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## **ABSTRACT**

This study aims to search to what extent the clients of the Islamic Banks depend on the reports and publications of shaariah Control Committee (Religious Auditor) and their effect on the clients behaviour. The reserch concludes that two-third of the clients depending mainly on the Shariah Control Committee as a basic source of information.

When this data becomes clear and understandable, it increases the clients investments (92% Favours new Islamic Banks). In addition, the confidence and the trust of the auditors reports affects positively the increase of investment (75% of them would like to increase their investments). This condidence and trust is increased by attending the annual meeting.

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(404) (3)(Anderson & Co. , 1974

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(4)(Shank, Mardock, and Dillasd, 1977)

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(5)(Glazer, 1978)

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(6)(Barnett, 1976)

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27 2	30 3	
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%43 8	%34 9	
29 7	24 5	
13 3	24 5	
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(1241) (7)(Brenner, 1971)

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%15	%33	%44	( )
27	30	28	
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(8)(Fees nd Ziegler, 1977)

(188) (214) (118)

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%40 4	%78 4	%55 1	
22 9	7 5	23 7	
21 8	3 7	16 1	
14 9	1 4	5 1	( )

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27 3	%69 2	%28	
56 9	30 8	70 3	
15 8	--	1 7	

(9)(Lee and Tweedie, 1977)

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%16	
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(10)(Lee and Tweedie, 1975)

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)(Lee and Tweedie 1975)

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(13)(Chank and Most, 1979)

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(14)(Epstein, 1975)

(15)(Anderson, 1981)

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(16)(Anderson, 1981)

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(17)(Georgeson / Graham - Chisholm, 1972)

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(18)(Brenner, 1971)

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(19)(Practical Accountant, 1976)

Clift, )

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(20)(1973

(21)(Libby, 1979)

Parker, 1982)



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(23)(Anderson, 1981)

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(24)(Stobie, 1978)

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(25)(Beck, 1973)

(26)(Epstein, 1975)

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(27)(Fess and Zeigler, 1977)

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(28)(Lee & Tweedie, 1977)

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31 7	1 6	25 4	54	7 9	7 9	3 2	
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100	10	17 1	48 2	13 1	14 1	6 5	

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31 7		14 3	20 6	12 7	41 2	6 3	4 8	
68 3	3	4 4	18 4	33 2	23 5	12 5	5	
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31 7	1 6	4 8		38 1	55 6	
63 3	5 2	8 8	7	52 9	32 4	
100	4	7 5	5	48 2	39 7	

(Sig. 0.03)

(%55 6) (3 )

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%66 7 (%29

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0.003	12 1		4 2	66 7	29 2	
0.029	46 2	2 2	39 1	42 4	16 3	
0.103	30 2	5	41 7	38 3	15	
0.162	46 2		38	34 8	26 1	

(%41 7)

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69 3	1 4	33 3	40 6 72 7	24 6 68	
19 6		38 5	38 5 19 5	23 1 18	
11 1	2 5	2	3 7 8	3 5 14	
100	3 5	32 7	38 7	25 1	

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92	1 6	32 2	39 9 94 8	26 2 96	
5	5				
7 5	1 5	3	2 5 2	1 4	
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55 8		31 5	45 9	20 7	
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17 6		2 9	45 7	51 4	
75 9	7	41 1	39 7	18 5	
6 5	3	1	5	2	
100	3 5	32 7	38 7	25 1	

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35 7			47 9	52 1	
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37 7	3 5	29 1	4	1	
100	3 5	32 7	38 7	25 1	

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24 6		10 2	44 9	44 9	
26 6		17	41 5	41 5	
40 7		55 6	38 3	6 2	
8	3 5	3	1	5	
100	3 5	32 7	38 7	25 1	

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3	1 5	1	5	--	
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17 6		17 1		82 9	
75 9	6	41 7	3 3	49	
6 5	3	2 5	5	5	
100	7 5	37 2	3	52 3	

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