

Comparative Analysis of The Code of Ethics of The Accountant Profession in Terms of Religiosity in An Islamic Perspective

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Abstract: This study aims to see, and contain values about ethics according to IAI and AAOFI, analyze accountant professional ethics from the point of view of religiosity, and find the formulation of accounting professional ethics according to Islam. Based on the purpose of this study, it is expected that a substitute for professional accounting ethics is not only by Islamic teachings, but also considered not representative balanced, fair, and honest as required by the accountant's professional code of ethics. So that universal values, fairness, humanity, and flexibility will make accountant professional ethics acceptable to all groups, Muslims and non-Muslims. So, the professional ethics of Sharia accountants and conventional accountant ethics must be carried out by taking into account aspects of religiosity to prevent cases of violations of accounting ethics to provide benefits for all parties.

Introduction

Over the past two decades, there has been a considerable increase in financial scandals involving misstatements and financial fraud involving some accountants and large accounting firms. Failure of the reporting process and management supervision is considered a severe ethical difficulty. As a result of the failures of many large companies and organizations around the world, experts have expressed concern and skepticism about the role of auditors and accounting professionals (Kiradoo, 2020). If the accountant understands and practices ethics professionally and conducts it consistently with applicable ethical and ethical standards, such incidents will not occur (Meilisa et al., 2010). The cause of such errors and deviations is a morally weak accountant (Wijayanti et al., 2017). To fulfill this, accountant professional organizations have made improvements to the rules regarding accountant ethics itself (Muhadis & Serly, 2022). The accountant's code of ethics plays a very important role because it is the basis for accountants' activities in carrying out their profession (Matnin, 2018).

The accounting profession has a code of ethics that applies within the scope of the country or applies internationally. The implementation of the code of ethics adopted from the *Association of Accounting Technicians (AAT)* which is a member of the *International Federation of Accountants (IFAC)* consists of ethical principles prioritizing five aspects, namely: integrity, objectivity, professional competence, and, prudence, confidentiality, and professional behavior (Tanelab et al., 2022). IFAC has also recognized the importance of these ethical principles in the accounting profession and has stated that the association of ethics with the accounting profession is not only to serve the interests of individual clients but also to act in the public interest (Dixon, 2018). The purpose of the code of ethics in accounting is to enable professionals to use confidential information in byme ethical principles that have been learned and accepted by the public to improve social performance in society (Aila et al., 2020).

Indonesia has issued Law of the Republic of Indonesia Number 5 of 2011 relating to Public Accountants. The law states that public accountants in carrying out their professional duties must perform all their obligations in bye basic principles of professional ethics (Presiden Republik Indonesia, 2011). Indonesian accountant professional organizations also have their code of ethics. latest effective effect on December 31, 2021 The Indonesian Institute,te of Accountants (IAI), IAPI, and the Indonesian Institute of Management Accountants (IAMI), collaborated in the preparation of the Public Accountant Professional Code *of this by adopting a handbook for the Ethics Standards Board for Accountants (IESBA) o the International Federation of Accountants (IFAC)*. The code of ethics contains 5 principles of behavior that must be owned by a professional accountant, namely integrity, objectivity, competence, independence, and confidentiality (IAPI, 2021).

Although the accounting profession has a code of ethics as a foundation for professional ethics, unethical behavior such as greed for personal gain is still unavoidable. Because accountants are required to maintain commitment in the preparation of financial statements. So the presumption of loss of ethical behavior comes from the lack of religious values or religious values. The loss of religious value of accountants results in not being able to distinguish between good and bad (Kusumaningtyas, 2016). The religious factors that must be owned by accountants have been regulated through the Islamic accounting code of ethics. The concept of Islamic accounting has long preceded the concept of conventional accounting, even Islam has created a series of rules that have not been thought of by conventional accounting professionals (Widaningsih, 2017). The current accounting code of ethics has a partial concept that is not comprehensive and only focuses on human ethics so it does not include ethics in God, the accountant code of ethics must comprehensively include ethics in

God, humans, and other creatures (Haitam & Ardiansyah, 2022). Therefore, religious people should have good behavior. Indonesia is a country with a majority Muslim population. The Muslim population in Indonesia reached 87.02%, which is 241.7 million people out of the population or 277.75 million people at the end of 2022 (Rizaty, 2023).

The code of ethics regarding Islamic accounting has been prepared by an organization called AAOIFI. In 1991 Bahrain established the *Accounting and Auditing Organization for Islamic Financial Organizations (AAOIFI)* which is a worldwide non-profit organization responsible for developing and publishing standards for the global Islamic financial industry. The organization has published a total of 100 sharia, accounting, auditing, ethics, and governance standards for international Islamic finance (AAOIFI, 2022). The principles of the AAOIFI code of ethics are taqwa, awake, Amanah, sidiq. quwwah dan tawasi bil haq (Haitam & Ardiansyah, 2022). With the existence of different accountant professional ethics standards, starting from conventional accountant code standards and Sharia accountant standards, it is hoped that the role of accountants can be carried out properly.

From the background described, the research questions presented are as follows, first how are the values contained in accountant professional ethics according to public accountant standards where here reflect on the standards of IAI, IAPI, and IAMI. Second, how is the professional ethics of Sharia accountants according to accountant standards from AAOIFI? And third, how to formulate professional ethics of conventional and Sharia accountants according to an Islamic perspective. This study aims to analyze the values contained in the professional ethics of conventional and Sharia accountants and analyze in terms of the value of religiosity from the Islamic perspective.

Ethics, Morals, and Morals

Ethics, morals, and morals are words that have almost the same meaning and are closely related to good behavior. Therefore, we will further explain the understanding of ethics, morals, and morals and the relationship between the three as follows.

In the Big Indonesian Dictionary (KBBI) "ethics is the science of what is good and what is bad and about moral rights and obligations (morals). Ethics is called ethics, morality, it is the soul, mental, moral character, and conscience as a guide to behaving in the ideal that people should become moral beings or "moral beings". Ethics in this case is about the choice of dichotomy between fair and unjust, bad and good, right and wrong, praiseworthy and condemning positive and negative aspects (Pravitasari, 2015a). The same was conveyed by (Widaningsih, 2017) states that the existence of ethics in every action or to be carried out must be considered first so that the action is not arbitrary. Ethics refers to values, a good way of life, good rules of life, and all customs that are passed down and passed from one person to another or from one generation to the next.

In the book Makarimul al-Akhlaq Muhammad Bin Salih Al-Uthaymeen is quoted as explaining that morals in language mean character or character, that is, an inner image that is made a habit for humans. Islam regulates three aspects namely aqidah, sharia, and morals three aspects of morality have the same meaning as adab and are divided into two parts, namely praiseworthy morals (akhlaq mahmudah) and despicable morals (akhlaq mazuma) (Budiman, 2018). Islam does not separate economics from ethics because it has never separated science from morality, politics from ethics, or war from ethics (Sarwo Edi, 2015). In other words, Islam remains attached to everyday life with what we do. Where in Islamic law, morality is considered an important factor in the prerequisites of Muslim success in achieving good in the life of the world and the next life in the Hereafter (Haitam & Ardiansyah, 2022).

Morals are specifically described by Kohlberg (1969) in the theory of moral development. This theory explains the steps of individuals to develop the ability to think morally consisting of 1) The pre-conventional level describes the act of a person to follow rules to avoid punishment. 2) The right level is to stay away from self-interest. 3) The post-conventional level describes the actions of a person who considers his interests. Existence in society (Hidayah et al., 2022).

From these three words, it is concluded that the terms "ethics" and "morals" are used interchangeably for the same purpose. Ethics comes from the Latin "ethos" meaning "habit", its synonym is "moral", and it also comes from the same language "mores" meaning "habit". While the Arabic word "akhlak", the plural form of the mural "khuluq" means "ethics". Both can be interpreted as habits or customs (*customs* or *mores*) that refer to human behavior itself, actions or attitudes that are considered right or good.

Accountant Profession

A person who already has a profession not only uses his skills to make a living but also as a social welfare activity and has a broad impact on people's lives (Muhadis & Serly, 2022). An accountant is a professional title whose use is protected by the regulations of Law No. 34 of 1954 (Indonesia, n.d.). This regulation explains that the accountant degree is only used for those who have graduated S1 / D4 or equivalent or have graduated from universities accredited under this regulation and have been registered with the Ministry of Finance as proof of the register number. This has been confirmed by the opinion of (Anifa et al., 2021). An accountant is also a professional because they must have expertise, knowledge, and skills in the profession. The accountant profession is the scope of work carried out by accountants as public accountants which usually consists of audit, accounting, tax, and management consultant work.

Accountant Professional Code of Ethics

Law of the Republic of Indonesia Number 5 of 2011 concerning Public Accountants, (2011) states that public accountants in carrying out their professional duties must perform all their obligations by the basic principles of professional ethics. The Indonesian accountant code of ethics adopts the Handbook of the International Code of Ethics for Professional Accountants 2018 edition published by the International Ethics Standard Board for Accountants of IAFC. The basic principles of ethics based on the Indonesian Accountant Code of Ethics (2020) are as follows:

- 1) Integrity means accountants must have a straightforward attitude, and be honest in their professional relationships.
- 2) Objectivity which means there is no compromise in professional judgment due to bias or conflict of interest.
- 3) Professional competence and prudence are actions that are conscientiously by applicable professional standards. Provide services to clients and the organizations in which they work using their professional competence carefully and promptly.
- 4) Confidentiality, maintaining the confidentiality of information obtained from professional and business relationships.
- 5) Professional behavior, namely complying with applicable laws and regulations

Code of Ethics for Accountants based on AAOIFI

The Islamic Accountant Code of Ethics aims to improve the behavior of accountants based on Islamic Sharia. The Islamic Code of Ethics for Accountants recommends that accountants be objective, maintain confidentiality, be free from shame, have a helpful attitude, work confidently, be trustworthy, and carry out the duties of their professional

activities without violating Sharia principles (Haitam & Ardiansyah, 2022). This AAOIFI Code of Ethics provides a clear framework for accounting and auditing professionals in the Islamic finance industry. It aims to ensure that practitioners carry out their responsibilities with integrity and honesty and by the ethical principles of Sharia. Some of the codes of ethics of Islamic accountants according to AAOIFI are as follows (Pravitasari, 2015b):

- 1) Trustworthy
Trustworthiness includes that accountants must have a high level of integrity and honesty and accountants must also be able to respect the confidentiality of information known to them during the performance of duties and services either to the organization or its subscriptions.
- 2) Legitimacy
All professional activities must be carried out and must have the legitimacy of Sharia law as well as applicable regulations and legislation.
- 3) Objectivity
The accountant must act fairly, impartially, free from conflicts of interest, and free in reality as well as in appearance.
- 4) Professional and diligent competence
Accountants must have professional competence and be equipped with the exercises needed to carry out the duties and services of the profession properly.
- 5) Faith-driven behavior
The accountant's behavior must be consistent with the belief in Islamic values derived from the principles and rules of Sharia.
- 6) Professional conduct and technical standards
Accountants must pay attention to professional regulations including accounting and auditing standards for Islamic financial institutions. Accountants must have professional competence and be equipped with the exercises needed to carry out these professional duties and services properly.

Religiosity

Religiosity is the degree of personal attachment to one's religion. If the individual has internalized and internalized the teachings of his religion, then the teachings of that religion will influence every action and outlook in his life. Therefore, it can be concluded that religiosity is an expression or embodiment of a belief system (religion) that a person adheres to by upholding his values substantively to produce a choice of attitudes and behaviors in decision-making (hhhhhhh, 2019). According to Glock dan Stark (1965), Religiosity is a system that combines beliefs, lifestyles, rituals, and institutions to give people a sense of security and help them achieve divine values (Aprin & Mimin Nur Aisyah, 2019). According to Glock & Stark, the dimensions of religiosity consist of five types, namely:

- 1) Beliefs or llllllllll
This dimension contains the expectation that religious believers adhere to a certain theological view and acknowledge the truth of the doctrine.
- 2) Worship practices or rituals
The manifestation of this aspect is the behavior of followers of a particular religion in performing rituals related to that religion, the practical aspects of Islam can be achieved by performing manasic prayer, fasting, zakat, hajj, or other muamalah practices.
- 3) Experience or experiential

This aspect refers to determining the consequences of their daily religious beliefs, practices, experiences, and knowledge, which shows how much adherence a Muslim has in carrying out the recommended religious activities and to his religion.

4) Religious or intellectual knowledge

The dimension of religious science is a dimension that explains the level of understanding of a person to the teachings of his religion, especially those contained in other scriptures.

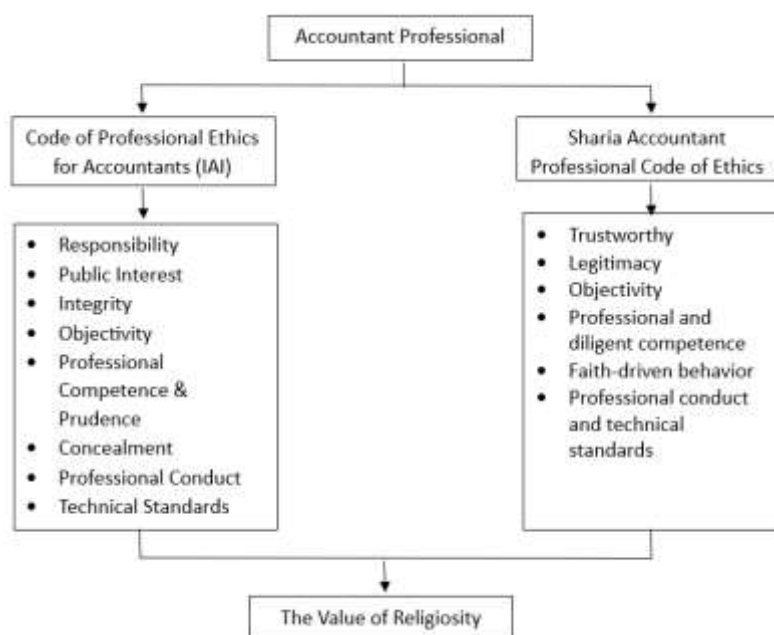
5) Consequences or practices

The consequential dimension is a dimension that measures the extent to which a person's behavior is motivated by the teachings of their religion in social life, such as whether they help people in need by making donations.

Research Method

The research method used in this study uses qualitative methods. The data collection technique used is called "literature study", which is collecting information by searching and sorting various sources, especially from scientific journals and existing research. Therefore, qualitative research is an investigative strategy that emphasizes the search for meaning, understanding, concepts, characteristics, symptoms, symbols, or descriptions of a phenomenon, focuses on its nature and as a whole, emphasizes quality, uses several methods and narrative presentation (Umar Sidiq, 2019). This literature research approach is qualitative, namely systematic method research to investigate problems scientifically without manipulation and without hypothesis testing (Latifah., 2023).

In this research, we will examine each record related to the scope of accounting by conducting a comparative study of the comparison of conventional codes of ethics and Sharia codes of ethics by referring to exploring the wisdom contained in the Qur'an to obtain the formulation of concepts and principles of religious accountant codes of ethics by the perspective of Islam. The following is the conceptual framework of this study:



Source: Data Process, 2023

Figure 1. Research concept framework

Result and Discussion

Code of Ethics of the Accounting Professional in Islamic Perspective (Al-Quran)

The purpose of the code of ethics is to maintain the dignity of the profession, maintain and maintain the welfare of workers, increase the dedication of professional workers, improve the quality of employees, improve the quality of business, and own a business. The professional is strong, strict and does not take what is not rightfully his. The Quran provides a lot of information that is relevant to. Among them is Surah An-Nisa verse 29. It means: "O believers, do not eat your possessions among you in a righteous way except by the way of business based on a willingness. And do not kill yourselves, verily God is merciful to you." From this verse, it can be concluded that prioritizing honesty in doing our work as an accountant, for example making honest reports without any engineering and doing work professionally, honestly in word and deed.

In the world of work, especially in the accounting department, it is very necessary to apply professional ethics because it requires knowledge and also performance skills. The accounting department needs autonomy in carrying out its duties because of course there will be many temptations that occur within the company. Accuracy is also needed in the accounting section because small mistakes can affect the financial statements that have been prepared and one must be wise in trusting someone in business lest those who do not have responsibility instead manipulate it later. Therefore, it is very necessary to have professional ethics at work to be more responsible for what we do. As written in the Qur'anic surah Al-Baqarah verse 42. It means: "Do not confuse truth with falsehood, and hide the truth when you know it."

Professional accountants must have in-depth knowledge of their field because accountants must have a careful and serious attitude. Because by doing work, one must know what one will do, which will have an impact on the results of the work, in Sura Al-Isra verse 36, namely: It means: "And do not follow what you do not know of. Verily hearing, sight, and heart, all these shall be held accountable."

The truth in the preparation of financial statements is also explained in Surah Al-Isra verse 35 which reads "and perfect the measure when you measure, and weigh it with the correct balance sheet. That's the main thing (for you) and the better the result". It can be concluded that religiosity in accountant professional ethics is needed as a standard and permanent legal basis because it can be used as a basis for accountants in carrying out their work, both in bookkeeping, analysis, measurement, exposure, and explanation, and becomes a foothold in explaining an event and event.

Islamic work ethics also teaches hard work in doing a job as quoted in QS. Al-Anfal: 53 states "Allah will never change something that He has bestowed on a people until that people change what is in themselves. Rasulullah Muhammad (peace be upon him) said that working hard leads to freedom from sin and no one eats better food except eating from the fruits of his labor. The Islamic view of work ethics dedicates itself to virtue (Yousef, 2000)

In addition to accountability, the use of the accounting system has also been explained in the Qur'an in Surah Ash-Shuraa verses 181-184 which reads: "Perfect the measure and do not be among those who harm and weigh with a straight scale. And do not harm men to rights, and do not run rampant on the earth by making mischief, and fearing Allah who created you and the people of old." Truth and fairness in measuring (measuring) can be interpreted as measuring the wealth, debt, capital income, costs, and profits of the company. So it is said that an accountant must be able to choose the appropriate measuring instrument as evidence in preparing financial statements.

The Islamic Accountant Code of Ethics, drafted based on the principles of Islamic law, will guide for accountants to properly perform their primary functions in the contemporary financial world to positively impact a wider audience. Allah and do the deeds required of Allah and renounce all that is forbidden in Islamic law. Allah the Almighty says, "Whoever fears Allah will make a way out for him and give him sustenance from an unexpected direction" (Sura At-Thalaq: 2-3). The Islamic accountant code of ethics provides a reference for accountants to realize piety so that they will get rewards, and get solutions to all difficulties

Table 1. Code of Ethics for the Accountant Professional in an Islamic Perspective

Code of Professional Ethics	Value / Item
Responsibility	There is a moral responsibility both before the public, environment, social, and towards True Source, as a manifestation of horizontal and vertical dimensions
Public Interest	Provide benefits not only to interested parties but also to other parties (society, environment).
Integrity	Belief, and honesty towards Allah SWT, society, and yourself
Objectivity	More valuable, especially moral values that are humanist and professional
Professional	Carry out professional services at all costs, so that he is free from the responsibilities imposed on him not only from superiors, professions, and the public, but also from Allah SWT.
Competence & Prudence	Standards and rules based on Sharia values
Concealment	All mannerisms and mannerisms should be filtered and encouraged by Islamic values
Professional Conduct	Standards and rules based on Sharia
Technical Standards	Reflected in the concept of monotheism, integrating all aspects of life into a homogeneous whole
Unity	Describes the horizontal dimension of Islamic teachings, and deals with the harmony of everything in the universe
Equilibrium	The freedom to direct and guide one's own life to some degree
Free will (ikhtiyar)	Actions that benefit others without any obligation.
Welfare (courtesy)	

Source : Harahap (2001)

Based on the table above, accountant ethics principles use Islamic sharia law as the foundation, so that all existing sharia provisions are binding and become the basis of accounting ethics principles. This means that the objectives to be achieved according to the principles of the accounting code of ethics are also efforts to achieve sharia goals as explained in the previous section. In particular, the ethical principles of the accountant profession aim to inspire accountants to perform ethical actions that do not contradict sharia, thus bringing accountants happiness in the world and the future (hereafter).

Comparison of Conventional Accountant Codes of Ethics With Sharia

Based on research (Budiman, 2018) reviewing the code of ethics of the accountant profession with a focus on discussing the interpretation of Q.S. Al-Baqarah verse 282. The verse was revealed regarding guaranteed receivables, clear in time and has been lawful by Allah SWT with the sentence "And let a writer among you write it correctly" explained Allah commands us to always be careful and honest (Shidiq), correct recording will avoid future conflicts and fatal mistakes, and companies will be easier to manage their finances with recorded financial statements neatly and correctly, it has been implicitly hinted at by the Quran. The command from Allah SWT in the Quran is explicit to accountants to help entrepreneurs or *entrepreneurship* in the *micro, small, and medium enterprise* class. And if requested, then it is an opportunity to help entrepreneurs from the real sector more actively

market products and develop their businesses because their businesses can grow more and get financing. Next is how rapid the development of accounting information systems, and documentation of primary materials that are very important for carrying out business flow and accounting processes, from documentation accountants can perform their duties. and emphasized to fear of God, giving emphasis no matter how sophisticated the accounting information system is implemented the opportunity for *fraud, embezzlement, bribery, collusion*, and even corruption There is always a chance, then the moral filter that limits accountants with the above behavior is the level of fear of God.

Table 2. Checklist of Codes of Ethics from Three Sources

Character	AL-QUR`AN	IAI	AAOIFI
Trust	√		√
Inspect	√		
Integrity	√	√	√
Professional	√	√	√
Transparency	√		
Legitimacy	√		√
Taqwa and Faith	√		√
Objectivity	√	√	√
Competence	√	√	

Source : Budiman (2018)

The results of the above analysis have been corroborated in detail by research conducted by (Matnin, 2018) Regarding the professional code of ethics of accountants, especially the results of weaknesses in the principles of conventional accountant codes of ethics from an Islamic perspective. The concept of responsibility contained in the accountant's code of ethics does not include God as a performance guideline as in Islamic values. Because responsibility to God will require its members to use moral and professional judgments based on religion. The notion of public interest served by the accounting profession is limited to business affairs. In other words, if there is no connection with the business that contributes to the accountant profession, then it is not part of society that accountants are supposed to serve, so accountants do not need to be responsible for accounting. to them. In this case social benefits, such as the environment.

As in Islam pay attention to all aspects both religious, economic, social, political, and cultural. The principle of integrity is judged based on the rationality of human reason alone. So that it is different from what is embraced by Islam, namely the aspect of integrity, honesty to God, society, and oneself. The principle of objectivity is free from all values and does not refer to limitations like other moral values that are equally held in Islam. The principles of professional competence and prudence in conventional accountant codes of ethics are addressed only to clients who benefit from their professional services. This is very different from the code of ethics of Islamic accountants which refers to all aspects, namely to superiors, profession, public interest, and Allah.

The principle of confidentiality in conventional codes of ethics is shown or accounted for only to information from clients. While the code of ethics in Islam is broader in scope and must be accountable to Allah. Professional behavior in the conventional accountant code of ethics is only shown for trust in the public, but the Islamic accountant code of ethics includes every professional behavior must be accountable both before the public and against Allah. The principle of technical standards is that the content contained in the standards that must

be adhered to is heavily loaded with capitalist values and the use of utilitarian ethics. In Islam, accountants must observe the regulation of the profession based on technical standards that do not contradict the principles outlined in Sharia law.

Table 3. Results of the Analysis of the Professional Code of Ethics of Accountants

Basic Concepts	Findings
Responsibility	<ul style="list-style-type: none"> • Utilitarianism, which contributes to the survival of the profession. • There is no responsibility toward True Source
Public Interest	Utilitarianism provides benefits to interested parties only.
Integritas	Based on the rationality of utilitarian ethics
Objectivity	Value free
Professional Competence & Prudence.	Orientation of the profession only to the client
Concealment	Standards and rules are loaded with capitalist values, so the principle of confidentiality also carries capitalist values
Professional Conduct	The expected behavior is only to gain public trust.
Technical Standards	Loaded with capitalist values

Source : IAI and Matanin (2018)

Conclusion

Based on the purpose of this study, it is expected to be an alternative to accountant professional ethics that not only contradicts Islamic teachings but also does not consider the balance, fairness, and honesty of Islamic accountants. Therefore, the professional ethics of Sharia accountants are expected to be able to prevent the emergence of "immoral" accountants or other unethical actions so that they can provide benefits to all stakeholders. From the discussion described earlier, several conclusions can be drawn. The conventional accountant code of ethics needs continuous improvement because when compared with the code of ethics of Islamic or Sharia accountants have several weaknesses that are not binding, especially on the principles of professional competence & prudence, confidentiality principles, and technical standards that are full of capitalist values.

Capitalism has weaknesses, especially in persuading individual accountants to act unethically, so it must reconsider promoting its use, especially the ethics of the accountant profession platform. Indonesia is a Muslim-majority country, and the application of the concept of Islam (Sharia) in all aspects of life, including "mullah" economic activities, especially accounting, is very relevant and necessary. Indeed, in Islam, there is no dichotomy between religion and the activities of daily life. However, even though Indonesia is not a country based on Islamic law, it does not mean that the concept cannot be used in this country. Universal values, fairness, humanity, and flexibility will make accountant's professional ethics acceptable to all groups, Muslims and non-Muslims.

This research relies heavily on very limited knowledge, so this research is still very shallow. This opens up opportunities for further research with more in-depth research, especially on the development of professional code of ethics rules. This study only discusses the philosophical foundations of accounting ethics, so that further research can be extended to Islamic-based accounting code of ethics guidelines. The suggestion for further research is the complete presentation of Quranic criticism of the code of ethics of accountants that have been issued by both IAI and AAOIFI and related institutions that deal with issues regarding the code of ethics of accountant professions.

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