

Digital audit model in Islamic financial institutions: Integration of Turkish accounting standards (TAS) and computer-assisted audit techniques (CAATs)

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Abstract. The rapid digitalization of financial systems has profoundly transformed audit processes, requiring the integration of technological tools with traditional accounting frameworks. This study aims to develop a conceptual digital audit model by integrating Turkish Accounting Standards (TAS) and Computer-Assisted Audit Techniques (CAATs) within the context of Islamic financial institutions. Islamic finance operates under principles of transparency, justice, and Shariah compliance, which necessitate unique approaches to auditing and financial reporting. Within this scope, the study first examines the role of TAS in ensuring standardized, reliable, and ethical reporting for Islamic finance entities. Secondly, it discusses the contribution of CAATs to audit efficiency, fraud detection, and continuous monitoring. Finally, a model framework is proposed that combines both TAS-based compliance and CAATs-driven digital assurance to strengthen audit reliability and Shariah compliance. The study contributes to the literature by offering a technology-supported and ethically grounded digital audit perspective that can enhance accountability, transparency, and stakeholder trust in Islamic finance.

Keywords. Islamic Finance; Turkish Accounting Standards (TAS); Computer-Assisted Audit Techniques (CAATs); Digital Audit; Shariah Compliance.

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1. Introduction

The accelerating digitalization of the global financial system has profoundly transformed accounting and auditing processes. Traditional audit practices, which rely on manual verification and sample-based examination, have been replaced by environments that necessitate the use of big data, artificial intelligence (AI), and automated analytical tools. This transformation enhances transparency and accountability in financial reporting; however, it also introduces new ethical, technical, and standards-based challenges. Islamic financial institutions, in particular, are directly affected by this transformation as they are required to comply with both Shariah principles and national/international accounting standards. Therefore, restructuring audit processes in Islamic finance within the context of digital transformation has become a strategic necessity for ensuring financial reliability and maintaining public trust.

Islamic finance presents an ethical economic system based on interest-free transactions and risk sharing. Within this system, the principles of transparency, justice, honesty, and Shariah compliance lie at the core of financial reporting and auditing. However, to ensure the sustainable monitoring of these principles, not only religious norms but also standards-based audit mechanisms must be integrated into digital platforms. In this regard, the Turkish Accounting Standards (TAS) play a crucial role in ensuring

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Turkish Economic Review

the reliability, comparability, and international consistency of financial statements. Furthermore, Computer-Assisted Audit Techniques (CAATs) enable the electronic analysis of financial data, the detection of errors, and the execution of continuous audits. Thus, the integrated application of TAS and CAATs may establish the foundation for a new audit paradigm that enhances both financial and ethical audit quality.

This study aims to develop a digital audit model for Islamic financial institutions based on the integration of TAS and CAATs. Within this framework, the institutional and ethical foundations of Islamic finance are discussed, followed by an examination of the role of TAS in Islamic financial practices and the contribution of CAATs to digital auditing processes. Finally, a conceptual digital audit model integrating TAS and CAATs is proposed, highlighting its potential contributions to transparency, accountability, and audit efficiency within Islamic finance institutions. In doing so, the study provides a theoretical framework for the digital transformation of Islamic finance audit systems and offers a model that can serve as a foundation for future empirical research.

2. Conceptual Foundations of Islamic Finance and the Need for Auditing

Islamic finance is an ethics-based financial system built on the principles of the prohibition of interest (*riba*), the avoidance of uncertainty (*gharar*), and the fair sharing of risk. At its core lies the notion that financial activities should not merely pursue individual profit but also promote collective welfare (Chapra, 2016). Islamic financial institutions seek to integrate economic efficiency with Shariah compliance, establishing a balance between profitability and justice. In this sense, Islamic finance presents an alternative to the conventional interest-based system by promoting real asset-backed transactions, discouraging speculative gains, and fostering a socially responsible model of economic activity (Karaca, 2020).

In this system, the audit process is not limited to verifying financial accuracy; it also involves evaluating the degree of compliance with Shariah principles. Therefore, auditing within Islamic financial institutions operates on two dimensions: ensuring conformity of financial reporting with Turkish Accounting Standards (TAS) and verifying that all operations align with Islamic ethical principles. This dual structure necessitates a more complex yet holistic approach compared to traditional audit practices. As highlighted by Sulaiman & Zakaria (2020) and Demir (2021), Islamic auditing systems strengthen both investor confidence and institutional legitimacy, thereby contributing to the sustainability of Islamic financial institutions.

With the rapid expansion of Islamic finance, principles such as transparency, accountability, and reliable reporting have gained increasing importance. In areas like participation banking, sukuk markets, and takaful insurance, integrating ethical compliance with financial auditing has become essential (Aydin & Güneş, 2021). However, the growing transaction volume and digital transformation have revealed the inadequacy of traditional manual audit techniques. In this context, digital auditing systems and Computer-Assisted Audit Techniques (CAATs) facilitate the simultaneous execution of both financial and Shariah compliance audits (Rahman & Omar, 2022).

Recent developments in digital auditing within the TAS framework offer significant potential for ensuring both technological and ethical integrity in

Turkish Economic Review

Islamic financial institutions. In this regard, the application of CAATs in Islamic finance provides an innovative solution by not only enhancing the accuracy of financial data but also enabling the automation of Shariah compliance reporting (Khan et al., 2023). Consequently, a digital audit model based on the integration of TAS and CAATs introduces an approach that harmonizes technological efficiency with ethical auditing standards within Islamic financial institutions.

3. Financial Reporting within the Framework of Turkish Accounting Standards (TAS)

Financial reporting aims to present an enterprise's financial position, performance, and cash flows in a true, comparable, and reliable manner to support the decision-making processes of information users (Kaya & Uyar, 2019). In Türkiye, the Turkish Accounting Standards (TAS) constitute the main framework of the financial reporting system. Published by the Public Oversight, Accounting and Auditing Standards Authority (KGK) to align with international practices, TAS is fully harmonized with the International Financial Reporting Standards (IFRS) (KGK, 2023). These standards are designed not only to ensure legal compliance but also to emphasize the faithful representation of economic reality and decision usefulness in financial statements.

TAS requires that financial statements be prepared based on the principles of fair value, prudence, going concern, materiality, and substance over form (Akdoğan & Sevilengül, 2020). Although the scope of these standards varies depending on the nature of business activities, certain standards such as TAS 1 Presentation of Financial Statements, TFRS 15 Revenue from Contracts with Customers, TAS 16 Property, Plant and Equipment, and TFRS 9 Financial Instruments play a critical role in ensuring accuracy and transparency in reporting (Yılmaz & Demir, 2022). This structure not only serves investors and auditors but also constitutes the foundation of institutional reliability in terms of financial ethics, corporate governance, and sustainability reporting.

In recent years, with the acceleration of digital transformation, the application of TAS has become increasingly efficient through the integration of automated accounting systems, data analytics-based reporting, and Computer-Assisted Audit Techniques (CAATs) (Griffin & Wright, 2021). These techniques allow the detection of potential errors and inconsistencies in financial reports using artificial intelligence-driven analyses, thereby enhancing data integrity and audit reliability (Rahman & Omar, 2022). Particularly in independent audit firms and participation finance institutions, TAS-based reporting processes have been strengthened by digital monitoring systems, leading to significant progress in information security, automation, and standardization (Ergül, 2023). Consequently, the application of accounting standards has evolved beyond a mere reporting activity to become a fundamental component of digital audit systems.

For Islamic financial institutions, the significance of TAS lies in its support for ethical, interest-free financial reporting standards consistent with the principles of Islamic finance. Participation banks, sukuk-issuing entities, and takaful (Islamic insurance) companies operate on the foundations of risk sharing, social responsibility, and sustainability. Hence, the transparency and comparability principles introduced by TAS enhance both the effectiveness of Shariah compliance audits and the reliability of financial reporting (Aydm &

Güneş, 2021). Moreover, when integrated with CAATs, TAS applications strengthen the digital reporting infrastructure of Islamic finance institutions, establishing an exemplary model for both international harmonization and digital audit standardization. This integrated structure presents a sustainable paradigm for future audit systems in both technological and ethical dimensions.

4. Computer-Assisted Audit Techniques (CAATs) and Digital Audit Approaches

In today's financial ecosystem, digital transformation has profoundly reshaped the structure of audit processes. Traditional audit techniques, which rely on methods such as sampling, manual record examination, and document comparison, have been replaced by Computer-Assisted Audit Techniques (CAATs) that incorporate data analytics, algorithmic control, and automated error detection systems. These techniques enable auditors to examine entire data sets rather than relying solely on samples, allowing for the real-time identification of errors, irregularities, and risk indicators (Janvrin et al., 2017). Thus, CAATs have evolved into a digital control mechanism that enhances efficiency, accuracy, and transparency in audit practices.

CAATs applications offer significant advantages in areas such as transaction analysis, anomaly detection, risk classification, and fraud auditing, particularly in big data environments. Tools such as ACL, IDEA, Power BI, R, and Python-based auditing platforms facilitate data mining, regression analysis, trend evaluation, and automated reporting (Mahzan & Lymer, 2014). Through these tools, auditors can develop data-driven decision mechanisms and digitally document error detection and evidence-gathering processes. In Türkiye, the Public Oversight, Accounting and Auditing Standards Authority (KGGK) and independent audit firms have begun integrating CAATs into national auditing standards, thereby fostering a digital audit culture (Ergül, 2023). This development has established risk-based approaches and continuous monitoring systems as core components of audit practices.

Digital auditing approaches extend beyond CAATs to include technologies such as artificial intelligence (AI), machine learning (ML), blockchain, and cloud-based auditing. These technologies enable real-time monitoring of financial transactions, automated collection of audit evidence, and secure digital storage. Particularly, blockchain-based audit models enhance reliability through immutable records, turning the concept of "continuous auditing" into a practical reality (Rozario & Thomas, 2019). AI-based systems, on the other hand, support predictive and proactive auditing by facilitating anomaly detection, pattern recognition, and preventive control mechanisms (Kokina & Davenport, 2017). Consequently, the role of auditors has evolved from that of mere verifiers to that of data analysts and risk strategists.

Within the context of Islamic financial institutions, the importance of CAATs lies not only in improving financial accuracy but also in enabling the digitalization of Shariah compliance audit processes. For participation banks, interest-free financial institutions, and takaful companies, ethical compliance and transparency are prerequisites for financial sustainability. CAATs support digital Shariah auditing by facilitating the automated analysis of transaction records, identifying interest-based instruments, and assessing the degree to which risk-sharing principles are implemented (Rahman & Omar, 2022). In

this respect, CAATs emerge as a key tool in building a digital ethical auditing paradigm within Islamic finance.

In conclusion, CAATs and digital audit approaches not only automate the auditing profession but also transform it into a data-driven, integrated, and ethically grounded system. When integrated with Turkish Accounting Standards (TAS), CAATs can more effectively achieve objectives such as faithful representation, data integrity, and international consistency in audit processes. Therefore, digital auditing should be regarded not merely as a technological innovation but as a new audit paradigm that redefines trust, transparency, and accountability in modern financial systems.

5. Integration of Turkish Accounting Standards (TAS) and Computer-Assisted Audit Techniques (CAATs): A Theoretical Approach

The integration of financial reporting standards with digital auditing techniques lies at the core of modern auditing philosophy. While Turkish Accounting Standards (TAS) aim to ensure the accuracy, comparability, and fair presentation of financial information, Computer-Assisted Audit Techniques (CAATs) enable the verification of this information through digital environments. Hence, the integration of TAS and CAATs establishes a bidirectional interaction between technological auditing systems and financial reporting principles. This integration enhances the reliability of accounting information systems while minimizing human error in audit processes ([Mahzan & Lymer, 2014](#)).

TAS is grounded in the principles of measurability, accuracy, transparency, and continuity in the reporting and auditing process, whereas CAATs transfer these principles into the digital domain by enabling automated data analyses, anomaly detection, and risk-based auditing strategies. In this context, the integration of CAATs with TAS promotes process-oriented rather than merely outcome-based audit practices ([Janvrin et al., 2017](#)). For example, under the scope of TFRS 9 Financial Instruments, risk valuation analyses can be supported by systematic data screening and algorithmic error detection using CAATs. This approach strengthens the digital traceability of audit evidence and enhances decision-making grounded in standardized audit frameworks ([Griffin & Wright, 2021](#)).

From the perspective of Islamic financial institutions, the integration of TAS and CAATs holds strategic importance from both financial and ethical standpoints. In structures such as participation banking, takaful insurance, and interest-free financial instruments, financial accuracy is as critical as Shariah compliance ([Rahman & Omar, 2022](#)). Accordingly, when the financial reliability principles of TAS are combined with the digital verification capabilities of CAATs, an integrated infrastructure for digital Shariah auditing emerges. This integration enables algorithm-based detection of interest-bearing transactions, verification of risk-sharing ratios, and transparent reporting of income distributions. Thus, within Islamic finance institutions, the structural reliability of TAS and the technological audit capacity of CAATs converge in a unified system ([Aydın & Güneş, 2021](#)).

Theoretically, this integration is closely related to the concepts of corporate governance and ethical accounting. Incorporating digital auditing systems within the TAS framework transforms the audit process from a reactive into a proactive structure, allowing risks to be detected before they materialize

(Kokina & Davenport, 2017). This approach enhances both financial credibility and social accountability, forming the theoretical foundation of a sustainable auditing model. Therefore, the integration of TAS and CAATs is not merely a technical application but an innovative auditing paradigm that aligns with the ethical and systemic requirements of the digital era. This paradigm also establishes the theoretical groundwork for the fully digital audit model to be implemented in Islamic financial institutions in the future.

6. A Proposed Digital Audit Model for Islamic Financial Institutions

Audit processes in Islamic financial institutions are inherently more complex than those in conventional financial entities due to the dual necessity of ensuring both financial accuracy and compliance with Shariah principles. Therefore, any digital audit model developed for such institutions must encompass not only the accuracy of financial data but also ethical conformity, prohibition of interest, risk-sharing mechanisms, and social benefit values (Aydın & Güneş, 2021). In this context, the proposed “Islamic Finance Digital Audit Model (IF-DAM)” is built upon a multilayered audit architecture that integrates Turkish Accounting Standards (TAS) with Computer-Assisted Audit Techniques (CAATs). The model aims to unify Shariah compliance auditing and digital financial verification within a single platform.

The first component of the model, the “TAS-Based Digital Financial Reporting Module,” classifies and reports all accounting transactions of the institution in digital environments in accordance with international standards. Within this module, the accuracy of financial statements is tested based on the fair value measurement principles outlined under TAS (Kaya & Uyar, 2019). The second component is the “CAATs-Based Audit Engine,” which utilizes AI-supported data analytics, algorithmic error detection, and anomaly tracking functions to instantly identify errors and inconsistencies within financial statements (Mahzan & Lymer, 2014). Through this mechanism, full data set analysis replaces manual sampling, minimizing the probability of human error and improving overall audit efficiency.

The third component, the “Shariah Compliance Analysis Layer,” introduces an ethical control dimension to the digital audit process. Supported by algorithms designed to analyze transactions in terms of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), this layer ensures that all financial operations are in line with Islamic finance principles (Rahman & Omar, 2022). Using AI-based classification techniques, transactions that contradict Shariah rules are automatically flagged and reported. Hence, Shariah compliance becomes a continuously monitored and quantifiable performance indicator rather than a passive stage of the audit process. This feature makes the proposed model an innovative structure that integrates ethical auditing into digital platforms.

The fourth component involves a blockchain-based audit recording system. This mechanism ensures that all audit evidence is time-stamped, securely recorded, and preserved without alteration (Rozario & Thomas, 2019). The adoption of blockchain technology aligns with the principles of reliability and transparency fundamental to Islamic finance, allowing audit results to be verifiable by both internal and external stakeholders. Furthermore, the integration of cloud auditing infrastructure enables geographically distributed

Turkish Economic Review

and secure access to these records, establishing a globally compatible audit ecosystem (Griffin & Wright, 2021).

The final component of the model is the “AI-Driven Risk Assessment and Reporting System.” This system analyzes all data obtained during the audit process, classifying both financial and ethical risk indicators. The results are presented in visualized reports to the management board and the Shariah Supervisory Board. As a result, executives can simultaneously monitor financial risks and potential Shariah non-compliances within a unified reporting framework. Beyond retrospective evaluation, the system also incorporates predictive analytics, reinforcing a proactive audit approach (Kokina & Davenport, 2017).

In conclusion, the proposed model represents a multidimensional system that integrates the structural reliability of TAS, the digital auditing capacity of CAATs, and the ethical foundations of Islamic finance. The implementation of this model will elevate audit quality by digitally integrating financial transparency and Shariah compliance within Islamic financial institutions. Moreover, it provides both a theoretical and practical roadmap for establishing a sustainable and integrated auditing architecture in the digital age.

7. Literature Review

The literature addressing the intersection of Islamic finance, digital auditing, and accounting standards has evolved through multiple perspectives over time. Since the 1980s, pioneering works such as Siddiqi (1983) and Chapra (1992) have established the moral and economic foundations of Islamic finance, emphasizing the principles of *riba* (interest) prohibition, risk-sharing, and social welfare. This foundational framework was institutionalized with the establishment of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in 1991, which issued the first standardized accounting and auditing guidelines for Islamic financial institutions. Toward the end of the 1990s, Vasarhelyi & Halper (1991) laid the theoretical groundwork for digital auditing by introducing the concept of continuous auditing, while frameworks such as ISACA/COBIT helped institutionalize the use of information technology in audit practices.

In the 2000s, the widespread adoption of Computer-Assisted Audit Techniques (CAATs) allowed auditors to analyze complete data sets rather than relying on sampling. Mahzan & Lymer (2014) demonstrated that CAATs enhance audit efficiency and reliability through algorithmic error detection. In Turkey, the establishment of the Public Oversight, Accounting and Auditing Standards Authority (K GK) in 2013 led to the formal implementation of Turkish Accounting Standards (TAS) in full alignment with IFRS, thereby improving reporting quality. Kaya & Uyar (2019) found that this convergence enhanced financial reporting quality, while Akdoğan & Sevilengül (2020) emphasized the contribution of fair value and prudence principles to decision usefulness. Furthermore, Aydın & Güneş (2021) argued that in participation finance institutions, digital transformation necessitates the simultaneous auditing of both financial accuracy and Shariah compliance.

During the same period, Janvrin, et al., (2017) empirically demonstrated the positive impact of CAATs usage on audit quality, while Kokina and Davenport (2017) discussed how artificial intelligence (AI) transforms the auditor’s role from a verifier to a predictive data analyst. Griffin & Wright (2021) highlighted

Turkish Economic Review

how digital reporting enhances data integrity and continuous monitoring in audit processes. Rozario & Thomas (2019) showed that blockchain-based systems make audit evidence tamper-proof, thereby making continuous auditing operationally feasible—a development that naturally aligns with Islamic finance's principles of transparency and trust.

Recent studies in Islamic finance have increasingly focused on the digitalization of auditing and ethical oversight. Sulaiman & Zakaria (2020) and Demir (2021) demonstrated that Shariah auditing enhances both corporate legitimacy and investor confidence. Rahman & Omar (2022) argued that AI- and CAATs-based auditing systems automate Shariah compliance reviews, increasing objectivity and unifying ethical and technical dimensions of auditing. In the Turkish context, Ergül (2023) explored the effects of digital transformation on independent audit processes, while Khan et al. (2023) proposed that CAATs applications could automate Shariah compliance reporting in Islamic financial institutions. Most recently, Kim (2024) discussed how digital assets and stable financial systems are reshaping the audit paradigm by emphasizing real-time data integrity and verification.

This chronological development provides the theoretical foundation for the proposed Islamic Finance Digital Audit Model (IF-DAM). The model integrates the structural reliability of TAS, the digital auditing capacity of CAATs, and the ethical audit principles of Islamic finance, thereby offering a contemporary framework that unites the technical, normative, and ethical dimensions within the literature. Consequently, this study not only contributes to the existing body of knowledge but also proposes an innovative paradigm for a sustainable, integrated, and ethically grounded audit architecture in the digital era.

8. Conclusion and Discussion

This study examined the restructuring of digital auditing processes in Islamic financial institutions through the integration of Turkish Accounting Standards (TAS) and Computer-Assisted Audit Techniques (CAATs). The transformation driven by digitalization in accounting and auditing processes has generated profound effects not only in terms of efficiency but also in ethics, transparency, and reliability. In this context, considering that Islamic financial institutions operate based on both financial and religious-ethical principles, digitalization in auditing should be seen not merely as a technical necessity but as a strategic instrument for rebuilding institutional trust. The proposed Islamic Finance Digital Audit Model (IF-DAM) offers an innovative framework that supports this transformation both theoretically and structurally.

The literature review revealed that digital auditing and CAATs have evolved rapidly in recent years, with data analytics and AI-based applications significantly improving audit quality. Mahzan & Lymer (2014) stated that CAATs reduce human error and enhance efficiency, while Janvrin, Bierstaker, & Lowe (2017) found that auditors' perceptions of these technologies directly influence audit reliability. Similarly, Kokina & Davenport (2017) emphasized that AI-based auditing tools have transformed the auditing profession into an analytical and predictive structure. Within the scope of Islamic finance, Rahman & Omar (2022) argued that the use of digital auditing tools strengthens ethical compliance in Shariah auditing, whereas Aydın & Güneş (2021), highlighted that digital transformation has increased transparency in

Turkish Economic Review

the audit processes of participation finance institutions in Türkiye. However, while these studies theoretically discuss the TAS-CAATs framework, they provide limited insight into how these systems could be integrated into a unified model specifically designed for Islamic finance institutions - a gap that this study seeks to address.

This research aims to fill this gap by proposing a digital audit model tailored to Islamic finance institutions based on the integration of TAS and CAATs. The proposed model makes three major contributions:

- It establishes an audit system that integrates financial accuracy with Shariah compliance, combining ethical and financial auditing within a single digital platform through the simultaneous application of TAS standards and CAATs technologies.
- It enhances the transparency and traceability of audit evidence through blockchain and artificial intelligence-based monitoring systems, thereby fostering a culture of reliable reporting.
- It replaces the traditional reactive audit approach with a proactive risk-based audit system, enabling early detection and prevention of potential risks.

These findings indicate that the digital compatibility capacity of both internal and external audit mechanisms in Islamic financial institutions has been significantly strengthened, enhancing overall audit effectiveness.

The results of this study are largely consistent with key approaches in the international literature. The emphasis of Janvrin et al. (2017) and Rozario & Thomas (2019) on data integrity and blockchain-based verification systems in digital auditing aligns closely with the core elements of the proposed model. Similarly, Griffin & Wright (2021)'s argument that digital reporting systems will shape the future structure of auditing supports the conclusions drawn in this research.

Nevertheless, the existing literature remains largely Western-centric, often neglecting the ethical and Shariah governance requirements of Islamic finance institutions. In this respect, the present study represents one of the first theoretical models that integrates ethical and digital auditing components within a single conceptual framework. Moreover, it demonstrates that CAATs are not merely technical tools but can function as digital instruments of ethical accountability in Islamic finance institutions. In this way, the study contributes theoretically to the academic literature while offering a concrete, applicable framework for practice.

Overall, the integration of digitalization into accounting and auditing processes strengthens the dimensions of transparency, traceability, and trust in financial systems. The combined use of TAS and CAATs enhances the capacity of Islamic finance institutions to comply with international standards during their digital transformation, while also enabling measurable Shariah compliance audits. The wider adoption of this integration will likely contribute to improving audit quality in Türkiye and across other Islamic economies.

For future research, it is recommended that empirical validation of the proposed digital audit model be conducted. In this regard, studies could focus on:

- Performance analysis of CAATs-based algorithms using real data sets,
- Measurement of Shariah compliance ratios through digital auditing in participation finance institutions, and

Turkish Economic Review

•The practical applicability of AI-supported ethical violation detection systems.

Such empirical investigations will strengthen both the academic and practical validity of the proposed model. In conclusion, this study not only introduces a theoretical framework but also provides a sustainable vision for the digital audit architecture of Islamic financial institutions. In the era of digital transformation, the integration of TAS and CAATs forms the foundation of a next-generation audit paradigm that unites ethics, transparency, and technological innovation.

Student ratings and evaluations of instruction have a long history as sources of information about teaching quality (Berk, 2013). Student evaluations of teaching (SETs) often play a significant role in high-stakes decisions about hiring, promotion, tenure, and teaching awards. As a result, researchers have examined the psychometric properties of SETs and the possible impact of variables such as race, gender, age, course difficulty, and grading practices on average student ratings (Griffin et al., 2014; Nulty, 2008; Spoooren et al., 2013). They have also examined how decision makers evaluate SET scores (Boysen, 2015a, 2015b; Boysen et al., 2014; Dewar, 2011). In the last 20 years, considerable attention has been directed toward the consequences of administering SETs online (Morrison, 2011; Stowell et al., 2012) because low response rates may have implications for how decision makers should interpret SETs.

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