

# ACCOUNTING EDUCATION: INTEGRATION OF ISLAMIC VALUES

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## ABSTRACT

The demand for accounting graduates to fulfill the corporate needs is increasing from day to day. It is expected by year 2020, 60,000 accountants is in demand. In line with this, higher learning institutions have to play their roles in producing talented accounting graduates to fill up the demand on this profession. Unfavorable history and reports on accounting corporate scandals due to lack of ethical values of accounting talents, is a big challenge to the professional bodies and higher learning institutions. It is because few studies claimed that accounting education is to be blamed on top of this crisis. Therefore, this study is carried out to empirically discuss the findings of related literatures on ethical values in accounting education from few perspectives. Few scholars from Islamic education and accounting education of higher learning institutions, a related accreditation body and an Accountants institution in Malaysia were interviewed to get feedbacks on rationalizing the integration of Islamic values in accounting education at national level to tackle this issue. It is hoped that the findings of this study would benefit future accounting talents and the accountancy profession to serve the nation in ethical manner.

**Keywords:** *Ethics, Islamic values, accounting education, accounting talents.*

## 1.0 INTRODUCTION

The issues of ethics, governance and accountability are emerging issues in many businesses. The collapse of giant corporate businesses almost all over the world is claimed as a result of unethical, misconduct of professionals and misappropriation in reporting. It happens to Enron, Transmiles, PKFZ, Sime Darby, MAS due to unethical behaviour of accounting professionals. As claimed by many researchers, the fraudulent activities in accounting field indicate the failure of accounting education as the beginning stage of the practices. It is perceived that those happened due to deficiency of moral values inserted in the education level. Accounting education seeks for moral values to generate ethical accountants as part of society (Yunanda & Majid, 2011).

Institutions of higher learning are important players in producing professional talents in various fields in the economies. The graduates in accountancy or other relevant courses are the input into accountancy talents required by the industries. Therefore, the role of accounting education has risen in importance as a means to inculcate good behaviour among accountants to complement the regulatory measure (Salleh & Ahmad, 2012). Ethics in accounting education need to start with values, not codes of professional conduct and on responsibilities, not the rules (Rahman, 2003).

Currently, education and professional bodies including the government has taken various efforts to improve the ethical behaviour of accounting talents locally and internationally. This

shows that ethical issues in corporate accounting and global business need an urgent attention either from accounting regulatory bodies or the education regulators. This study's intention is to explore ways how to improve the ethical and moral values of accounting talents beginning at the tertiary level of education to prepare themselves to serve the society as a responsibility here and hereafter.

The objectives of the study are to;

1. identify the importance of ethics course to accounting education.
2. determine ways how Islamic values can be embedded into the curriculum of ethics in accounting.
3. suggest a model of teaching and learning of ethics in accounting.

## 1.2 Education and Curriculum.

Education is continuous effort in teaching, coaching, educating, instilling ethics, developing thinking potential and building skills of a student in a specified period of time, using related curriculum, which is integrated education (which comprise of cognitive , skills in the related field, religious and spiritual) was introduced to nurture the dignity of human being as an outcome of harmonized individuals.

According to Hasan (undated), curriculum is the 'queen' of education because it determines the ways how education processes should take place. Curriculum has four main aspects, firstly, the objectives (what kind of individual you want to produce from the curriculum); secondly, the contents (data, information, activities and experience which forming the curriculum); thirdly, the methodology (teaching methods and how teachers drive the students to fulfil the curriculum); and lastly, the evaluation (the methods used to measure and evaluate the curriculum through mid-test and final examination).

Sidek Baba (2006) in his book "Pendidikan Rabbani" mentioned that there are five important components in developing a holistic curriculum; 1. Basic values, ethics and religious; 2. Proficiency in multi-languages; 3. Humanity knowledge like philosophy, history, business, geography, sociology, psychology and anthropology; 4. Technology and science related to knowledge; 5. Technical and vocational aspects.

## 1.3 Educational Efforts to Strengthen Ethical Values of Accounting Graduates

The release of The Malaysian Education Blueprint 2013 by Ministry of Education Malaysia, shows that Malaysia is serious to improve the quality of graduates especially accountancy talents produced by institutes of higher education. It is expected that every student having knowledge, technical and leadership skills, bilingual proficiency, ethics, spirituality and international identity. In line with that, a new released of Malaysian Education Blueprint 2015 -2025 (Higher Education) also highlight ethics and spirituality as one of graduates attributes in order to balance the *akhlaq* (ethics) and *ilmu* (knowledge). The student is expected to have ethically and morally upright, spiritually grounded, compassionate and caring, appreciates sustainable development and healthy lifestyle (Ministry of Education, 2015).

Looking back on similar efforts, Malaysian Institute of Accountants (MIA) has established several collaborative efforts with the Ministry of Education formerly known as Ministry of Higher Education (MOHE), to ensure the quality of professional accounting education is maintained in institutions of higher education. Under Hala Tuju 3, MIA and MOHE are collaborating on ongoing monitoring and enforcement of the quality of accounting education in Malaysia. Hala Tuju 3, is the dedicated initiative to improve the quality of accountancy talent produced by institutes of higher education. Its aim was essentially to produce technically competent, ethical and well-rounded graduates, including accountancy graduates. Essentially Hala Tuju 3 had six objectives: improving unsatisfactory soft skills, communication, critical thinking, and application of knowledge, ethics and competitiveness (Gomes, 2013).

#### **1.4 Industrial Efforts on Ethics Education**

Both education and industrial sectors put a special attention on ethical issues. For instance, International Federation of Accountants or currently known as (International Accounting Education Standards Board) (IAESB) has taken serious efforts in improving education landscape to their profession members in 2006. They have issued an Information Paper on “Approaches to the Development and Maintenance of Professional Values, Ethics and Attitudes in Accounting Education Programs” which prescribes the professional values, ethics and attitudes that professional accountants should acquire during the education program leading to member of an IFAC member body. There are few team research projects were conducted on identifying existing ethics education policies of IFAC member bodies, identifying issues relating to ethics education and semi structures interviews and focus group discussion with stakeholders (IFAC, 2006).

Based on the findings, member bodies and other individuals expressed a strong consensus relating to the importance of ethics education and agree the continuing nature of ethics education as life-long learning. Ethics education is also seen to be important as a means to respond to the public calls for greater ethics awareness. They proposed Ethics Education Framework (EEF) encompasses four stages of learning level which are Ethics knowledge, Ethical sensitivity, Ethical judgement and Ethical behavior.

The Committee to Strengthen the Accountancy Profession (CSAP), is the country action plan to address issues raised in the Report on the Observance of Standards and Codes in Accounting and Auditing (ROSC AA) released by the World Bank in 2012. For them, it is an opportune juncture to identify ways to further strengthen the accountancy profession in Malaysia and enhance the contribution of the accountancy profession in nation building, given the changing economic landscape and the need for Malaysia to remain competitive as a nation (CSAP, 2014).

#### **1.5 Islamic Values vs Ethical Values**

Values are a measure of people's standards to judge whether a particular item, action or words is good, helpful, harmful or reprehensible. Understanding of the value in Islam is not based on a valuation of reason alone or appreciation of cultural variation alone, rather a reflection of the human need to be guided by reasonable arguments derived from the Qur'an and al Sunnah (Shuhairimi, 2009).

In Islam ethics is being defined as *akhlaq* (plural of *khuluq*) which means character, nature, and dispositions. The word *akhlaq* has a very closed relationship with the word *khaliq* (the

creator) and *makhluk* (the creature). Therefore, *akhlaq* assumes a good relationship between *khaliq* and *makhluk*, and between *makhluk* and *makhluk* themselves. *Akhlaq* from al Ghazali's point of view is rooted in the soul and manifested through man actions. Good soul will produce right action and vice versa. Al Ghazali defined Islamic ethics or *ilm al-akhlaq* as the way to acquire the well-being of the soul and to guide it against the vices (Fatimah, 2014).

The scope of Islamic ethics is numerous, far reaching and comprehensive because Islamic ethics deals with the relationship between man and God, man and his fellowmen, men and other creatures of the universe, and man with his innermost self. Islamic ethics on the whole deals with the study of man's soul or man inward dimension, man's outward dimension, his characters, actions and responsibilities, promoting virtues, protecting from vices, and purification of man's soul, and the concept of happiness and misery (Fatimah, 2014).

The characteristics of Islamic ethics distinguish itself from others which gave it universal appeal in all ages and environment and under all circumstances. Below are the characteristics of Islamic ethics (Fatimah, 2014):

1. Promoting good deeds or virtues and refraining people from doing bad actions or vices. Allah enjoined Muslims to do good not only to man but also to the environment, animals, and other beings. It is strongly prohibited for men to do vices under any circumstances.
2. The Quran and the Sunnah must be the primary sources of Islamic ethics. The primary sources of Islamic ethics are the divine guidance as reflected in Quranic revelations as well as in detailed teachings of the Prophet (PBUH). Indeed, al Quran and Sunnah include many detailed rules and general principles which ultimately govern all matters related to various aspects of life. In addition, they also contain the broad principles needed to negotiate the problems that arise in human societies in different ages. Islamic ethics differs from other ethical systems due to its divine origin. It is not a concept originated in man, but comes directly from Allah. Therefore it is free from any defect which is the characteristic of human ideas.
3. Comprehensive and universal to all mankind.  
Man is limited in his knowledge and experience by his life span and by the places he occupies. He is also subject to his inclinations, desires and emotions. Therefore when man tries to construct an ethical system of life through his own efforts, this system cannot be comprehensive. The comprehensive characteristic of Islamic ethics is clear because it is the only concept which can give satisfactory answers to all questions pertaining to man's life. It explains every small or great issue related to man's life here in the world and concerning his destiny in the hereafter. In the aspect of worldly activities, Islam talks about all spheres of human life as His vicegerent ranging from individual matters, social, political, economic sciences and so on by giving them the fundamental principles that one needs to hold on. While in the aspect of Hereafter, Islam answers the questions, such as who is he, who is the Creator of the universe, man's nature and the purpose of his existence and his role of life. Therefore, Islamic ethics provides practical solutions for all problems that can arise in any aspect of life.
4. Compatible with human nature.  
Islamic ethics responds attentively to the demand of human nature of man. It is unreasonable that Allah should shape human nature the way it is and order man to

challenge, defeat, or not respond to the dictations this nature. Islam recognizes the natural inclinations exist in human beings and draws certain limitation n fulfilling them. The limit is important to protect the good of the society as a whole and the individual members of this society.

5. Consistent / permanent.

Islamic ethics contains certain unchangeable or permanent realities and they remain under the firm and fixed fundamental principles. Other ethical systems founded by men that are outside Allah's guidance are always changes in their principles and rules. This constant changes and updating are because those systems are formulated by man in respons to certain conditions, circumstances and needs of a particular region at the world at the particular point of time. Later generations would find ethical systems devised by earlier generations tend to be defective, erroneous and irrelevant. Hence there is a need for continuous changing and updating. In contrast to this, by its very nature values in Islamic ethics do not require updating or changing because they come from Allah and He has set them for all times and places. The principle teachings of Islam are permanent and not subject to change, hence the movement of mankind and its development remain guided rather than becoming random and chaotic.

## **1.6 Accounting Discipline and Islamic Perspectives**

Islamic accounting and business system have their own identity. The accountability aspect is very crucial; it is not only to the employer but to the God who is the real owner of the world and universe (Mervyn, 2001). Basically, the development of accounting discipline in Islam should be based on the provisions of Islamic law along with other necessary principles that comply with Shariah. Certain Islamic principles such as interest free, zakat and specific business method (Gambling & Karim, 1986) have direct impact on accounting policy and principles. To be specific, Maliah (2005) proposes that in order to understand how Islam influences managerial accounting, one need to appreciate the Islamic concepts of accountability and responsibility.

## **1.7 Ethics and Accounting Education**

The accounting scandals in the early 2000s have had an overwhelming effect on the reputation of the accounting profession. The public perceives the scandals as a lack of ethics in the profession. The main focus of these demises was pointed to the accounting education as the factor contributing to the issues (Russell & Smith, 2003).

Due to the scandals, there have been many professional bodies took actions to incorporate ethics education in accounting professional certification. For instance, the American Institute of Certified Public Accountants (AICPA), the American Accounting Association (AAA), the Accounting Education Change Commission (AECC), and the National Commission on Fraudulent Financial Reporting (NCFRR) have all called for increased ethics coverage in the classroom. Yet, even subsequent to the accounting scandals in the early 2000s, meaningful changes have not been made to incorporate ethics into the accounting curriculum (Blanthorne, Fisher & Kovar, 2007).

However, there are many accountancy programs have continued to struggle with how to effectively include ethics into their curriculum. The effectiveness and efficiency are variant due to a few factors such as quantity of time devoted on teaching ethics in accounting program (Madison & Smith, 2006; William & Elson, 2010), the inclusion of ethics syllabus

in accounting program whether ethics as a stand-alone course, integration with other accounting-based courses or combination of both (Madison, 2001; Blanthorne et al., 2007; Klimek & Wenell, 2011) and the person(s) who teach(es) ethics course for accounting students (William & Elson, 2010).

Regardless of the above differences, a university ethics in accounting education appears to have a beneficial effect on deliberative reasoning. This is an important finding since deliberative reasoning describes the level of ethical consideration applied to resolving issues, as opposed to cognitive moral capability and prescriptive reasoning that describe the ethical consideration that an individual is capable of (Thomas, 2012). The result suggest the positive impact of a university education on ethical decision making and decisions and supports the reliance of accounting firms, on colleges to provide ethics training. This finding support O'Leary (2009) who found that ethical instruction improved moral reasoning among upper-level students.

As far as the pedagogy of accounting ethics is concerned, the accounting profession's ethics are grounded in two areas: (i) its core values of integrity, competence and objectivity; and (ii) its commitment to conduct business in a way that will uphold the public's trust (Apostolou, et al., 2013). In order to cover both areas, the learning objectives of accounting ethics must be set up clearly. Apostolou, et al. (2013) outlined some learning objectives that include among others to (i) attain ethical knowledge, (ii) increase ethical sensitivity, (iii) develop ethical awareness, (iv) develop ethical or moral reasoning, (v) improve ethical decision-making or judgment, (vi) improve ethical decision-making or judgment, (vii) insure students are able to identify ethical issues, (viii) apply ethical principles to make ethical business decisions, and (x) expose students to ethical theories, concepts, values, and rule-based frameworks to analyse and resolve ethical dilemmas.

Kidwell et al (2013) do agree that determining specific learning objectives for accounting ethics education is very important. They have developed learning objectives for accounting ethics education in six content areas. They are codes of ethical conduct, corporate governance, accounting profession, moral development, classical ethics theories and decision models. This core knowledge need to be defined clearly and should be imparted before higher-level classroom discussions begin. In addition to that, the achievement of learning objectives is crucial for the development of meaningful assessment tools.

## **2.0 RESEARCH METHODOLOGY**

This empirical study is based on related literatures reviews to find the gaps of ethics in accounting education. The literature reviews highlighted the international efforts and national efforts of accounting ethics education. Furthermore, to support the findings from the literatures, interviews with six scholars, two representing an accounting institution and an accreditation agency while four respondents from 4 local universities (two Professors in Education of Islamic Teaching, a Professor and a Doctor of Accounting from public universities) were conducted. A set of interview question were given to the respective respondents before the actual interviews were conducted. The interview questions were developed based on a study of previous authors related to this studies i.e Al-Aidaros et al (2011), Williams (2010) and Blanthorne, Kovar & Fisher (2007).

There are 12 questions which can be split into few constructs as follows:

<i>Ethics and Accounting Education</i>	<i>- 4 questions</i>
<i>Contents of Ethics in Education</i>	<i>- 2 questions</i>
<i>Techniques/Approach of Teaching Ethics</i>	<i>- 2 questions</i>
<i>Instructors to Teach Ethics</i>	<i>-1 question</i>
<i>Constraints in Teaching Ethics</i>	<i>-1 question</i>
<i>Other Issues</i>	<i>- 2 questions</i>

A full set of interview questions is as per Appendix 1.

### **3.0 DISCUSSIONS ON FINDINGS**

This section will emphasize the summary of transcription from all the six respondents according to the six constructs of the study namely ethics and accounting education, contents, approach, instructors, constraints and other issues (Al-Aidaros et al (2011), Williams (2010) and Blanthorne, Kovar & Fisher (2007)). Ethics and accounting education highlighted the level of ethics course suggested by the respondents for accounting programs.

The contents represent the inclusion of ethics course as a single course or embedded in other courses in the curriculum and the syllabus contents to be considered in teaching ethics course.

#### **Ethics and Accounting Education**

Majority of the respondents (5 out of 6) agreed that ethics course should be introduced at a basic level of education. In fact, 5 out of 6 respondents agreed that the approach for ethics course could be either as a single course or it can be integrated or embedded into other courses of the programs, depending on the universities while only one respondent agreed that ethics should be taught as a single course of accounting programs.

#### **The Contents – Single / Integrated / Embedded**

The contents of ethics course may consist of:

1. Integration of accounting acts or standards and values in accounting courses.
2. Discussion with accounting lecturers on which acts and values to be integrated into which courses.
3. Topic of 'Professionalism in Accounting' for accounting students.
4. A report in their industrial training report how they relate ethics with their training experiences at the end of the program.
5. Introduction to Islamic values.
6. Supreme values for Muslim students - focusing on the verses in the Quran which related to accountability, responsibility (amanah), integrity, transparency, sincerity, justice and so forth and interactive values for non-Muslims students.
7. MIA By-Laws on professional ethics.
8. International Education Standards (IES) 4.
9. Business ethics, accounting ethics and Code of Professional Ethics and Conduct.

#### 4.0 CONCLUSIONS AND RECOMMENDATIONS

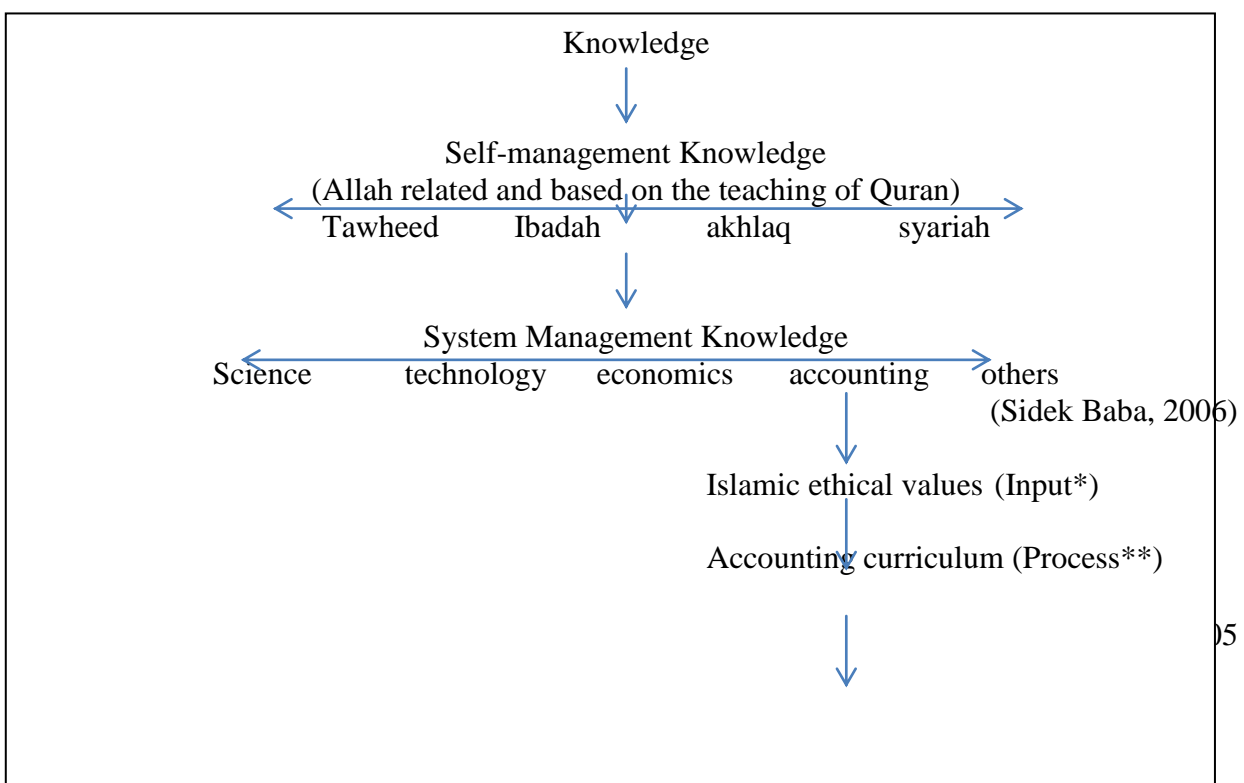
It is agreed that ethic course should be introduced at a basic level of education. Education institution could start introducing the course at foundation level or first year of diploma, degree or professional level.

The contents of the ethics course in this study, inclusive of the syllabus contents and the source of references. An education institution may consider the contents as listed in the discussion above in preparing the accounting curriculum. The curriculum should include case studies either as PBL (Program-based learning) or APBL (Authentic Program-based learning). PBL is a create case which relate the teaching of the Quran and Sunnah whereas, APBL is the lesson (*ibrah*) from the real scenarios or cases happen with the implications of the scenario or cases (solved or ongoing).

The integration of Islamic values into ethic course would be able to strengthen the student's internal morale and thus, it will support the ethical product of a university to prepare them to serve the industries. This is inline with (Yunanda & Abd. Majid, 2011), Abdul Rahim (2003), Mahdi & Mohsen (2012) which concluded that the importance role played by professional accountants as a moral agent necessitates that being ethical and moral in the accounting practices should be the rule especially through the integration of Islamic values in the accounting curriculum. Faith represent as a core factor in the religion to provide a strong foundation for the behavior, particularly in the case where ethical judgment is required (Yunanda & Abd. Majid, 2011). The holism of Islamic ethics incorporated in education and professional training programs will gradually imbuing the good ethical mentality of professional accountants, hence providing them a foundation to deal with ethical dilemma. Enforcing ethics upon accounting students is crucial to prepare graduates for the ethical challenges awaiting them upon graduation (Yunanda & Abd. Majid, 2011).

The following framework is the proposed model of ethics course for accounting programs. The model is adopted from Sidek Baba (2006) from his book on Pendidikan Rabbani: Mengenal Allah Melalui Ilmu Dunia. The framework is shown in Figure 2 below:

**Figure 2: Proposed framework for inclusive of Islamic ethical values in accounting education.**





		Ethical Accounting talents (Output***)
<b>*Input</b>	<b>**Process</b>	<b>***Output</b>
~ Program's level	~The syllabus contents	~Ethical accounting
~Single/embedded or	~Source of references	graduates/
integrated course	~The delivery approach	talents
	~ The instructors	
	~The Constraints	

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