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Professional ethics of accountants based on the Qur'an: Is it still relevant?

Huda Trihatmoko^{1*}, Tyasha Ayu Melynda Sari², Muhammad Raihan Mubaraq³

¹Perbanas Institute, South Jakarta, DKI Jakarta, Indonesia

²Universitas Muhammadiyah Surabaya, Surabaya, East Java, Indonesia

³Universitas Mataram, Mataram, West Nusa Tenggara, Indonesia

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1 ABSTRACT

This study aims to contribute to the ethics of accountants in accordance with the values in the Qur'an. The accounting profession faces many ethical challenges, especially in terms of behavior. Ethical issues in business and professions, including accounting, continue to occur from time to time, both in Indonesia and in other countries. Indonesia, which is predominantly Muslim, is also not free from ethical violations in the accounting profession. This phenomenon raises discussions about how an accountant should behave. The research method used in this study is a literature review which is carried out by collecting, evaluating, and synthesizing various literatures relevant to the topic being studied. The analysis is carried out using an Islamic ethical theory approach based on the Qur'an and Hadith, where the findings from the literature are compared and evaluated based on Islamic ethical principles. The Indonesian Institute of Accountants (IAI) has formulated a code of ethics for the accounting profession which contains various rules regarding the behavior of accountants. All accountants must comply with the code of ethics. However, because the code of ethics does not have strict sanctions when a violation occurs, its application depends more on the personal awareness of the accountant. When someone who is pursuing a profession only relies on self-awareness, he must pay attention to his conscience. This study attempts to provide an offer on how the Qur'an uses conscience to regulate ethics that can be used in the Indonesian accounting profession.

ABSTRAK

Penelitian ini bertujuan untuk memberikan kontribusi terhadap etika akuntan sesuai dengan nilai-nilai yang terkandung dalam Al-Qur'an. Profesi akuntansi menghadapi banyak tantangan etika, terutama dalam hal perilaku. Isu etika dalam bisnis dan profesi, termasuk akuntansi, terus terjadi dari waktu ke waktu, baik di Indonesia maupun di negara lain. Indonesia yang mayoritas beragama Islam juga tidak luput dari pelanggaran etika dalam profesi akuntansi. Fenomena ini menimbulkan diskusi tentang bagaimana seharusnya seorang akuntan berperilaku. Metode penelitian yang digunakan dalam penelitian ini adalah kajian pustaka yang dilakukan dengan cara mengumpulkan, mengevaluasi, dan mensintesis berbagai literatur yang relevan dengan topik yang diteliti. Analisis dilakukan dengan menggunakan pendekatan teori etika Islam yang berlandaskan Al-Qur'an dan Hadits, di mana temuan dari literatur tersebut dibandingkan dan dievaluasi berdasarkan prinsip etika Islam. Oleh karena itu, Ikatan Akuntan Indonesia (IAI) telah merumuskan kode etik profesi akuntansi yang memuat berbagai aturan mengenai perilaku akuntan. Semua akuntan harus mematuhi kode etik. Namun, karena kode etik tidak memiliki sanksi yang tegas ketika terjadi pelanggaran, penerapannya lebih bergantung pada kesadaran pribadi akuntan tersebut. Ketika seseorang yang menekuni suatu profesi hanya mengandalkan kesadaran diri, maka ia harus memperhatikan hati nuraninya. Penelitian ini mencoba memberikan tawaran tentang bagaimana Al-Qur'an menggunakan hati nurani untuk mengatur etika yang dapat digunakan dalam profesi akuntansi Indonesia.

* Corresponding author, email address: huda.trihatmoko@perbanas.id

1. INTRODUCTION

The Qur'an as is a source of guidance for the lives of Muslims in particular and all humans in general. Therefore, the Quran is also referred to as a book of guidance. The guidance includes worldly life and the hereafter. One of the elements taught in the Qur'an is about morals or human behavior in carrying out *muamalah* activities. In terms of language, *muamalah* comes from the words *amala*, *yuamilu*, and *muamalat* which mean *treatment or action* towards others, relationships of interest (Beekun & Badawi, 1998). This sentence is an active verb consisting of two actors, one of which is doing active work for each other, so that the two actors suffer from one another (Minhajuddin, 1989). From the above definition, it can be concluded that *muamalah* is a worldly activity regulated by Islamic law. One of the *muamalah* activities is working in order to earn a living (profession). Accountant one of the professions that is quite popular in Indonesia, as a country with a Muslim majority, needs to know to what extent the Qur'an regulates the behavior or character of a profession.

One aspect that will be reviewed in this study is business and professional ethics. In recent years, increasing competition has made it difficult for public accountants and other professions to behave professionally. Increased competition has made many accounting firms more interested in retaining clients and large profits. Increased competition has also prompted many accounting firms to adopt philosophies and practices often referred to as improved business practices which include improved hiring and personnel practices, better office management, more effective advertising, and other improvement methods. CPA firms also seek to perform audits more efficiently. For example, CPA firms gain efficiencies by using microcomputers, effective audit planning, and careful staffing (Arens et al., 2007).

This is in line with the statement made by Armstrong (1993), Ludigdo (2006) and Dillard & Yuthas (2002) that as a profession that must provide services to clients, accountants need to pay attention to factors of expertise, monopoly, public service and self-regulation. This statement is reinforced by the results of recent research conducted by Ahsan et al. (2024) that religious values, especially in the context of Islam, have a significant influence on the professional judgment of accountants, including their preferences for the principles

of conservatism and transparency. A'yuni & Wahyudi (2024) in their analysis of accounting principles emphasize that accountability, fairness, and honesty are the basis of accounting professional ethics that are very relevant in the modern context. Furthermore, Parawansa & Winarto (2024) claim that Islamic work ethics play an important role in moderating the tendency of accounting practices that contain fraud by emphasizing the importance of integrity and ethics in financial management.

This study supports the view that accountants should base their work on basic principles that are guided by adequate religious beliefs. In Islam, the Qur'an provides comprehensive guidance on how an accountant should act in carrying out his professional duties by ensuring that the accounting practices carried out must comply not only with professional standards, but also with higher ethical and moral values set out in religious teachings.

The social levels that occur in human life will bring goodness to them if they complement each other and do not abuse each other. Such social concepts are regulated in the Qur'an to maintain social harmony as a basic need for humanity. One of the differences in human social levels occurs in the economic aspect. The differences that underlie the act of debt often occur in human life. The Qur'an as a guideline for Muslims explains in detail about these actions, one of which is in Surah Al-Baqarah verse 282.

The social phenomenon that has occurred recently is very concerning, especially in the activities of financial and *muamalah* institutions such as the Audit Board of Indonesia (BPK) and public accountants. They are willing to violate their professional oath for worldly desires by committing tax evasion, embezzlement, money laundering, and other structured crimes. On the other hand, in carrying out their profession, accountants are very aware of and even understand the code of ethics that applies in Indonesia.

Accountants are also one type of profession that can lead people to heaven, but can also lead people to hell. The accounting profession is full of intrigue that allows people to follow their lust for pleasure. There are even some people who have a negative view of the accounting profession. They associate this profession with the bad traits inherent in accountants. Even so, the existence of accountants is still needed.

The theory of Machiavellianism proposed by Niccolò Machiavelli provides an important framework for understanding the ethics of the accounting profession (Aldousari & Ickes, 2021). This theory describes how manipulative actions and ethical neglect are carried out in order to achieve personal goals or power. In the context of the accounting profession, Machiavellianism criticizes deviant behavior, such as financial statement manipulation or neglect of professional responsibilities, which are often carried out for personal gain or pressure from certain parties. Along with the rapid progress of the business world, the development of contemporary accounting has become very dynamic. Therefore, accountants are required to always maintain high ethical standards in order to make a positive contribution to the company and society.

This study attempts to provide an overview of how the Qur'an regulates ethics, which can then be used in the Indonesian accounting profession. If accountants always adhere to the values in the Qur'an in carrying out their profession, they will be able to behave with a perfect level of ethics. Thus, the accounting profession will become more valuable.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Professional Accountant

Every profession related to providing services to the community requires trust from the community it serves. The accounting profession is a profession that provides attestation and non-attestation services to the community in accordance with the applicable code of ethics. A person who is competent in a particular profession is called a professional. In carrying out his duties and responsibilities, a person must act professionally so that what he does produces great value and can be accounted for.

The accounting profession covers all areas of activity that require qualifications in accounting, such as activities carried out by public accountants, internal accountants working in companies, industrial, financial, and commercial accountants, government accountants, and teaching accountants. In a narrow sense, the accounting profession is a series of jobs carried out by an accountant as a public accountant which includes auditing, accounting, taxation, and management consulting. In Indonesia, one of the regulations governing the public accounting profession

is Government Regulation No. 20 of 2015 concerning Public Accounting Practices (BPKRI, 2015). The government regulation explains that the accounting profession is a profession that has a strategic role in supporting a healthy and productive economy, as well as improving the quality and reliability of financial reporting. In this case, the accounting profession is one of the pillars of efforts to increase transparency and accountability. Although its main purpose is to protect the public, this regulation is also intended to protect the accounting profession. This government regulation also explains that the professionalism of an accountant must be maintained and developed over time. The regulation regulates how to become a public accountant, how to resign as a public accountant, and administrative sanctions that will be given to public accountants who violate applicable provisions.

In addition to government regulations, the Institute of Indonesia Chartered Accountants (IAI) has also developed a code of ethics for the Indonesian accountants. The Code of Ethics of the Indonesian Institute of Accountants is established by the Public Accountants Ethics Commission to regulate the behavior of accountants who are members of the Indonesian Institute of Accountants and practice as public accountants. The Code of Ethics of the Indonesian Institute of Accountants is divided into four parts: (1) Ethical principles; (2) Ethical rules; (3) Interpretation of ethical rules; (4) Questions and Answers (IAI, 2020). In this case, accountants can only act on the basis of accounting education or act as professionals so that the performance they wish to achieve is of high value and can be accounted for in accordance with applicable laws, codes of ethics and regulations.

Islamic Code of Ethics from the Qur'an

Ethics are critical to accounting professionals and the entities they serve. Certified Public Accountants (CPAs) have earned a reputation as trusted business advisors because accounting professionals generally behave ethically. However, in recent years, the accounting profession has been tarnished by a number of irregularities exhibited by accountants. Accountants believe in standard accounting ethics and have also practiced the accounting profession, but due to a lack of Islamic knowledge, there is a high probability of a conflict of interest between the accountant and the owner. However, a Muslim accountant

not only has to maintain good relations with superiors, clients, and management, but he also has to maintain, enhance, and strengthen his relationship with Allah while fulfilling his religious obligations. Relationship with God determines the form of relationship with fellow servants (Naqvi, 2002).

Guided by ethical principles rooted in Islamic teachings, Muslim accountants are inspired by the values of truth, justice, tolerance and honesty. The results of research conducted by Ahsan et al. (2024) show that Islamic religiosity significantly influences the professional judgment of accountants, especially in terms of conservatism and transparency. Muslim accountants are encouraged to provide good work and service because they are seen as the guardians of Allah Ta'ala on earth, a responsibility that requires them to seek Allah's pleasure by carrying out their duties with high integrity. According to A'yuni & Wahyudi (2024), the principles contained in the Qur'an, Surah Al-Baqarah verse 282, such as accountability and justice, are important foundations in accounting practices.

Furthermore, Parawansa & Winarto (2024) showed that Islamic work ethics encourage accountants to carry out their duties with dedication, not only for worldly gain, but also for success in the hereafter. In this case, work carried out in accordance with divine standards and values is considered a form of devotion to Allah. Accountants who are guided by the worldview of the oneness of Allah do not only focus on worldly profits, but also on achieving success that transcends this world's life, with a vision of the afterlife as the final goal.

The Islamic code of ethics is very important because Islam emphasizes ethical values in all aspects of human life (Kamla, 2019). Norms, ethics, and moral rules are largely taken from the verses of the Qur'an and the hadith of the Prophet Muhammad. Islamic teachings place great emphasis on adherence to ethical and moral codes in human behavior. The Qur'an repeatedly emphasizes moral principles and ethical codes. In addition, the hadith also contains many teachings about moral and ethical values and principles.

3. RESEARCH METHOD

The research method used is the literature review method. Literature review or literature study is a research method that involves collecting, evaluating, and synthesizing various literatures that are relevant to the

topic being studied. In this study, almost all research objects come from various collections of literature, including information on the rules of *muamalah fiqh*. Therefore, the approach used is a literature study because the data collection is carried out by tracing historical data and information obtained from various types of literature (Bungin, 2007). This method involves searching and selecting literature from credible sources, including scientific journals, books, articles, and other digital sources, both print and digital.

Literature analysis involves a critical assessment of the relevance, validity, and credibility of the sources used. The data and information collected are then compiled into empirical facts that aim to solve research problems and provide suggestions regarding the basic principles of auditor professional ethics.

There are two main reasons for using literature review in this study. First, through literature review, researchers can determine the position of this research in the context of previous research in the same field, allowing researchers to identify trends, gaps, and unique contributions of this research. Second, literature review serves as a foundation for starting a new research project, where several theoretical models that have been developed in the literature can be used as references for further research (Webster & Watson, 2002).

This study mostly uses literature that examines the characteristics of the Prophet Muhammad *sallallaahu 'alaihi wasalam* and its relevance to the ethics of the accounting profession. Therefore, this study contributes to literature study because the object of the research is various relevant literatures. Furthermore, this information is used to describe and find solutions to research problems and provide a study and solution for the ethics of the accounting profession.

The type of data used is secondary data obtained from various literatures, both printed and digital, and from scientific journals obtained from official agency websites. In addition, this study also uses arguments from the Qur'an and its interpretation or Al-Hadith from the Ministry of Religion of the Republic of Indonesia (Departemen Agama Republik Indonesia, 1995) and Shihab (2020) that are relevant to the study of accounting ethics. The involvement of researchers in this process includes identification, critical analysis, and synthesis of information, which

allows researchers to not only understand how accounting ethics has been studied in the past, but also how these principles can be applied in a modern context.

4. DATA ANALYSIS AND DISCUSSION Accountant Profession

Along with changes in the global order and increasingly tight competition, the accounting profession faces increasingly greater challenges. According to Humphrey et al. (2009), to maintain relevance and public trust, professionals are required to be more transparent, have integrity, and be adaptable to changes. Therefore, an accountant must always improve his professionalism in carrying out his activities. There are three main requirements that a professional must have to achieve specialization: skills, knowledge, and character (Machfoedz, 1997). Character is a professional personality that is reflected in his moral attitudes and behavior. The ethical attitudes and behavior of accountants greatly affect his status in the society where he provides his services. As stated by Henry & Hicks (2015), in order for professionalism to be realized, the work carried out must have certain characteristics and still refer to several supporting ideologies that serve the public interest. According to Duska et al. (2018), to achieve true professionalism, the work done must also be supported by strong ethical principles.

To support the professionalism of accountants, the Indonesian Institute of Accountants (IAI) has issued professional standards containing a set of ethical principles. These ethical principles regulate the relationship between accountants and clients and the relationship between accountants and colleagues. The fundamental reason why ethical principles are essential in the accounting profession is that any operational activity carried out by accountants must gain public trust, especially in relation to the quality of services provided. Public trust in the quality of accounting services will increase if the profession being carried out has high standards and meets all needs.

Auditors must have an independent mental attitude. Independence is a primary principle that must always be upheld by auditors. Although auditors are paid by clients, they must still have independence in carrying out reliable audits. As stated in the audit standards set by the Indonesian Institute of

Accountants (IAI), which also refers to the International Standards on Auditing (ISA) that apply globally, auditors must comply with several primary standards: (1) professional ethics, which include integrity, objectivity, professional competence, and confidentiality; (2) audit planning, which includes a thorough understanding of the audited entity and risk assessment; (3) risk and materiality assessment to determine the level of audit materiality; (4) gathering sufficient and appropriate audit evidence to support the audit opinion; (5) completing audit documentation in accordance with ISA guidelines; and (6) communicating effectively with management and those charged with governance regarding significant audit findings (IAASB, 2016).

The meaning of the word professionalism is not only fulfilling the responsibilities given, but also realizing the responsibility towards the community, customers, and co-workers, including showing respect, even though sometimes it must sacrifice oneself. Professionalism is expressed as responsible behavior (Sirois et al., 2018). High professional behavior is needed in every profession because public trust in the quality of services provided is very important. For public auditors, it is very important to make clients and users of financial statements believe in the quality of audits and other services. The professional ability to provide services to clients will decrease significantly if the service user does not have a sense of trust in the professional, such as a medical expert, judge, or public accountant (Christensen et al., 2013).

Professional Ethics of Conventional Accountants

Ethics are a set of rules, norms or guidelines that regulate human behavior, both what may be done and what must be avoided, which are adopted by a group, class, society or profession (Winarna & Retnowati, 2013).

According to Chua et al. (1994), professional ethics also relates to ethical behavior. In this case, moral behavior is limited to concepts that include the specificity of the moral model expected by a particular profession. The code of ethics agreed upon by professionals is called the code of professional ethics. The code of ethics agreed upon by accountants is called the accounting code of ethics (Nengah & Ekayani, 2003).

An accounting code of ethics should provide adequate guidance for accountants to

play a professional role and inform relevant parties, such as investors, management or government agencies, regarding how accountants should act. (Brooks, 1989). In general, the professional code of ethics is a principle that becomes the foundation of the profession and the basis for public trust, because by obeying the code of ethics it is hoped that accountants can achieve the best performance (Baidaei, 2000).

Meanwhile, according to Mathews & Reynolds (2001) and Rodney et al. (2005), the code of ethics has many advantages. First, professionals will be more aware of the ethical aspects of their work. Second, the code of ethics can be used as a reference and can be accessed more easily. With this function, the code of ethics will be a guide for managers to always maintain ethics. Third, abstract ideas in the code of ethics become concrete terms and apply to all situations. Fourth, the members as a whole will act in a more standard way according to professional standards. Fifth, to become a knowledge standard for evaluating member behavior and professional policies. Sixth, members will be able to better evaluate their performance. So, the code of ethics can be used at the same time as material for self-reflection by industry players, at least until it is judged from other aspects based on the performance of professional ethics. Seventh, the industry can enable its members and the public to fully understand its ethical policies. With a code of ethics, public trust can be maintained by upholding professional integrity. Eighth, members can defend their actions if criticized. This is important to avoid uncertainty in assessing the professional behavior of members in society, because with a code of ethics, members can more easily explain why certain behaviors are needed.

The Indonesian Institute of Accountants (IAI) has formulated a specific professional code of ethics for accountants consisting of (1) code of ethics for Indonesian accountants, (2) statement of professional ethics, and (3) interpretation of professional ethics statement. These are structured based on the principles of professional behavior which include responsibility, public interest, integrity, objectivity and independence, equality, and scope and nature of services (Arens et al., 2007), with the explanation is as follows:

- a. Responsibility. When carrying out their duties as professionals, accountants must demonstrate professional sensitivity and

moral judgment in all their activities.

- b. Public interest. Accountants must assume the obligation to prioritize social interests, respect public trust, and show commitment to professionalism.
- c. Integrity. To maintain and expand public trust, accountants must carry out all professional duties with the highest integrity.
- d. Objectivity and independence. Accountants must maintain objectivity and have no conflict of interest when carrying out their professional duties. Accountants who act as auditors must be independent of each other in reality and aspects when performing audits and other assurance services.
- e. Equality. Accountants must comply with technical standards and professional ethics, strive to continuously improve the capabilities and quality of their services, and carry out their professional duties as well as possible.
- f. Scope and nature of services. In carrying out practice as a public accountant, an accountant must comply with the principles of professional conduct when determining the scope and nature of services provided.

Professional Accountant Ethics in the Qur'an

أَخْلِي إِلَى يَدَيَّ تَدَايِنْتُمْ إِذَا آمَنْتُمْ الَّذِينَ آمَنُوا وَآ
 بِالْعَدْلِ كَاتِبٌ يَنْصَحُكُمْ وَلِيُكْتَبَ ۖ فَالْكَتُوبُ مُسَمًّى
 فَلْيُكْتَبْ ۖ اللَّهُ عِلْمُهُ كَمَا يَكْتَبُ أَنْ كَاتِبٌ وَابٍ وَلَا
 وَلَا رَبُّهُ اللَّهُ وَلِيَتَّقِ الْحَقَّ عَلَيْهِ الَّذِي وَلِيُمْلِلِ
 الْحَقَّ عَلَيْهِ الَّذِي كَانَ فَإِنْ ۖ شِئْنَا مِنْهُ يُخَسِّ
 فَلْيُمْلِلْ هُوَ يُمِلُّ أَنْ يُسَمِّطِيعَ لَا أَوْ صَغِيرًا أَوْ سَوِيحًا
 رَجَالِكُمْ مِنْ شَوِيحِينَ وَأَسْتَشْهِدُوا ۖ بِالْعَدْلِ وَلِيُؤْهِ
 مِمَّنْ وَأَمْرًا ثَانٍ فَرَجُلٌ رَجُلَيْنِ يَكُونَا لَمْ فَإِنْ ۖ
 فَتُنْكَرُ إِحْدَاهُمَا تُصِلُ أَنْ الشَّهَادَةِ مِنْ تَرْضَوْنَ
 دُعَا مَا إِذَا الشَّهَادَةُ وَابٍ وَلَا ۖ الْآخِرَىٰ إِحْدَاهُمَا
 إِلَىٰ كَابِرًا أَوْ صَغِيرًا تَكْتُبُوهُ أَنْ تُسَامُوا وَلَا ۖ
 وَأَنْتَ لِلشَّهَادَةِ وَأَقْرَبُ اللَّهُ عِنْدَ أَقْسَمَ ذَلِكَ ۖ أَجْلِي
 خَاصِرَةً ۖ جَارَةً تُكُونُ أَنْ إِلَّا ۖ تَرْتَابُوا الْآ
 ۖ تَكْتُبُهَا الْآ جُنَاحٌ عَلَيْكُمْ فَلْيُسِّ بِتِلْكَ تَدِيرُونَهَا
 شَوِيحٍ وَلَا كَاتِبٌ وَضَانٍ وَلَا ۖ تَبَايَعْتُمْ إِذَا أَشْهَدُوا
 ۖ اللَّهُ وَأَتَقُوا ۖ بِكُمْ فَسَوْفَ فَإِنَّهُ تَفَعَّلُوا وَإِنْ ۖ
 عَلَيْهِ نَسِيءٌ بِكُلِّ وَاللَّهُ ۖ اللَّهُ وَيُعَلِّمُكُمْ

It means: "O you who believe, if you are mu'amalah not in cash for the specified time, you should write it down. And let a writer among you write it correctly. And don't be reluctant to write it as Allah taught it, they let him write, and let the person in debt believe (what is to be

written), and let him obey Allah his Lord, and let him not deduct anything from his debt. If the debtor is a person who is weak in mind or weak (condition) or, then let the guardian judge honestly. And witness with two witnesses from men (among you). If there are not two men, then (it is permissible) a man and two women from the witnesses that you are pleased with, so that if a person forgets then someone reminds him; and don't get tired of writing down the debt, both small and large, until the deadline for paying it. Such a thing, is more just in the sight of Allah and strengthens your testimony and is closer to not (raising) your doubts. (Write your mu'amalah), unless mu'amalah is a cash trade that you run among you, then there is no sin for you, (if) you do not write it. And witness it when you buy and sell; and let the writer and the witness not find it difficult to complicate each other. If you do (that), then actually it is an act of wickedness in you. And fear Allah; Allah teaches you; and Allah knows all things." (QS. Al-Baqarah 282).

Based on the Qur'an Surah Al-Baqarah, there are several commands of God in fulfilling the code of ethics of the accounting profession as follows: First, God gives guidance to believers when conducting transactions. To facilitate both parties, when making debts and receivables there should be clear records related to the amount and time. The verse was revealed with respect to guaranteed, clear time and legalized debts by Allah SWT with the sentence "and let a writer among you write it correctly", Allah explained, instructing us to always be thorough and honest (Shidiq), recording correctly will avoid future conflicts and serious mistakes, and companies will find it easier to manage their finances with financial reports that are recorded neatly and correctly, it is implicitly indicated by the Al-Qur'an as well as the order for accounting bookkeeping is completed in the Al-Qur'an and the important values that accompany it, such as justice, devotion, and transparency.

Second, the cut of the verse "and let him not deduct anything from his debt. If the debtor is a person who is weak in mind or weak (condition) or, then let the guardian judge honestly" the commandment from Allah SWT in the Al-Qur'an explicitly tells accountants to help entrepreneurs or entrepreneurs in the micro small medium enterprise-class. And if asked, it is an opportunity to help entrepreneurs from the real sector to be more active in marketing their products and developing their businesses

because their businesses are able to develop more.

Third, no matter how rapid the development of accounting information systems, primary material documentation is very important for the implementation of business flow and accounting processes. From this documentation, accountants can carry out their duties. Everyone is commanded to fear Allah because no matter how sophisticated the accounting information system is, there is always the opportunity for fraud, embezzlement, bribery, collusion, and even corruption. Therefore, a moral filter in the form of fear of God is expected to be able to limit accountants from committing fraud in transactions.

Islamic Professional Ethics

Islam is a universal and comprehensive system of life. Universal means that Islamic sharia can be applied at any time and place until the end of time. Meanwhile, comprehensive means that Islamic sharia covers all aspects of life, both ritual (worship) and social (muamalah). Worship is necessary to maintain the obedience and harmony of the human relationship with the creator. *Muamalah* is revealed to be the rule of game or the rule of human life in their social life. The following verse explains this:

وَمَا الْخَنَازِيرُ وَالْحُمُ وَالْدَّمُ الْمَيْتَةُ عَلَيْكُمْ حَرَامٌ
وَالْمُذْرَدِيَّةُ وَذَكَاءُ الْمَرْءِ وَالْمُذْنَقَةُ بِهِ اللَّهُ لِيَعْرِفَ أَهْلُ
ذُبْحٍ وَمَا ذَكَّيْتُمْ مَا إِلَّا السَّبْعُ أَكَلُ وَمَا وَالنَّطِيقَةُ
ذُكَّيْتُمْ ۖ بِالْأَرْلَامِ تُمَلَّقُيْمُوا وَأَنْ النَّصِيبُ عَلَيَّ
فَلَا دِينَكُمْ مِنْ كُفَرُوا الَّذِينَ يُبْسُ الْيَوْمَ ۖ فَيَسْقُ
دِينَكُمْ لَكُمْ أَكْمَلْتُ الْيَوْمَ ۖ وَأَخْسَوْنَ نَحْسُوهُمْ
بَيْنَا الْإِسْلَامَ لَكُمْ وَرَحِمَتِي بِعَمَلِي عَلَيْكُمْ وَأَتَمَمْتُ
ۖ لَا تَمُ مَنَاجِيفَ عَزْرَ مَخْمَصَةٍ فِي اصْطَرَّ فَمَنْ ۖ
رَحِمْتُ غَفُورٌ اللَّهُ فَإِنْ

It means: "It is forbidden for you to (eat) carcasses, blood, pork, (animal meat) that were slaughtered in the name of other than Allah, those who were strangled, those who were beaten, who fell, who were gored, and were killed by wild animals, except those you had time to slaughter them, and (it is forbidden for you) who were slaughtered for idols. And (it is also forbidden) to draw fate with arrows, (to draw fate with those arrows) is wickedness. On this day the disbelievers have given up (overcoming) your religion, so do not fear them and fear Me. On this day I have

perfected your religion for you, and I have filled you with My blessings, and I have accepted Islam as your religion. So whoever is forced because of hunger accidentally commits sins, verily Allah is Forgiving, Most Merciful." (QS. Al-Maidah:3)

Regarding ethics, which is one of the muamalah matters relating to human actions, the term that is most closely related to the term ethics in Islam contained in the Qur'an is *khuluk*. *Al-khuluk* comes from the root word *khuluq-khuluqan*, which means *tabi'at*, habit, knight, patriarchy. Meanwhile, from *khuluq* the change becomes *al-akhlak*. In the Qur'an, the word *khuluq* is mentioned twice, in Surah Asy-syu'ara: 137 in the sense of customs, and in Surah Al-Qalam verse 4 in the sense of noble character, "*And in fact you are truly really noble character.*" This noble character is called morals. The word morality itself is taken clearly from the well-known hadith of the Prophet, "*Surely I was sent to perfect morals*" (Narrated by Ahmad Ibnu Haubab).

Islam offers ethics in all aspects including business and profession based on the example of the Prophet Muhammad, both before he was appointed as an Apostle and after becoming an Apostle. In addition, the Qur'an also provides basic values and general principles in doing business, because in it upholds the principles of honesty, justice, lawfulness and responsibility which are based on the values of monotheism (to the One Allah SWT).

The following are some values in Islamic professional ethics that can lead someone to become a professional:

- a. *Kafa'ah*. This means being competent or an expert in the field of work being done. In professional ethics, a professional must truly master the work being done as a whole. Ignorance of one's work is included in the violation of professional ethics. For example, a public accountant who had knew that IFRS would be adjusted in 2020 should have considered the impact that would arise as a result of the adjustment on his profession. So that the attitude towards the business world that may not be ready becomes an additional job for accountants to prepare it. Suppose the adjustment turns out to have a bad impact on the business world at a macro level. In that case, it is proper for public accountants to disclose the unpreparedness of the business world in general as quickly as possible, even before the implementation

of the adjustment, or at least reschedule the adjustment or stop it.

- b. *Himmatul-'amal*. This means having a high enthusiasm or work ethic. An accountant must always have a high enthusiasm or work ethic in carrying out his profession. Regardless of conflicting interests, he is required to remain independent and not be affected by his personal condition. He must always generate enthusiasm in carrying out his job by ensuring that the activity or job he receives is in accordance with the procedures regulated by the professional organization (paying attention to the professional code of ethics).
- c. *Amanah*. This means being responsible and trustworthy in carrying out every task or obligation. A Muslim accountant must have an absolute attitude of trustworthiness. This attitude can be possessed if he is always aware that whatever activity he does (including when he works or carries out his profession) is always known by God (ihsan). The attitude of trustworthiness can be strengthened if he always increases his understanding of Islam and *istiqamah* (consistent) in carrying out Islamic law. The attitude of trustworthiness can also be built by advising each other in goodness and preventing various deviations that occur. A trustworthy attitude will have a positive impact on himself, the company, society, and even the country. For companies or professional organizations, an untrustworthy attitude will result in losses and inefficiencies, conflicts with business partners, and loss of public trust, leading to bankruptcy and the destruction of a profession's credibility.

Current and Future Accountant Professional Ethics

In the midst of ever-growing global changes and challenges, professional ethics are becoming increasingly important and must be inherent in an accountant. A professional accountant must prioritize integrity, transparency, and fairness in every action. Professional ethics are not just about fulfilling legal and regulatory obligations, but are related to a moral commitment to maintaining public trust. Accountants must be able to maintain independence, both in thinking and acting, to ensure that all financial reports and audits carried out are reliable and unbiased (Sikka, 2015). In addition, accountants must always be

ready to adapt to technological developments and new regulations, while adhering to basic ethical principles. In the context of Islam, an accountant is also expected to always maintain good relations with God, fellow human beings, and nature, and to make the Qur'an and conscience the main guidelines in carrying out his professional duties. Thus, accountants play a role not only as competent professionals, but also as responsible individuals who are dedicated to the good of humanity.

Islamic Professional Ethics: Working With Conscience.

To understand Islamic professional ethics, it is necessary to know the values upheld by humans, their rights and obligations in the world, and the provisions of the rules and relationships that must be obeyed by humans, such as relationships between humans, relationships with nature, and relationships with God.

Conscience is an important concept in Islamic ethics and professional ethics. Essentially, conscience is a person's inner ability to distinguish between right and wrong, good and bad. It is an inner voice that provides moral and ethical guidance in making decisions. In Islam, conscience is seen as a reflection of human nature, which is the sacred state into which every individual is born. This conscience is a guide in living life according to the values taught by Allah. Rasulullah SAW said *"A baby is not born (into this world) but he is in purity (fitrah) (HR. Muslim)*. Allah SWT said *"Then turn yourself to the true religion, the religion created by Allah, which Allah has created in accordance with human nature. (QS. Ar Ruum: 30)*.

In the context of accounting professional ethics, conscience acts as a moral compass that helps accountants carry out their duties with integrity. A Muslim accountant must be good at "listening" to what his heart says, so that all actions he takes have conscientious approval. In this way, accountants will be able to make the right choices regarding all the possibilities they face. But the problem is that listening to one's conscience requires a lot of practice. There are many things to sacrifice. Of course, in the short term, accountants will seem to be at a disadvantage. However, considering one's conscience will guarantee the quality of the choice.

The turmoil within a person often occurs when he is faced with various choices, as is

the case with the profession of an accountant. Imagining the benefits that will be obtained and the prestige that will be received is indeed very tempting. Very tight competition and so on can cover his hearing from the voice of conscience. Thinking about the impact that will arise from his actions can help motivate accountants to use their conscience when they want to act.

All formulated codes of ethics for accountants contain a series of rules about what accountants may and may not do. However, because it is only a code of ethics, it does not have strict sanctions if a violation occurs. Sometimes, the absence of clear sanctions for ethical violations makes it easy for accountants to take actions that are not in accordance with the code of ethics. Therefore, if it relies solely on the code of ethics to determine the behavior of accountants, it will be impossible for the accountants to behave ethically.

By relying on conscience, the accountant's behavior will be accountable, to themselves, clients, society, and God. The code of ethics as a guideline for accountant behavior will be implemented if the accountant has been able to overcome lust and rely more on conscience as the main consideration. When accountants can practice the Al-Qur'an in Islam by using conscience as a tool to guide their behavior, deviations from unethical behavior can be avoided. Furthermore, by taking these actions, accountants will be able to behave with a perfect level of ethics. Thus, the accountant profession will be valuable and also a place for a Muslim to preach.

5. CONCLUSION, IMPLICATION, SUGGESTION AND LIMITATION

Seeing the development of the accounting profession (especially public accountants) today, it is necessary to understand changes related to world economic developments and business activities, these changes will have an impact on the accounting profession which is being tested on various problems. Steps need to be taken to begin to organize with something that already exists and dominates the life of Indonesian society. As part of the development of professional accounting ethics in Indonesia, it can improve and revitalize Islamic business values and professional ethics, which do not only limit the professional accounting code of ethics issued by Indonesian Institute of Accountants (IAI) or public accountants issued by Indonesian Institute of Public Accountants (IAPI).

The accounting profession is full of loopholes, especially when it comes to behavior. This can be seen from the number of cases involving accountants. This phenomenon causes a discussion about accounting ethics. Actually, what is the attitude of a good accountant? This is the source of morality. As an organization that provides services to accountants throughout Indonesia, Indonesian Institute of Accountants (IAI) has formulated a code of ethics for the accountant profession which contains various rules regarding accountant behavior. All accountants must adhere to a code of ethics. However, because the code of ethics does not have a firm strength when it is violated, its implementation depends more on the personal awareness of the accountant.

When relying on self-awareness to pursue a profession, one must pay attention to the conscience of others. Because with a conscience, he will be able to behave well and be noticed. Therefore, an understanding of conscience is very much needed by accountants so that they are able to use their conscience in working. Thus the professionalism of accountants will be realized and all deviations in behavior will be eliminated. Furthermore, a better life will be created, both in this world and the hereafter. God willing.

The implication of implementing Islamic ethical values is the increasing public trust in the accounting profession and the creation of a more holistic and relevant practice model in the context of Indonesian culture. It is recommended that there is a need for ongoing training and education that emphasizes the internalization of ethical and moral values and strengthening the mechanism for enforcing the code of ethics with clear sanctions for violation.

The limitation of this study is that the application of Islamic ethical values is still conceptual and requires further testing in real practice. In addition, the application of Islamic ethical values may require adjustments in various regions in Indonesia that have diverse cultures and religious understandings. Therefore, further empirical research is needed to evaluate the effectiveness of the application of Islamic ethical values in improving the professionalism of accountants.

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