this PTU there are three variants of study program nomenclature names, namely a) Sharia Economics; b) Islamic Economics; and c) Islamic Economics and Finance [16].

Higher education under the Ministry of Religion Affairs shows 3 (three) Islamic economic education institutional trends. First, the formation of majors/study programs/concentrations that specifically carry Islamic economic / Islamic economic nomenclature. Second, the establishment of tertiary institutions (high schools) specializing in the study of Islamic economics / Islamic economics. Third, the establishment of a faculty that is concerned with the study of Islamic economics / Islamic economics. In this third trend, in addition to the different nomenclature of majors/study programs/concentrations, there are also variations in the nomenclature of faculties that cover these majors/study programs/concentrations. In this case, there are 3 (three) faculty nomenclature, namely (1) the Faculty of Sharia, (2) the Faculty of Sharia and Law, and (3) the Faculty of Economics or the Faculty of Economics and Islamic Business [16].

In PTKI that uses the nomenclature of the Sharia Faculty and the Sharia Faculty and Law, sharia economic education is organized by Departments / Study Programs / Concentrations whose nomenclatures differ from one another. In this case, there are variants of nomenclature, namely: a) Muamalah; b) Muamalah (Islamic Economy); c) Muamalah (Islamic Economic Law); d) Islamic Economics; e) Sharia Economy; f) Islamic finance; g) Sharia Financial Management; h) Sharia Business Law, and i) Islamic Economy and Banking Muamalah. While PTKI uses the nomenclature of the Faculty of Economics and Business, there are nomenclature: a) Sharia Economics; b) Islamic Banking; c) Islamic Accounting; d) Accounting for Islamic Financial Institutions; e) Sharia Insurance; f) Sharia Business Management, and g) Sharia Financial Management [16].

Table 2 Institutions of Islamic Economic Education in Higher Education in Indonesia

Form of Higher Education	Faculty Nomenclature	Department / Study Program / Concentration Nomenclature
General Higher Education: 1. State University 2. Private Universities	- Faculty of Economics - Faculty of Economics and Business	- Islamic Economy - Islamic economics - Islamic Economics and Finance

Islamic Religious College: 1. State Islamic Religious College 2. Private Islamic Religious Colleges	- Sharia Faculty	- Muamalah
	- Faculty of Sharia and Law	- Muamalah (Islamic Economy)
	- Faculty of Economics	- Muamalah (Sharia Economic Law)
	- Faculty of Islamic Economics and Business	- Islamic economics
		- Sharia Economcs
		- Islamic finance
		- Sharia Financial Management
		- Sharia Business Law
		- Muamalah Islamic Economics and Banking
		- Syariah banking
		- Islamic Accounting
		- Accounting for Islamic Financial Institutions
		- Sharia Insurance
		- Sharia Business Management

In terms of the scientific core which is the focus of the study program/concentration, in faculties with Sharia Faculty nomenclature, there is a tendency for the development of 2 (two) scientific cores, namely Sharia Economic Law / Islamic Business (Sharia) and Sharia Economics (Islamic). The former focuses more on the legal (Islamic) aspects of economic entities, while the latter focuses more on aspects of Islamic theory, doctrine, and conceptions of economics. Therefore, Islamic economic education is usually present under the auspices of the Muamalat Study Program / Department (Islamic Economics / Sharia) and the Muamalat Study Program / Department (Sharia Economic Law / Islamic Business / Sharia). The diversity of educational institutional nomenclature in the field of sharia economics and finance is certainly a problem in itself. So we need a policy on structuring educational nomenclature in the field of sharia economics in tertiary institutions.

Curriculum Policy

The main capital to get position, long-term success and maintain customer relations in the financial sector is to make strategic investments in the process of forming reliable human resources [17]. Therefore, the existence of universities has an important role in encouraging the preparation and supply of competent human resources in accordance with the needs of Islamic Financial Institutions (LKS). Thus, efforts to encourage the availability of human resources with a variety of competencies and specialties needed by the worksheet must be planned and structured through a curriculum and learning culture that supports the needs of the worksheet itself [18]. In connection with the need for competencies and specialization needed by LKS, it needs criteria that should be prepared and provided by Higher Education.

Based on the analysis of curriculum policies in tertiary institutions both PTU and PTKI, there are different outputs. The output of graduates of PTU tend to lack a deep understanding of fiqh, due to an understanding of sharia

economics or sharia, in general, tends to be only a course. Whereas PTKI tends to focus more on muamalah fiqh studies and still weak economic and financial studies, due to the dominant focus of muamalah fiqh on universities under the Ministry of Religion Affairs.

Table 3 Curriculum Structure and Learning of Islamic Economics in Higher Education in Indonesia

Form of Higher Education	Form of Curriculum and Learning	Output
General Higher Education: 1. University 2. Institute 3. College 4. Academi 5. Politecnic	- Dominated by economics courses - Lack of shari'a courses	Muamalah fiqh understanding is not deep enough
Islamic Religious College: 1. University 2. Institute 3. College	- Dominated by shari'a courses - Lack of economics courses	Tend to focus on muamalah fiqh studies, still weak economic or financial studies

There is still a dualism in the national education system that causes the absence of the same policy regarding sharia economics, even the assessment of sharia economics has been initiated by universities under the Ministry of Religion Affairs both public and private. However, in the development of studies or increasingly increasing the study of Islamic economics which is marked by the opening of the Islamic economics study program, apparently it is not related to its structuring policy, related to curriculum, competencies, and degrees [19]. Related to Islamic economic development in tertiary institutions, most of which are related to human resources, increasingly require the development of an increasing sharia industry.

Until now there is no policy at the national level in terms of standardization of the core curriculum of Islamic economics, both at PTU and PTKI. Reference related to the preparation of the current curriculum is Law No.12 of 2012 concerning Higher Education, Presidential Regulation Number 8 of 2012 concerning the Indonesian National Qualification Framework (KKN), National Standards for Higher Education as outlined in Permenristekdikti No. 44 of 2015 by representatives of higher education itself by involving relevant stakeholders, impressed the freedom in the curriculum. While what is agreed here is a curriculum approved by elements of higher education and professional associations who are competent in the field of Islamic economics, denying the number of courses that must be given to produce a competency that is a Bachelor of Islamic Economics / Bachelor of Islamic Economics.

As an illustration of supporting competencies needed is the industry currently requires more human resources to master operational skills than theory. Currently, college alumni need to think and not be ready to use, trusted expertise in both soft and hard skills. The skills for public speaking, communication, negotiation, and relationships represent some of the skills that must be mastered by Islamic economists. Then hard skills such as mastery of computers and IT, this is needed because the operating system in the Islamic financial industry is already based on information technology systems. Higher education institutions must buy those that are ready to use and can be used without the need for education and training and adjusting what is needed for a long time to raise the ranking of new

employees is quite high [5]. Acceptable because there is still a mismatch between the curriculum compiled by universities and industry needs.

Synergizing the stakeholders of Islamic economics or Islamic financial institutions, especially for tertiary education levels that have opened or will open study programs on Islamic economics or Islamic finance, at least there are a few things to note, namely: (1) the importance of an appropriate curriculum set that combines courses that can provide knowledge about economic professionalism, finance, business and sharia knowledge (law and application) and moral values (creeds and morals). (2) availability of good learning facilities and facilities, including language laboratories, libraries (complete literature), laboratories (banks, accounting, etc.). (3) availability of competent and qualified teaching staff. (4) the availability of adequate textbooks. (5) availability of support programs such as, on the job training, internships, and others [20].

Of the things that must be considered by higher education in preparing and providing human resources who have certain competencies and qualifications needed by the Islamic financial industry above, it can actually be done jointly between higher education and Islamic financial institutions, namely by exchanging roles. Where higher education can provide the needs of the Islamic industry above, while Islamic financial institutions provide impetus to the practice and provision of facilities needed by the institution. Related to the qualifications needed by the Islamic finance industry, Nienhaus detailed it in several forms of qualifications that must be possessed by the human resources of the Islamic industry namely [21]: (1) understanding moral values in the application of muamalah / Islamic economics. (2) understand the concepts and objectives of Islamic economics. (3) understanding the concept and application of transactions (contracts) in Islamic economic muamalah. (4) recognize and understand the working mechanism of Islamic economic, financial, banking and business institutions. (5) know and understand the mechanism of work and related interactions; regulators, supervisors, legal institutions, consultants in the Islamic finance, banking and business industries. (6) know and understand the basic law both fiqh muamalah and positive law in force. (7) mastering the source of knowledge namely Arabic and English. (8) recognize the working mechanism of economic, financial and other banking institutions. (9) fulfilling behavioral competencies.

In this regard, Habshi and Zainal [22] propose a human resource development program that is holistic and balanced between Islamic knowledge and general knowledge about economics and finance. This model is believed to create graduates who have the qualifications needed by the Islamic finance industry, while at the same time improving the institutional performance of Islamic finance. The model is more fully explained in the figure below.

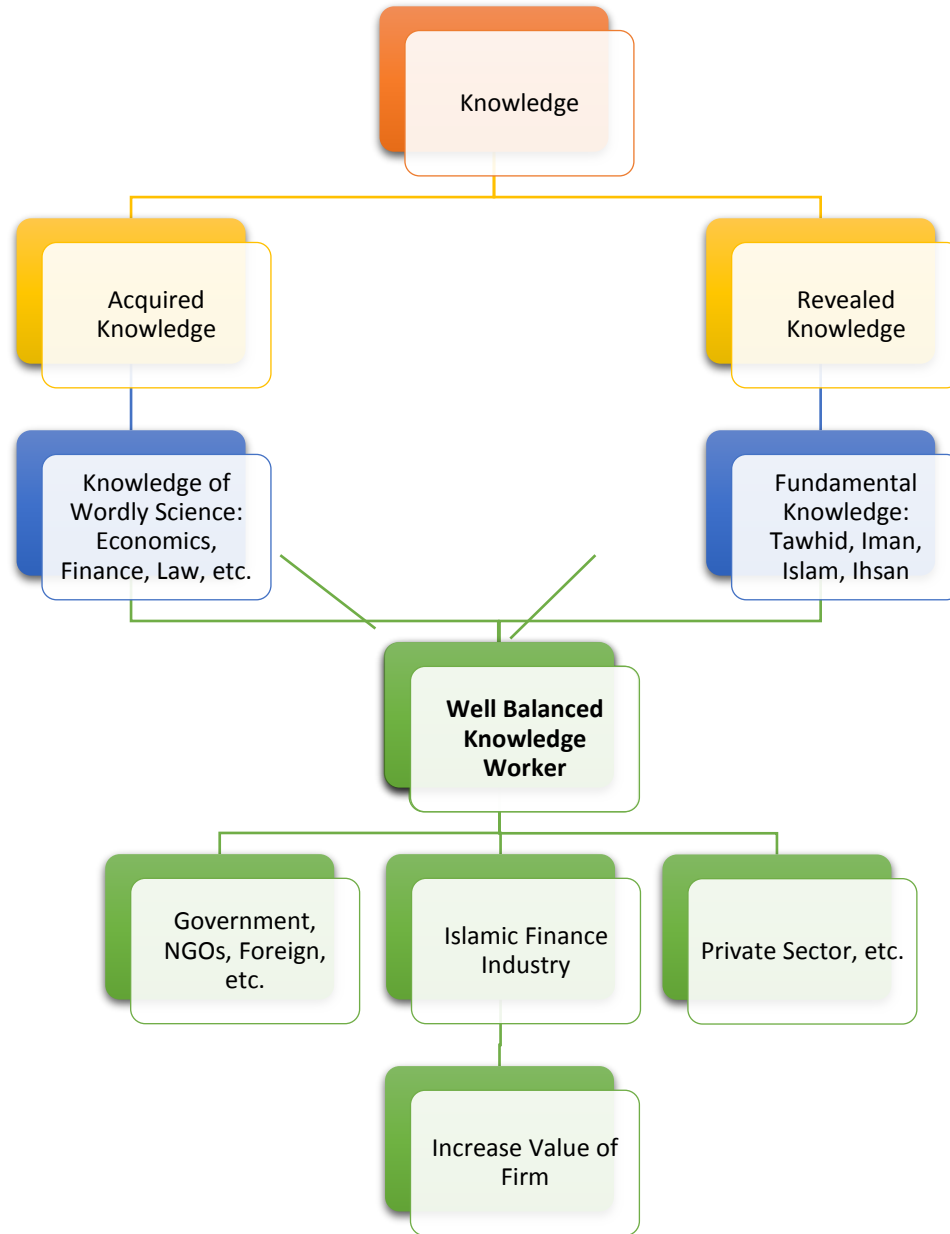


Figure 2 A Holistic Approach to Human Capital Development

The existence of human resources that have met the qualifications of Islamic financial institutions will be a major force in the community bank. That is, the existence of human resources always has high mobility in reaching customers who are usually located in areas that are difficult to access, besides the existence of human resources is also expected to have the ability to embrace and assist customers [23]. So, this is a challenge for higher education to prepare and provide human resources who not only understand the aspects of sharia and positive economics but are related to soft skills that can be applied in the field of work. Moreover, the challenges of developing human resources in Islamic financial institutions are at least related to the need for quality standards of educational curricula and institutions, various types of Islamic banks have led to an increasingly diverse qualification of human resources

qualifications, still lack of investors in education that meet the needs of Islamic banking or finance, and still the need for massive socialization to the public about alternative career programs in sharia banking/sharia finance. The role of universities in encouraging competencies and qualifications in worksheets not only has a positive effect on higher education outcomes but also helps to encourage the development of worksheets to the maximum.

IV. CONCLUSION

To develop the Islamic finance industry in order to support national economic development, the fundamental thing to consider is the availability of human resources in the field of Islamic finance and finance. Trends in sharia economic and financial development in Indonesia, encouraging tertiary and private tertiary institutions to compete in opening sharia economic and financial study programs to support the availability of human resources for the sharia financial industry. Nevertheless, researchers found that the development of Islamic economic education has not been accompanied by optimal policies to support the availability of reliable human resources.

In the institutional aspect, sharia economic education policies at tertiary institutions in Indonesia use a variety of elements. So we need a policy on structuring educational nomenclature in the field of sharia economics in tertiary institutions. From the curriculum side, until now there has been no policy at the national level in terms of the standardization of the core curriculum of Islamic economics at the national level. So there needs to be a core curriculum policy agreed upon by the elements of higher education and professional associations in the field of Islamic economics to agree on a number of subjects that must be given to produce the main competencies of graduates required by the Islamic finance industry.

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