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Regulatory compliance and supervisory system of Islamic banks in Mogadishu Somalia

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Abstract
This study focuses on the current regulatory and oversight structure for Islamic banks in Somalia, including their adherence to and capacity to efficiently supervise that framework. There are many challenges involved in Somalia's move to conventional banking. The banking restrictions in place are insufficient. In order to make suggestions on how to best accommodate this financial system, the purpose of this study was to look into the regulatory and supervisory history of Islamic banking in Somalia. In this study, the importance of depth of experience and individual insight is stressed. Additionally, we used interviews to collect information from clients of the Premier, Dahabshil, Amal, and Salama banks. The study also revealed that Islamic banking has its own set of risks. The two most notable examples are market risks that affect sales-based deals and credit risks that affect P&L transactions. The study also shown how Islamic banking poses significant challenges to the nation's mechanisms for banking regulation and oversight. In the end, bank regulation promotes economic stability by ensuring the safety of depositors' funds and averting systemic breakdowns in the banking industry. Thus, the importance of it to Islamic banking cannot be emphasized. The study indicates that new regulatory and supervisory rules are required since Islamic banking operates on distinct rational grounds than conventional banking.

Keywords*:* Regulatory compliance & supervisory system, growth and evaluation, risk management and Islamic banks.

1.O INTRODUCTION

Islamic Finance (IF) has become a strong financial system in recent years, drawing interest from all around the world due to its socially conscious tenets. Middle of the 1960s saw the establishment of Islamic banking and finance (IBF), which has since spread to numerous nations worldwide. IBF still faces a number of difficulties as it seeks to abide by the legal, economic, and regulatory systems of both Islamic and non-Islamic countries, despite its extraordinary expansion. Because Islamic law differs so considerably from country to country, there are many different regulatory and supervisory structures for Islamic banking among the numerous nations that embrace it. This adaptability has an impact on the system's dependability, expansion, and universal applicability as a replacement for the established system. (Asad Khan, 2015). The desire to analyze the Islamic financial system from fresh angles has grown during the past three decades. Wilson asserts that Muslims worldwide have used a profit-sharing system as an alternative to interest-based financing from the time of the Prophet Mohammed (SAW) (Wilson, 2002). This mechanism, which acts as a bridge between surplus and deficit units, has the potential to significantly impact the real economy as it exists right now by reducing the burden of saving and project finance (Qasem Abdel Al, 2004).

However, regulatory and supervisory authorities place a high priority on maintaining the efficiency, reliability, and security of the financial system through the application of prudential regulation and supervision standards. These supervisory and regulatory regulations seek to protect depositors and avoid recurrent risk in the banking system by reviewing and monitoring institutions' financial health and risks. According to international standards or benchmarks given by the Basel Committee on Banking Supervision of International Banks for Settlements, the effectiveness of bank supervision regimes can be assessed (Basel Committee, Core Principles Methodology, 1999).

Kenya opened its doors to Islamic banking in 2007, making it the first nation in East and Central Africa to do so. Kenya became the first country in East and Central Africa to legalize Islamic banking on May 29, 2007, when the Central Bank of Kenya gave First Community Bank (FCB) permission to begin functioning as a full-fledged Shariah-compliant commercial bank. Later, the Commercial Bank of Kenya granted a license to another bank, Gulf African Bank (GAB), making it the second fully-fledged Shariah compliant bank in Kenya.

An official order given by the government or another authority is known as a regulation. It is a collection of precise rules or acceptable conduct that places restrictions on the operations and commercial procedures of international organizations in order to accomplish a particular objective. These regulations may be imposed by a government agency or other

outside organization, or they may be self-imposed through explicit industry agreements. (Chris, 2003). When it comes to financial institutions, regulation is seen as a collection of specific norms of acceptable conduct that are either voluntarily adopted by the sector or mandated by the government (Olorushola, 2003). As can be seen, financial regulation exists to guarantee that laws are respected, behavior is controlled, and activities among stakeholders are focused on an efficient and functional financial system. To the best of my knowledge, Somalia's commercial banks have not yet put the Islamic banks' regulatory compliance and supervisory mechanisms to the test. Determining whether Somali commercial banks adhere to the regulations governing Islamic banking is the primary objective of this study.
Researchers concur that supervision and control policies are important for both conventional and Islamic institutions. Market control, good governance, and operational guidelines are all supported by an active regulatory framework. Every one of these elements is essential for a sound financial system, which is necessary for macroeconomic stability. The fact that Islamic banking cannot be avoided and that it is a new, substantial development that is unacquainted with the current legal system prompts crucial queries that necessitate the necessity for in-depth research in the area (Abdel, 2004), the effects of Islamic banking on regulation and oversight in the Somali financial sector will be looked at.

2.0 LITERATURE REVIEW

An official order given by the government or another authority is known as a regulation. It is a collection of precise regulations or accepted behavior that is either mandated by a governmental body or other external agency or is voluntarily embraced by organizations operating in the sector in order to accomplish a certain aim(Chris, 2003).
Numerous organizations, markets, instruments, and operators make up the financial system, which works together to provide financial services to an economy (Uffot, 2003). Similar to that, it is an organization made up of a number of institutions that collaborate to offer financial services to the appropriate customer.
These services, among many others, simplify the process of exchanging currencies and allocating resources in order to promote international trade (Olorunshola, 2003). After taking all of the aforementioned factors into account, it is possible to state that a financial system is fundamentally a systematic arrangement inside the financial framework of an economy that fosters interaction between various institutions, markets, tools, and operators to provide financial services. This is, of course, in line with Uffot and Olorunshola's viewpoints (2003).

2.1.0 Islamic banking regulation

In this section the previously available literature on Islamic banking regulation, and different problems delayed in the way to develop globally excepted regulatory and supervisory is reviewed.

2.1.1The fundamentals of Islamic finance

Islamic financial systems' main objective is to uphold the principles of the Holy Quran in contrast to conventional financial systems, which place more focus on return maximization (Zaher & Hassan, 2001). The Holy Quran, the Sunnah and Hadith of the Prophet Mohammad (P.B.U.H.), the Ijma and Qiyas, as well as other sources of Shariah, according to Ayub (2007), are all used to create Islamic common law. Shariah forbids all financial transactions, including those involving interest (Riba), risk or uncertainty (Gharar), and games of chance (Maisir), according to the unanimous consensus of all Islamic schools (Khan, 2010).

2.1.2Prohibition of riba

The Quran makes multiple explicit mentions of the prohibition of riba. According to verse 30:39 of Surah al-Rum, "That which you give as Riba to enhance the riches of the people does not multiply with God; but that which you give in charity, seeking the goodwill of God, multiplies manifold." Similar to Surah al-Nisa, verse 4:161 of Surah al-Nisa mentions the prohibition of Riba. The magnificent Quran goes on to explain the distinction between trade and interest in great detail in Surah al-Baqarah (verses 275-281).

2.1.3 Avoidance of gharar

When there is too much ambiguity in a contract—for example, when there is no information or no way to manage certain aspects of the sale item—it is known as gharar (Ayub, 2007). Gharar is expressly forbidden or avoided in various Hadiths of the Holy Prophet. According to Ahmad and 'Ibn Majah's narration from Abu Said Al Khudriy, "The Prophet (pbuh) has prohibited the purchase of the unborn animal in its mother's womb, the sale of the milk in the udder without measurement, the purchase of rewards for winning battles before they are given out, the purchase of donations before they are accepted, and the purchase of a diver's catch."

2.2 Supervisory Islamic financial system

Islamic financial organizations must adhere to the best corporate governance practices, but they also have a second level of regulation in the form of religious boards. Both a consulting and a controlling role is played by the religious boards. Due to the important obligations placed upon the Shari'ah scholars serving on these boards, it is essential that only the best scholars be chosen for these positions. Raja, Asad Sarfaraz, Tanveer, Abdul Qadir, and (2015). Any sort of investment or commercial activity must receive prior clearance from the religious board; thus, an Islamic financial institution must establish operational procedures to ensure this. Additionally, the management is required to inform the religious board on a regular basis and attest that the institution's real investments and commercial activities adhere to the protocols previously approved by the religious board. (www.islamic-banking.com) As a result, Islamic financial institutions that provide goods and services in line with Islamic principles must be governed by religious boards that serve as independent Shari'a Supervisory Boards and are composed of at least three Shari'a scholars who have a thorough understanding of the Islamic laws for dealing, fiqh al mu'amalat, as well as knowledge of modern business, finance, and economics (www.islamic-banking.com). They are largely in charge of authorizing that the banks and other financial products and services delivered comply with Sharia and then confirming that the actions and operations of the financial institutions have complied with Sharia's principles (a type of post-audit). Sharia's The Sharia's Supervisory Board must unbiasedly provide a certificate of adherence to Sharia (Qasem, 2004).

3.0 RESEARCH METHODOLOGY

This study put a strong emphasis on the factual account of a circumstance in order to comprehend how the growth of Islamic banking has impacted the current regulatory and supervisory environment. The study used a research methodology based on interviews. 'In-depth interviews' are a qualitative research method that entails 'in-depth interviews with a small sample of respondents to explore their viewpoint or ideas, program, or issue' (Boyce & Neale, 2006) Interviewing methods that are structured, semi-structured, or unstructured are all acceptable. Structured interviews were employed in this study so that all participants could react uniformly to a series of predetermined questions. Data analysis is typically simpler in structured interviews than it is in other types of interviews since researchers may compare and assess several answers to a single question (Boyce &Neale, 2006).From the target market, 28 respondents were chosen as a sample. The 14 respondents who provided information included three representatives of the Banks Supervision Directorate, seven workers of commercial banks that practice Islamic banking, and four bankers who have the essential expertise of Islamic banking. For statistical studies, a minimum sample size of 30 is typically necessary; however, I was able to alter that for my study (Zaharani, 2012, p.14).

4.0 Results and Discussions

The section in which we discussed the findings of our study included an analysis of the data in relation to the research questions, objectives, and reasons for conducting the study, all of which were outlined in the previous study. As a result, the study acted as a mirror and posed the three research questions that this study addressed. The researcher presents information gathered from Premier Bank, Dahabshil Bank, and Amal Bank. Furthermore, data from secondary sources, primarily from analyses of various Shari'a principles related to banking and subsidiary laws, such as regulations and circulars used in banking regulation and supervision, are presented.

4.1 Q:*What are the inherent risks in islamic banking practices*?

Regarding this question, all fourteen respondents were questioned in accordance with the interviewing protocol provided in the document's annex. The majority of them were aware of the hazards involved in banking generally and had an understanding of what those involved in Islamic banking might be. Only four of the sample's fourteen respondents—four bank staff members and one bank expert from the Central Bank of Somalia—provided positive responses to this question. The other respondents included three bank directors who were well aware of risks in banking generally but not particularly in Islamic banking, as well as four other respondents who were members of the bank's staff. These make up 60% of all respondents to this question. As a result, the information offered here is a combination of information gleaned from their submitted documents and information based on their best knowledge.

After examining the information, they had gathered, the researcher found that Islamic banking entails a sizable number of inherent risks. A first risk was defined as uncertainty or the possibility for a project to have a poor outcome (Rasem&Kassim, 2009). Islamic banking carries risk because it operates in a similar environment to conventional banking and has the same aim of distributing funds to the local economy. Islamic banking is by definition a risky business, just like traditional banking. Despite the fact that risk is an essential component that both systems equally share, each system is distinct and has its own defining characteristics that alter the type and level of risk to each of them (Rasem&Kassim, 2009).

Risk cannot be separated from Islamic financial transactions since they are risky in and of themselves. Islamic banking relies on risk-sharing agreements as its fundamental building block. Credit risks, which mostly work against PLS contracts, market risks, and liquidity risks are the three main categories of risks in Islamic banking. Following is a discussion of these:

4.1 Q.1: Islamic Banking Credit Risks

The primary impacted funding methods for PLS are credit concerns. Risks are important, for example, in Murabaha transactions, particularly when the client does not pay the bank on time despite the bank promptly delivering the assets. The bank is unable to take quick action to pay its debts, and it is also unable to apply interest or penalties to the

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outstanding total. Both the bank's own money and the money of its depositors are at risk of loss. So, the possibility of loss exists for both the bank and the customer (Kisilwa, 2012). The Islamic bank has no direct involvement in the Mudarabah deal. As a result, it is unable to manage the project is funded or maintain track of its finances. The bank runs the danger of losing all of its investment if the business owner handles the enterprise poorly (Rasem&Kassim, 2009). In summary, the Profit and Loss Sharing (PLS) modes carry a little bit more risk because the rate of return on them can either be positive or negative, depending on how the firm financed finally performs. Failure of the business has an effect on the bank as well as the customers who have money deposited with the bank. The amount of investment deposits' principal depletes in the event of a loss. The bank will deduct from customer deposits as a way to preserve capital. Thus, the loss of the bank can have an indirect impact on its customers. While time and term deposits are guaranteed by the conventional banking system, all demand deposits are not.

4.1.Q.2 Islamic Banking Market Risks

Contracts with sales-based modalities are the main source of market hazards. These dangers are comparable to markup concerns in murabaha (cost plus sale). Islamic Shari'ah requires that the mark-up rate for Murabaha and other trade-financing instruments be established at the time of contracting. This implies that the rate agreed upon—say, let's 30% of the asset's cost—is pre-fixed at the time the contract is made and will not change throughout the term of the agreement. The Islamic bank is exposed to its risk since it cannot benefit from an increase in the markup rate (Kisilwa, 2012). Somali banks will ideally face significant market risk because all Somali banks concentrated on just a few Islamic investment products such as Murabaha, Musharkah, and Mudarabah after providing services such as current accounts and savings accounts. This can make them lose a lot of money because they miss out on a lot of opportunities with Islamic bank products, including ones that could make them money, like Bai salam, Istisna, Ijara, and others.

4.1.Q.3 Islamic Operational Risks

Operational risk is defined as the potential for experiencing a loss due to events outside of one's control or inadequate or ineffective internal procedures, people, or systems (Archer & Karim, 2009). Therefore, a number of situations can give rise to operational risks. Islamic banking is more operationally risky due to the distinct contractual features of the mode of finance and the asset-based nature of the contractual relationship between the bank and its customers. Operational risk is substantially higher in the undeveloped country of Somalia since there is a lack of infrastructure and access to education. During the interview with the CEO of the Somalian Amal bank, this was observed,Given the greater need for employee training and the country's more than 25-year absence of a banking system, it will be harder to recruit customers.

The majority of Islamic banks' assets are stored in the form of illiquid assets, which, according to all bank executives, makes them particularly vulnerable to liquidity problems brought on by a general lack of liquidity. Illiquid assets are kept apart from cash and financial instruments, which are considered liquid assets. Assets are the primary feature of Islamic banks' activities; they do not deal in money. One participant made the observation that the absence of Shari'ah-compliant money markets is the main cause of liquidity risk in Islamic banks. Due to the lack of illiquid short-term products, the money these banks keep in current accounts is mostly in the form of idle cash and cannot be invested in a variety of activities like traditional banks may (as liquid instruments are forbidden under Islamic shariah law). The second, third, and fourth reasons include the absence of a true interbank money market, the absence of secondary markets, and the fact that the majority of the funds in these banks' current accounts are kept as idle cash. In conclusion, it is argued that risk in Islamic banking is what makes Islamic finance unique. Risk is primarily seen as a line separating interest and profit that is permissible under Shari'ah (riba). All Islamic financial activities, including savings and deposit accounts, include risk. The fact that risk has unique qualities and different traits as it applies to Islamic finance is important.

4.1.Q4. What are the challenges Islamic banking practices engendering to the regulatory and supervisory regime?

The researcher's primary focus for this investigation was on three banks' respondents. However, all of the questions that were posed to the 14 individuals who made up the sample were in compliance with the interview guide. However, only 8 voted in favor. The final three responders, or 40% of the sample, were not clear enough about any of the topics. 60% of all respondents fall into this category. Many respondents stated that the lack of coverage for Islamic education in the current regulatory and supervision documents is the main problem. The researcher was able to compile enough information, nevertheless, regarding the CB's control over banks and other financial institutions. In addition, a complete analysis of the principal and auxiliary legislation now in effect that deal with the supervision and regulation of banks was done by the researcher. When the researcher examined the data, he or she discovered that Islamic banking had a variety of issues, including legal, regulatory, and oversight issues.

4.2. Q.1 Regulatory and Supervisory Challenges

The majority of responses from three banks were the ones the researcher focused on for this investigation. But all of the 14 sampled respondents were questioned in line with the interview guide. Only 8 agreed, though. The final three

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responders, or 40% of the sample, were not sufficiently explicit about any difficulties. 60% of all respondents fall into this category. The biggest problem, according to many respondents, is that Islamic education is not covered by the current regulatory and monitoring documentsHowever, the researcher was able to compile enough information about the CB's regulation of banks and other financial institutions. The researcher also thoroughly investigated the primary and auxiliary legislation that are now in place that deal with the supervision and regulation of banks. When the researcher examined the data, they discovered that Islamic banking had numerous issues, including supervisory, legal, and regulatory issues. As the name implies, Islamic banking is founded on the Islamic religion and is primarily governed by Islamic Shari'ah laws. It has already been incorporated and is continuing to do so into the Somalian financial system. If the operations and management of this system's component are not under the control of the CBS, it is likely to have an effect on the country's economy. This can result in disparate Islamic bank policies. In order to solve these challenges, CBS must keep skilled employees who can oversee and administer these institutions in addition to incorporating the Islamic Bank Act into their charters. Then and only then will we be able to tell which banks are truly Islamic and which are not.

4.2 . Q.2The Banking and Financial Institutions Act, 1989 and 2012 of CBS

The researcher found out that this Act whose objectives among others are to provide for comprehensive regulation of banks and financial institutions with the view to maintaining the stability, safety and soundness of the financial system aimed at reduction of risk of loss to depositors. Convincing, as this objective would appear, it does not by necessary implication apply to Islamic banks. These were found to be in the following aspects: eligibility to acquire licence, maintenance of liquid assets ratios, restriction to trade by banks and minimum capital requirements.

4.2.Q.3Deposit Protection Fund

In order to increase the stability of the nation's financial system and protect bank depositors, the Central Bank of Somalia will set up a deposit protection fund in collaboration with the Minister of Finance. Payable to all banks from whom the Fund's mandatory payments must also be made, all contributions and other payments to the Fund that are required by this portion shall be sent to the Fund.

Banks contribute funds to the Deposit Protection Fund in order to safeguard their customers in the event that those banks collapse. In this case, the fund reimburses the bank with an amount that exceeds the amount of the bank's prior contribution (www.IADA.org). Furthermore, S. 100 (2) requires that the funds that comprise the Fund be deposited in a bank account to be invested in obligations of the Federal Government or obligations that are guaranteed by the Federal Government, as well as other obligations that the CBS deems to be appropriate investments in light of the objectives of the Fund. These sections logically imply that because deposit insurance involves exchanging one type of currency for another, different values are utilized in the transaction, therefore a contributing bank obtains more than it givesAccording to Shari'ah scholars, this transaction is against the law and is based on interest. The interest component of deposit insurance may also exist if the fund that provides it is engaged in activities or initiatives that pay interest but are against Islamic Shari'ah. Since it would be viewed as breaking the Sharia, it would be unlikely to utilize the profit to make up for a failing Islamic bank.

4.2.Q.4 Trading Restrictions &Prohibitions

The researcher found out that this Act (130, 2012) whose objectives among others are to provide for comprehensive regulation of banks and financial institutions with the view to maintaining the stability, safety and soundness of the financial system but there is omitted principle of Islamic finance (Prohibition of Riba, Gharar and Maysir) and it is the most importance issue that Islam care about it; we can found almost all prohibitions e.g.(Prohibition on lending against security of own shares, gratuities and similar payments, insider transaction, against issuing of stored value cards transactions, financial exposures) the is missed the most dangerous as Islamic prospective and that is (Riba).Islamic finance places a strong emphasis on trade. The existing legislative and supervisory environment is unclear about trading restrictions for banks, which prevents banks from using depositor money to directly engage in business ventures. By either passing new legislation or amending the current statutes and CBS rules, more auxiliary legislation is required to completely realize the objectives of Islamic banking.

4.3 ***Do the existing commercial banks in Somalia work according to the principle of Islamic banking and how we can differentiate them from conventional banks?***

All respondents, including bank clients, were interviewed in regard to this subject. In accordance with the interview guide, respondents who were asked questions pertaining to this research question had no doubts that commercial banks practice Islamic banking, but they had concerns about how these banks would be regulated and overseen because Islamic banks are not specifically mentioned in Financial Institution Law No. 130 of 2012, which governs financial institutions. The researcher discovered through the study of the information that the current financial institution law has to be adjusted in order to supervise and control Islamic banks so that people can have confidence. Because they are aware that these banks will be controlled and guided by rules. Islamic banks therefore prioritize investments, place a premium on

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the soundness of the project, coordinate with partners to mobilize sources, and use moral standards while making investments. While conventional banks prioritize lending, place a premium on repayment capacity, rely on borrowing for recourse mobilization, and finally solely use financial criteria (www.albaraka.com).

4.4 Summary of the discussion

We conducted this study to look into the regulatory and supervisory effects of the adoption of Islamic banking in Somalia's banking industry. On the current condition of supervision and control norms for both conventional and Islamic banks, researchers are in agreement. Market discipline, governance, and operational policies are all ensured by an active regulatory framework. All of these elements are crucial for a complete financial system, which is also required for macroeconomic stability. Islamic banking cannot be avoided, and given that it is a recent and major phenomenon that has not yet been tested in the legal system, it raises crucial issues that call for in-depth study.

Islamic banks find it odd that the Shari'a Board (SB) is the central element of the Shari'a governance system. The purpose of the study was to look at the connections between adhering to Shari'a law, Shari'a governance in practice, and Shari'a supervision in theory. With the help of these goals, the study could be finished, and the respondents were then asked to react to a range of questions by selecting options depending on their impressions. In order to achieve these objectives, information was acquired through interviews in which open-ended questions were used to elicit people's opinions and criticisms of their ideas. The purpose of bank regulation, according to the report, is to shield depositors from the danger of loss provided by these organizations. Islamic banking has risks that are identified as credit risks in the profit and loss statement, just like any other banking system. The findings of the sharing schemes show that the majority of respondents, whether they were bankers or clients, are generally but not thoroughly aware of Islamic banks. Additionally, there are differences between commercial banks that are in line with Islamic banking and the Financial Institution Statute of the Central Bank of Somalia, which is a traditional law. This means that for CBS to effectively regulate and oversee these kinds of banks, new Islamic legislation must be passed.

5.0 CONCLUSION AND RECOMMENDATION

The primary objective was to assess Somalia's current framework for financial supervision and regulation in regard to Islamic banking. The study comes to the conclusion that the current regulatory framework, which is made up of various banking statutes like the Banking and Financial Institutions Act, Law No. 130 of April 22, 2012, and Financial Institution Decree Law No. 37 of November 23, 1989, as well as circulars issued by the governor of CBS, is not designed to accommodate the efficient operation of Islamic banking. Accordingly, the study showed that bank regulation is implemented to shield depositors from the danger of loss posed by these banks. Islamic banking is exposed to risks, just like other financial systems, including those related to credit, markets, inflation, liquidity, and other elements. The study also concludes that without changes, Islamic banking cannot be practiced within the boundaries of the current regulatory and oversight structure. The study also reveals that Islamic banking in Tanzania offers a variety of regulatory and supervisory challenges as a result of its nature, which calls for an unique regulatory and supervisory system in order to completely incorporate Islamic banking. Due to the fact that Islamic banking operates under a distinct set of regulations than conventional banking, the study discovered that some of the laws used by the CBS to monitor banks do not apply to it.

The study found out that the nature of Islamic Banking requires a reinforcement of prudential regulation and effective supervision, with special stress on capital adequacy, proper risk assessment and management and greater transparency, however, the researcher came up with the following recommendations;

✓ **Adjustment of the regulatory and supervisory systems:** The Central Bank of Somalia (CBS) as the body assigned with regulation and supervision of banks needs to have in place a regulatory device, which takes on board both the traditional prudential supervision aspect and a developmental role that is equally important to Islamic banking.

✓ **Preparations of Regulatory and Supervisory Rules to International Best Practices**:

This stems from the imperative of ensuring the viability, strength, and continued expansion of these institutions, and enhancing their contribution to financial stability and economic development. The regulatory and supervisory instruments of the CBS need something with regard to Islamic banking in view of the relatively different risk perspective of these institutions.

✓ **Concentrated training to employees:** Practitioners within the CBS especially those in the Directorate of Bank Supervision must be well trained to enhance the supervision exercise. They need to know how Islamic banks work in order to effect a worthwhile supervision to the benefits of Islamic banking and the general financial system. It is dangerous in a central bank to have staff engaged in supervision of Islamic banks, while they have not had enough exposure to Islamic banking activities. There is a need to put in place requisite Islamic banking professionalism in the CBS supervision practice.

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