

WAR 17 ETHICAL SPECTRUM: ISLAMIC VALUES IN ACCOUNTING EDUCATION

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ABSTRACT

Education is a platform to prepare graduates to face challenging roles of the profession. Current accounting education system was developed mostly based on conventional accounting with reference to western education systems. It is believe that most accounting corporate scandals and crisis occurred due to lack of ethical values exercised by accounting talents in carrying their duties and responsibilities. It is expected that harmonization of accounting education by considering ethical spectrum of Islamic values in the accounting education system, would be able to equip the future accounting talents with the right ethical conduct of the professional accountants from the teaching of The Quran and Hadith. Therefore, this study will empirically discuss the findings of related literatures on ethical values in accounting education particularly from the Islamic perspectives. Few scholars from Islamic education, accounting education, a local accreditation agency (A.A) and a local accounting institution (A.I) were interviewed to get feedbacks on rationalizing the integration of Islamic values into Malaysian accounting education systems. It is hope the model suggested in this study can be referred as a guideline to develop an accounting curriculum on ethics.

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

1.0 INTRODUCTION

Education is a 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.

Hasan (undated) said that 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 (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.

Therefore, this study is carried out to explore the importance of instilling Islamic values through ethics course to accounting students. The objectives of this study are to:

1. relate ethics with accounting education,
2. find out Does Ethical Problems Have To Do With The Education System?
3. suggest the integration of Islamic values into the curriculum of accounting program.

2.0 PREVIOUS LITERATURES

2.1 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).

Both education and industrial sectors put a special attention on ethical issues. For instance, International Federation of Accountants which 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 is also seen to be important as a means to respond to the public calls for greater ethics awareness.

Besides that they proposed Ethics Education Framework (EEF) encompasses four stages of learning level:

Stage 1: Ethics knowledge – to instill fundamental knowledge on matters concerning professional values, ethics and attitudes, Stage 2: Ethical sensitivity – ensures the development of candidates’ sense of awareness in order to appreciate the ethical dimensions of real life issues, Stage 3: Ethical judgement – individuals learn how to integrate and apply ethics at a knowledge to arrive at a reasoned and well-informed decision, and Stage 4: Ethical behavior – acting on principles, not merely believing in them, to develop the professional accountants’ responsibility not only to abstain from action that may harm others, but to actively pursue the right course of action.

2.2 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 *makhlud* (the creature). Therefore, *akhlaq* assumes a good relationship between *khaliq* and *makhlud*, and between *makhlud* and *makhlud* 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 need 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 response 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.

2.3 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 (Rusell & 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.

The ethics lesson is taught by the university education in either as a stand-alone course or integration with the existing course. This issue has been debated long time ago. Both approaches have advantages and disadvantages. For instance, a stand-alone ethics course has various benefits. Firstly, it will ensure that a substantial amount of time allocated on accounting ethics. Secondly, it will expose students to a deeper conceptual framework of moral reasoning and potential ethical situations in accounting (Williams & Elson, 2010). Another option for teaching approach is integrating ethics elements in other accounting-based courses. Blanthorne et al. (2007), Madison and Smith (2006) and Kousay and Khaled (2013) found that integration is more acceptable for teaching ethics in accounting education in their perception studies. The main reasons to supports this option include lack of space and time in the curriculum (Tan & Chua, 2000) as well as lack of ability, proper training for teaching ethics and willingness of the educators in teaching ethics. Both approaches should be combined in teaching ethics for accounting students in one accounting curriculum (Arfah & Aziuddin, 2012).

3.0 THE 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; 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 Doctorate lecturer in 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>	- 4 questions
<i>Contents of Ethics in Education</i>	- 2 questions
<i>Techniques/Approach of Teaching Ethics</i>	- 2 questions
<i>Instructors to Teach Ethics</i>	-1 question
<i>Constraints in Teaching Ethics</i>	-1 question
<i>Other Issues</i>	- 2 questions

3.1 The Interview Sessions

The first interview was conducted with Professor in Education, Prof. Dato' Dr. Abdul Halim Tamuri (P.E.1), The Rector of Kolej Universiti Islam Antarabangsa Selangor (KUIS) on 26 May 2015. The second interviewee was a Professor in Accounting in University Sains Islam Malaysia (USIM), Prof. Dr. Abdul Rahim Abdul Rahman (P.A) on 10 June 2015. The third respondent was Dr Nawal Kasim (D.A), an Accounting Lecturer in UiTM and also an Academic Advisor of Accounting Program for Department of Accounting, Faculty of Management and Muamalah, KUIS which was interviewed on 3 June 2015. The fourth respondent was a Professor in Islamic Education from International Islamic University (UIA), which is Prof. Dato' Dr. Sidek Baba (P.E.2) who has very vast experience in Islamic teaching and education as well. He was interviewed on 1 July 2015 at his office at UIA, Gombak. The fifth respondent was representing a local accounting institute (A.I) which was responded by Pn. Siti Murni Amer (The Manager, Education Department) on 8 July 2015 The last respondent was from a local accreditation agency (A.A), where we managed to interview Pn. Halinordina Mat Saat (The Director) and En. Abdul Saman Taip (Senior Principal Assistant Director), Department of Science Social Accreditation on Tuesday, 3 September 2015.

4.0 DISCUSSION ON FINDINGS

4.1 Ethics and Accounting Education

It is agreed that the ethic course should be introduced at a basic level of education. Academic institutions could start introducing the ethics course at foundation level or first year of diploma, degree or professional level. The course can be carried out as either a single curriculum or integrated or embedded into other courses of the programs, depending on the universities. 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 sources of references including the codes of ethics are insufficient as it is not well implemented in practice. Ethics in accounting education need to start with values, not on the codes of professional conduct, and on responsibilities, not on rules (Abdul Rahim, 2003). Many cases proved that codes failed to prevent unethical behavior in organizations. The standards and rules in accounting still can be manipulated when accountants do not have values and responsibilities in their selves (Yunanda & Abd. Majid, 2011).

The delivery of ethics course can be done as a classroom activities (theoretical lectures) and practical based where more exposure on Program-Based Learning (PBL), a created cases which relate the teaching of the Quran and Sunnah. On the other hand, Authentic Program-based learning (APBL) is cases from the real scenarios or cases with the implications of the scenario or cases (solved or ongoing). Besides class based approach, few forums or seminars on ethics can also be conducted by inviting experience people from the industry to share inputs on the real scenario from the real environment of the field. Video shows would be another approach to make the ethics course interesting. Discussions, interactive lectures using gadgets and technology; and role plays would be another alternative to make ethics course lively.

The main constraint of ethics course is the challenge to make the ethics subject lively in class due to lack of talented educators / instructors. The effectiveness of ethics course is much dependent on the delivery of the instructors and student's acceptance on the cases discussed. Besides, curriculum contents, timing (allocated hours and week of teaching), delivery techniques and source of materials which is articulate resources also contributing factors to the constraints.

4.5 Does Ethical Problems Have To Do With The Education System?

Some literatures found that ethical problem of accountants has to do with weaknesses in accounting education system. However, in this study all the respondents agreed that current ethical problems do not rooted totally from accounting education or education in general. The more important contributor to the ethical problems are due to working pressure, pressure from the top people, working condition and working environment. That is why ethics course need to be introduced at a very basic level of education to comprehend the students with the ethical issues, so that they are more aware when they facing the real working environment.

4.6 Expectation on Future of Accounting Talents

Majority (five over six) of the respondents agreed that the integration of Islamic values into ethics course would be able to strengthen the student's internal morale and thus, it will support the ethical product of a university in preparing them to serve the industries. It is believes that, if Islamic values are successfully integrated into ethics course the graduate could become an *'ibadullah wa khalifatullah* (the servant and vicegerent of Allah). This is in line 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).

5.0 Conclusions and Recommendations

The integration of Islamic values into ethics course is an advantage for the accounting graduates/talents as well as to the institutions to produce ethical accounting graduates/talents. The followings are five main ethical principles as mentioned in the verses of Quran and Hadith that can be included in designing an ethics course curriculum:

5.1 Ethical Principles from the Quran and Hadith

5.1.1 Amanah (Obligatory duties)

Ibn `Abbas said, "Al-Amanah means obedience. Ali bin Abi Talhah reported that Ibn `Abbas said, "Al-Amanah means Al-Fara'id (the obligatory duties). Allah offered them to the heavens and the earth and the mountains, (on the grounds that) if they fulfilled them, He would reward them; and if they failed, He would punish them. But they did not want to do that, and they were afraid of it, not because their intention was sinful, but because of their respect for the religion of Allah, in case they could not fulfill the obligations involved. Then Allah offered it to Adam, and he accepted it with all that it entailed.

From the Quran:

(*Al Ahzab: 72*), (*Al Isra' 17:15*), (*Al Isra': 17:13*), (*Al Anbiya', 21:47*), (*Al Qasas 28:26*)

From the Hadith:

There are four things, if you attain them, then whatever you miss in this world will not matter: preserving trust, speaking the truth, being of good character and moderation in eating. (Tafsir Ibn Kathir)

5.1.2 Taqwa (Self-restraint)

Taqwa is the Islamic concept of having self-restraint. It is used 251 times in the Holy Qur'an as either a noun or a verb. The term taqwa comes from the Arabic root "wa-qa-ya" which means "protection" or "support" or to shield oneself from something. (www.al-islam.org)

From the Quran:

(*Al Baqarah 2:189*), (*Al- Isra' 17:36*), (*An- Nahl 16:128*), (*At- Thur: 52:17-19*), (*Al An'am 6:165*), *9:109*

From the Hadith:

Freedom from all types of slavery, and deliverance from all ruin. (*Sermon 228*).

Certainly, fear of Allah (taqwa) is the medicine for your hearts, sight for the blindness of your spirits, the cure for the ailments of your bodies, the rectifier of the evils of your breasts, the purifier of the pollution of your minds, the light of the darkness of your eyes, the consolation for the fear of your heart, and the brightness for the gloom of your ignorance (*Sermon 197*).

5.1.3 Ihsan (Benevolence)

Basically ihsan means to do a thing well, in the best possible manner, to achieve excellence, to aim a beauty and perfection, and most importantly, to do it as inner compulsion and urge, and not as a consequence of external urging. Ihsan reflects the inner aspect and the reason and motivation behind the action we undertake, for instance, performing prayer must be based on sincere worship to Allah, not for the sake of showing off. The word ihsan has been mentioned in 70 Quranic verses.

From the Quran

(Al-Ahzab 33:51), (An-Naml 27:25), (At Taubah 9:105)

From the Hadith

“Verily Allah has prescribe ihsan in all things. Thus if you kill, kill well; and if you slaughter, slaughter well. Let each one of you sharpen his knife and let the slaughtered animal die comfortably.” (Sahih Muslim)

5.1.4 Sabr (Patience)

Sabr is usually associated with hope. We are all tested in various ways by Allah (S.W.T.) in this world. When in spite of all the good efforts that have been done but evil still prevail. It is important during these times not to lose hope, but rather to exercise sabr or patience.

From the Quran

(Yunus 10: 109), (An-Nahl 16: 127), (Al- Baqarah 2: 155), (Muhammad 47: 31)

From the Hadith

"Be tolerant to be tolerated." Prophet Muhammad (s) as narrated in Ahmad B. Hanbal, Musnad 1/248.

5.1.5 Adl (Divine Justice)

Adl means to believe that all actions of Allah are in accordance with perfect justice and reason. Allah is just - beyond all injustices. Allah does not like oppression, cruelty and any kind of injustice among His servants.

From the Quran

(Al Maidah 5:8), (Al- An'am 6:115), (Al Maidah 4:40)

It is believe that with the integration of Islamic values as guided from the Quran and hadith into accounting education would be able to strengthen the student's internal morale and it will be self-rooted in them. It can be taught either as single ethics course or integrated/embedded into other courses of the program. With this integration, it will support the ethical product of a university thus preparing them to serve the industries for the betterment of Ummah.

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