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## THE BASIC PRINCIPLES OF ACCOUNTANT ETHICS: AL-BAQARAH AND PANCASILA PERSPECTIVES

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### Abstrak – Prinsip Dasar Etika Akuntan: Perspektif Al-Baqarah dan Pancasila

**Tujuan Utama** – Penelitian ini berupaya untuk mengembangkan prinsip dasar etika akuntan bernilai religius dan Pancasila.

**Metode** – Penelitian ini menggunakan metode wawancara dengan informan akademisi akuntansi dan penyedia jasa akuntan. Teknik analisis data menggunakan nilai Al-Baqarah dan Pancasila.

**Temuan Utama** – Kondisi kebebasan nilai pada kualitas etika akuntan saat ini tidak memiliki kecondongan pada keserakahan duniawi. Hal tersebut mendorong pentingnya pemahaman utuh seorang manusia untuk menyelaraskan keilmuan dan tindakannya dengan hati. Penelitian ini mengusulkan konsep prinsip dasar etika yang berlandaskan Al-Baqarah dan Pancasila sebagai suatu alternatif.

**Implikasi Teori dan Kebijakan** – Penelitian ini menemukan perspektif spiritual dan pancasila saling utuh dan berkorelasi. Kedua nilai tersebut dapat posisi untuk mengakomodir kualitas etika akuntan.

**Kebaruan Penelitian** – Landasan agama dan Pancasila dikombinasikan untuk menjadi prinsip dasar etika akuntan yang utuh.

### Abstract – The Basic Principles of Accountant Ethics: Al-Baqarah and Pancasila Perspectives

**Main Purpose** – This study tried to develop the basic principles of ethical accounting with religious values and Pancasila.

**Method** – This study used interviews with accounting academics and accounting service providers. The data analysis technique involved the values of Al-Baqarah and Pancasila.

**Main Findings** – The condition of value freedom on the ethical quality of accountants currently does not tend towards worldly greed. This condition encourages the importance of a complete understanding of a human beings to harmonize their knowledge and actions with the heart. This study proposed the concept of basic ethical principles based on Al-Baqarah and Pancasila as an alternative.

**Theory and Practical Implications** – This study found that spiritual and Pancasila perspectives are integral and correlated. Both of these values can be positioned to accommodate the ethical quality of accountants.

**Novelty** – Religious foundations and Pancasila are combined to develop the basic principles of accounting ethics.



A professional accountant must comply with the ethical standards set out in the "Accountant Code of Ethics" as on January 1, specifically on the eight basic principles of accountant ethics consisting of integrity, confidentiality, professional responsibility, public interest, objectivity, competence, and professional prudence, professional behaviour, and technical standards. Yapa (2022) explains that modern accounting science prioritizes material and is value-free, leading to materialistic, egoistic, secularistic, and atheistic values. Therefore, it is crucial to have a value base in a policy. In Indonesia, the position of Islam and Pancasila has been debated since the beginning of independence. Some people believe in Pancasila as a complete concept, while others believe that Islam is the state's philosophical foundation (Bourchier, 2019; Mudlofir et al., 2021). Islam is a religion, and Pancasila is the philosophy of life for the nation and state, and the concept of Pancasila, at its core, makes people religious. The quality of its diversity measures the quality of Indonesian nationality, as stated in Al-Baqarah verse 256. The researcher desired to interpret more deeply and bring out values in the basic principles of accountants because the Qur'an contains God's rules aimed at humans (sensible beings) as the basic principle to achieve prosperity in the hereafter and Pancasila as a manifestation and praxis of Al-Qur'an. Al-Qur'an, which carries the value of *Bhineka Tunggal Ika* (unity in diversity), has a vision of national religiosity as a middle way to accommodate the diversity of problems in the life of the Indonesian people. Hence, Pancasila can represent the foundation of Indonesia's diversity.

The condition of freedom of values that is indoctrinated will continue to run and be firmly entrenched in the accountant if they do not equip themselves with the value of truth. Some values described by Triyuwono (2016) considering the importance of social ethics or in Islam prophetic characters (prophetic characters) are humanist (humanity), emancipatory (intelligent and fair), transcendental (trustworthy and equates truth), and teleological (sincere and exemplary) built on human culture itself. This study tries to reflect on religious, moral, and cultural values that have only been considered doctrines that alienate the central values of life from being foreign. This happens because there is considerable interest in the grand design of policies by "justifying praxis" that benefits certain parties. The research hence concentrated on Al-Baqarah's view of the code of ethics of the accounting profession to create accountants who have prophetic value. Quality-wise it produces reports that the accounting profession can meet standards. However, the education system with this pattern has an impact on the logic and personality of accountants in thinking and making decisions that are materialistic in capitalism. Due to the inability to answer the needs and problems in Indonesia, it seems that the accounting profession has failed to fulfil the public's trust

because of the quality of accounting academics. Embedded values are foreign values, which shift the values of national religiosity, the character of Indonesian society, the loss of the meaning of servitude, and nationalist character. This has resulted in the ethics of the accounting profession still getting attention because of the scandals that still occur every year. Many argue that this case arose and will continue to happen because the accounting profession's ethics are not fully understood and implemented. Although some literature discusses the ethics of the accounting profession, minimal practice is carried out.

Every year cases of abuse of the role of accountants in Indonesia continue to emerge, such as the case of irregularities in the financial statements of PT Garuda Indonesia (Persero) Tbk-Deloitte Airlines in 2018. Another example is the ASABRI corruption case which reached Rp 17 trillion and cost the state Rp 23.73 trillion, involving three public accountants and several parties involved in the Jiwasraya insurance case. Furthermore, the SNP Finance-Deloitte fictitious credit case that occurred in 2018-2020 cost the state up to IDR 148 billion. The track record of an accountant's career is often trapped in moral hazard by abusing power and trust for personal gain by cultivating a permissive culture which means justifying all means with structured movements and breaking the law. Marx said that it is not their consciousness that determines their existence but their social existence that determines their consciousness. Meanwhile, accountants are trapped by capitalist conditions, which are only directed at accumulation in their attitudes and consciousness (Caglio et al., 2019; Carnegie, 2021). Even the Indonesian state, which has various beliefs, does not permit its adherents to harm others and do bad things. Of the many cases that occur in the Indonesian accountant profession, Khomsiyah & Lindrianasari (2017) and Pratama et al. (2021), the company's main target is to get maximum profit by ignoring social intelligence, one of which is Islamic beliefs that can describe the relationships of a servant, *habluminallah* which values religion, *habluminannas* which values Pancasila and culture, and *hamluminalalam*, which acts as the container.

When it comes to an understanding and implementing the basic principles of accounting professional ethics in the importance of maintaining ethical quality and comparing it with a religious or cultural basis, previous research agrees that the condition of the basic principles of free accountant ethics must be assessed. A comparison was made by Briando et al. (2020) and Yuliana et al. (2020), analyzing the accountant's code of ethics using three sources, the Al-Qur'an, IAI, and AAOIFI. According to his interpretation of Al-Baqarah verse 282, no matter how sophisticated the accounting information system is, there is an opportunity for fraud and corruption to occur. Therefore, the role of moral ethics that lead accountants to give

**Table 1. The List of Informants (Pseudonym)**

Informants (Pseudonym)	Description
Jojo	Accounting Lecture
Zahra	Accounting Lecture
Dwi	Public Accountant
Rafa	Financial Consultant
Rama	Tax Consultant

limits to minimize the emergence of fraud and be able to produce piety is essential. His research only focused on Al-Baqarah verse 282, which explains five Rasulullah's characters. On the other hand, Kamayanti (2016) and Sitorus (2019) used Pancasila as the view of the value of the accountant code of ethics. The study's results showed the characteristics and awareness of Pancasila as a whole through spirituality, archipelago, humanity, and justice. When students create value in accounting with their senses and intuition, they develop a sense of unity and humanity. Awareness of fairness emerges when debates lead to traditional accounting goals, alignments, and worldviews. Allah sent Prophet Muhammad to improve human character by providing examples and lessons for people to use the most effective strategies by way of example. Therefore, the authors consider that both studies assess the code of ethics regarding religion or culture. The difference between this research and the previous one is to see and explore the basis of ethical principles for Indonesian accountants with a foundation that can accommodate national character through religious and cultural values.

This research can be a basis for ideas and scientific treasures of accounting at the Institute of Accountant Professional Education. The education taken by prospective accountants will become a daily routine to give birth to an accountant profession capable of reporting according to existing standards. This study tries to design an accountant's framework of thinking about the values associated with professional ethics using the values of Al-Baqarah and Pancasila. Therefore, religious and cultural values have an essential relationship with the Qur'an and Pancasila values on professions ethics, especially those that will be investigated in the professional sphere. Internalization of religion and Pancasila is urgent in accounting education and ethical accounting principles. Religious and cultural values cover all areas of human life, from spirituality to society, from being free of values to the integrity of the human mind, which is more humane, has character, and has values with a transparent foundation.

## METHOD

Research with a descriptive qualitative approach is used to understand phenomena, perceptions, and beliefs. It utilizes descriptive data in the form of written and spoken words from sources,

observations, and observed documentation as a form of effort to understand, reveal and interpret a phenomenon, as expressed by Kamayanti (2021) and Mulawarman (2021). With that in mind, this approach was used to examine the values of the basic principles of accountant ethics from the informants' perspective to obtain information about the understanding and meaning of educators' and accountants' praxis on the basic principles of accountant ethics in-depth and comprehensively.

In this study, the data collection techniques used by the researchers to obtain primary data from the interviews conducted in-depth and semi-structured. The interview mechanisms and techniques were adjusted to circumstances and needs. When conducting interviews, the researchers only prepared a core guide that would be developed later. The unit of analysis in this study was the subject to be studied, which was the basic principles of accountant ethics. Sources of information in this study were informants who could provide data that would be processed into information under the problems to be studied.

Table 1 shows the list of informants. Based on Table 1, some educators and practitioners who focused on the field of accounting and public accounting were involved as informants. They could provide information about the opinions desired by the researchers regarding the research to be carried out because they have better experience in the realm of education and technical work of accountants. This experience could help the researchers understand and learn more about educational resources for implementing the insights provided to accountants. The parameters used to determine the resource persons were to know the basic principles of Indonesian and international accountants' ethics and to be directly involved in the development of the accounting profession.

The interview question stages departed from the discussion of historicity by searching the Indonesian Institute of Accountants and previous journals that examined the basic principles of accountant ethics as well as conducting interviews about the history of accountants to the emergence of the basic principles of accountant ethics, rationality, namely the implementation of the basic principles of accountant ethics, and actuality which discussed the relationship between the basic principles of ethics with Islamic values and Indonesian culture. The results of the interviews

were put into categories. The first category comprised the History of Indonesian accountants, the Indonesian Institute of Accountants, and basic principles of accountant ethics. The second category was rationality, which included understanding the basic principles of accountant ethics, value views on the basic principles of accountant ethics, and implementing the basic principles of accountant ethics. The last category was actuality, which included the view of the basic principles of accountant ethics with the values of Al-Baqarah and Pancasila then the implications of the basic principles of accountant ethics.

The data were analyzed by compiling a narrative from the results of document collection and interviews with informants, followed by the process of verifying data relevant to the discussion in this study. The stages of data analysis included several techniques, such as critiquing findings in the field using empirical data that can show evidence of western-worth modern accountants. From the data obtained through document studies and interviews, followed by an analysis of the reality of accountant ethics with western values, the perspective of Al-Baqarah and Pancasila was utilized to observe if the current conditions were relevant to the norms that exist in Indonesia with various religious and cultural values.

## RESULTS AND DISCUSSION

**Indonesian accountant ethics.** A holistic and multi-perspective thinking pattern can guide an understanding of existing science, and an understanding of historical knowledge can describe aspects from theory to implementation that continues to develop every time in society. Socrates explains that what distinguishes humans from other humans is their control over everything around them (physical aspects). At the same time, Plato focuses on human existence contained in his ideas (psychic and physical aspects). The understanding of rationality is not only measured from the point of view of achieving goals, but the need for a strong foundation in the logic of thinking and actuality as the absolute truth in the field. The relationship between Islamic social intelligence is correlated with each other, *habluminallah* as an understanding of each individual's religion, *habluminannas* as an understanding of Pancasila and culture, and *habluminalalam* as a forum for this relationship (Khomsiyah & Lindrianasari, 2017; Pratama et al., 2021). The word of *Allah Subhanahu Wa Ta'ala* in Al-Imran 110 confirms ethical and moral obedience in behaviour. Meanwhile, the duty of Prophet *Sallallahu alaihi wasallam*, as narrated by Hadith Ahmad is perfecting good morals.

Islam does not care about differences, as *Allah Subhanahu Wa Ta'ala* commands all humans to follow the religion of *Allah Subhanahu Wa Ta'ala* as a way of life or daily guidance and prohibits separation and enmity between the people of *Allah Subhanahu Wa Ta'ala*. Therefore, the importance

of ethics gets great attention in Islam which regulates all aspects of life. One of the basics of Indonesian people's life is Pancasila. Pancasila is used as the basis for state administration regulations (Arizona, 2019; Madung & Mere, 2021).

Everything that *Allah Subhanahu Wa Ta'ala* has entrusted contains the pleasures and benefits that his servants can get if the property is said to be used in the way of *Allah Subhanahu Wa Ta'ala* according to the provisions that *Allah Subhanahu Wa Ta'ala* has given through his words. Mulawarman (2013) argues that the existence of Pancasila as a unifier of religion and science between the interests of objectivity and subjectivity, self-materiality, society, and spirituality that has religious values. Religious and cultural values can be the basis and bring out the personality and wisdom of the Indonesians, who are identically known for various religions and cultures. When seen from the point of view of the belief, there are values contained in each of the precepts of Pancasila. As the basis of the nation, Pancasila has a special place in the nation and state and the laws of the Indonesian government (this is the main principle of the nation's basic rules). Indonesians know that the Qur'an is the guideline for everyday life, and Pancasila is the other guide. The values of the teachings contained in Pancasila must be studied following the Qur'an's values so that there are no mistakes in choosing and practising them (Munabari, 2017; Sulasman, 2018).

History of the basic principles of accounting ethics, the formation of the Indonesian Institute of Accountants on December 23, 1957, was initiated by the first Indonesian accountant, Prof. Soemardjo, Drs. Basuki Siddharta, Drs. Hendra Darmawan, Dr. Tan Tong Djoe, and Drs. Mr. Go Tie Siem. The establishment of the Indonesian Institute of Accountants only focuses on accountants for the Indonesian nation because if they are joined with NIVA (Nederlands Institute Van Accountants), the institution does not have a vision and mission to develop and provide guidance to Indonesian accountants. In connection with the history of accountants in Indonesia, Rama argues that:

"Because at this time, the legacy from the Netherlands is still felt by the absence of a single accountant owned by the Indonesian nation. So, it still follows the pattern carried out by the Netherlands, where accountants are registered in one of the state registers" (Rama).

The existence of the accounting profession is aimed at recording financial activities and providing information in the form of reports to interested parties, so the role of accountants in a business is quite significant in determining profitable alternatives for themselves and the group. In determining options, it is not only looking at the numbers on



a paper display or computer screen but involving the feelings and interests of an accountant; therefore, fraudulent activities may continue to occur if the freedom of values underestimates the ethical aspects and societal norms of the accountant are allowed. The system of maximizing individual profits through economic activities aimed at the public interest or the capitalist system was coined by Adam Smith, the "Father of Capitalism" in the world, with a legal basis in the book "Wealth of Nations." The adherents of capitalism position themselves as defenders of the rights of entrepreneurs so that they get more power. The application of their business activities views workers as their business objects that can be replaced with other objects considered more productive and efficient. With this concept, a business entity is established, owned, and operated by a capital owner with a dominant quantity of capital so that the power holder is only concentrated in one or a handful of people (Triyuwono, 2016). Accounting science openly shows the working mechanism of capitalism, which is exploitation accounting, which also vulgarly shows the conditions of exploitation of capitalist production. An accountant is a profession that provides services, potential, and skills to accumulate wealth (Sitorus, 2019).

Indonesia is one of the founders and members of the International Federation of Accountants (IFAC), an organization tasked with setting independent standards, international standards on professional accounting ethics, business principles, accounting education curriculum, and public sector accounting. IFAC is intended to support the development of the accounting profession by harmonizing accounting standards to maintain quality performance. The code of ethics standards has become accounting standards in Indonesia. It is an obligation to implement, as a form of compliance, the impact of the application of western education methods which are very different from Indonesian culture, namely The International Financial Reporting Standards (IFRS), which was first published in June 2003 as a guideline made by the International Accounting Standards Agency (IASB). IFRS is intended to facilitate market growth by providing quality financial reports to meet the needs of investors and companies. On the other hand, the implementation of the results of adopting these policies can improve the quality of financial statements of companies in Indonesia to have competitiveness in the business environment globally (Sitorus et al., 2017; Suryani et al., 2018).

The Indonesian Institute of Accountants, as a professional forum for Indonesian Accountants, is responsible for administering the certification exam for the accounting profession, guarding competence by providing professional guidance, formulating and establishing a code of ethics, professional standards, and accounting standards, improving member discipline, and developing the Indonesian accounting profession. In 1970-

1998 the government compiled a code of ethics for accountants called "Professional Accountants Ethics." However, in its implementation, there were still many violations, such as the practice of accountants without certification, funding assistance from abroad, and the monetary crisis in the Asian region. From 1998-present, the Indonesian Institute of Accountants has issued a code of ethics for accountants contained in the SPAP (Standard Professional Accountant Public) based on the decision of the Ministry of Finance through Minister of Finance Regulation (PMK) no 17 of 2008. SPAP itself is a translation of the International Federation of Accountants.

Rationalizing the basic principles of accounting ethics, SPAP becomes vital because professionals in the accounting field have broad responsibilities, not only to clients or employers but also to the public or interested third parties. The accountant's code of ethics becomes a behavioural guide for the accounting profession to understand and determine what is good, bad, right, and wrong because they have demands to provide services according to client's expectations and needs. Regarding rationality, Dwi and Rafa also commented on the following statements:

"Like a car, the code of ethics has the brakes, so there are tools, meaning that if we violate it, it will be dangerous or subject to sanctions. For its application, each person is different, so the meaning of the code of ethics is different depending on the basic understanding related to the issue of faith, the issue of religious norms, between what is right and what is falsehood is also a code of ethics" (Dwi).

"The code of ethics is the most fundamental value, and it is simple, that is, we do not harm other people. It needs mentoring because this is not fixed" (Rafa).

These statements reflect the performance of adherents looking at all sides oriented to numbers and value bias. Sadly, this has been injected into prospective accountants in educational institutions so that it does not rule out the possibility of capitalism getting stronger if there is no self-awareness to equip themselves with values—religious values and understanding of the ethical norms of society. Michael Foucault asserts that education is the ruler's control over behaviour and consciousness, controlled by a few people. The system forces objects to obey existing authorities; power has strong legitimacy to determine concepts and theories, so there is a deviation called "truth," which only favours and benefits the ruler. Various accounting theories reap renewal and adapt to global demands. This can be enjoyed in universities, where the theoretical constructions

presented form the paradigm of educators and only lead the “educated” to obtain the maximum profit. Thus, accounting can serve as a means of control and freely serve the interests of “capitalist” entrepreneurs. In the end, the mind and heart of the accountant’s conscience in hegemony by the authorities will raise capital.

Working as an accountant does not only apply knowledge but is also accompanied by the quality of personality. Not only as a job that produces material value, but if an accountant only judges a job from the material side, this material view leads people to seek happiness by accumulating wealth as much as possible through various efforts regardless of religious norms or rules that apply in society. This work becomes an activity and a field for us, things that will be judged as worship by *Allah Subhanahu Wa Ta’ala*. If applied to the understanding of each individual’s thoughts, what will appear is our sincerity and genuine sincerity in carrying out the mandate of the profession.

The opportunity for fraud in the accounting environment is tremendous. Therefore, there is a need for control within each accountant in making decisions and policies. Instilling the basic principles of accountant ethics from an early age affects the quality of responsibility to God, the implementation of work and results, and the lives of people or society.

The difference between humans and other creatures is their reason, like Rene Descartes’ view that *cogito ergo sum*, I think that is why I exist. Al-Ghazali also explained that reason and *syariah* are the foundation, in which the position of the reason is the power of thought to understand something’s cause and effect. In its development, Islamic ethical principles were formulated by *fiqh* experts, who also paid attention to the cultural customs of the community. Islamic ethics teaches humans to always do good and avoid evil in all aspects of life (Chandler, 2017; Maiga, 2019; Pieters, 2019). The accountant’s code of ethics in Indonesia has many pros and cons. Until now, the accountant’s code of ethics can affect the quality of accountants in running this “trust business.” Regarding the role of accounting to make “trust business”, Rama argues that:

“As a result of the concept drawn up by professional people, the Code of Ethics for Accountants is expected to be an ideal moral value that guides and binds accountants, seeing that developments from time to time have been sufficient and relevant to meet the needs of the business community in Indonesia” (Rama).

In terms of the code of ethics, there are still many western values that dominate, where these values have the primary orientation to gain capital for the benefit of a group. So the reality that

occurs in the internalization of norm values is capitalistic and materialistic values. Related on this topic, Rafa also commented on western domination in the following statement:

“All the rules that our accountants have, starting from the financial accounting standards, were adopted from the west, which was adopted from the book so that the values contained are western, the values I mean are capitalistic, yes. “That capitalistic value is included in the realm of the accountant’s code of ethics, right now, so what happens is what the accountant does, there is also a conflict of interest” (Rafa).

Rafa mentions the current code of ethics, the pattern of full adoption of the code of ethics, and the ethical views of Indonesian accountants from the west who have a secular background. Therefore, it is evident that there is no source of ethics but interests that are the foundation. The reality of current conditions related to the economy involves the role of accountants. Rafa then added an opinion that:

“Now, in the international crisis, why is Europe in crisis? What makes England now in crisis? America has also not recovered from various crises. Why do we even follow things like that? Let us assume it is the minimum standard” (Rafa).

Belief in the One and Only God implies that although Indonesia is not a religious state, religion is a noble value upheld in the administration of the state. Religious people certainly have noble teachings that make their adherents always aim for goodness and truth as long as they follow the teachings of their religion (Kamla, 2019; Nahar, 2019). To go to prophetic accountants and accounting according to Islamic *syariah*, accountants need to understand the meaning of the verses of the Koran as the basis for thinking and carrying out their work activities.

There are essential verses in Surah Al-Baqarah. In the first verse of Al-Baqarah, which is referred to as the *mutasyabih* verse, Abu Bakar Ash Siddiq and Ibn Mas’ud explain that this first verse is three letters that can describe the power of Allah where human intelligence is limited to interpret it so that the actual meaning is returned to *Allah Subhanahu Wa Ta’ala*. Followed by the *Qauliyah* verse or the words of *Allah Subhanahu Wa Ta’ala*, which we find in the Qur’an in verse 2 of Al-Baqarah, *Allah Subhanahu Wa Ta’ala* emphatically states that there is no doubt in the book (Al-Qur’an) as a guide for those who are pious so that they can live happily in this world and the hereafter. It is reaffirmed in verse 147 not to be part

of those who doubt the spread of the teachings of *Allah Subhanahu Wa Ta'ala* because the truth comes only from *Allah Subhanahu Wa Ta'ala*.

The verse confirms that the Qur'an, which contains the words of *Allah Subhanahu Wa Ta'ala* does not contain doubts or defects. The Qur'an can be a guide and source of knowledge in carrying out life as a servant of *Allah Subhanahu Wa Ta'ala*. Al-Qur'an is the basis of the monotheism of a servant of *Allah Subhanahu Wa Ta'ala*. In Pancasila, the value of divinity is a written foundation that is vertical-transcendental for the people of Indonesia. The first principle of Pancasila does not mean closing the life rights of adherents of other religions in Indonesia. Instead, Islam teaches good relations between religious communities (Bourchier, 2019; Mudlofir et al., 2021). In the following affirmation of *Allah Subhanahu Wa Ta'ala*, everything in this universe originates from *Allah Subhanahu Wa Ta'ala* and will return to *Allah Subhanahu Wa Ta'ala* as the owner of the right and complete will of His ownership. (Al-Baqarah verse 156). Al-Baqarah verse 208) commands us as believers to be aware of our hearts and behaviours in carrying out Islamic teachings and not letting go of His *syariah*. Islamic teachings are divided into three parts, namely *aqidah* (faith) as the spirit in the hearts of every Muslim soul, *syariah* (Islam), which is related to practical *amaliyah*, and *ihsan* (morals), which is related to daily behaviour, both *hablumminallah*, *hablumminannas*, and *hablumminalalam*.

Each of the precepts contained in Pancasila has different meanings, functions, values, and applications, but Pancasila is a system that regulates social life towards one goal, which is the community's welfare. Pancasila is often referred to as a philosophical system because its values are used in all state systems and contain ideas about social intelligence, namely the relationship between humans and God, humans with humans, and humans with nature. As a philosophical system, Pancasila has ontological (human nature), epistemological (knowledge), and axiological (values) bases.

Informant ontological awareness is a belief as awareness that underlies behaviour. They are exploring the meaning and awareness of an understanding and practice of the accountant's code of ethics both from the academic and practitioner sides. The essence of human existence in Al-Baqarah verse 30 is a servant as a servant of God by worshipping, carrying out His commands, and leaving His prohibitions. The basis of ontology examines everything that already exists and answers the "what" question. Salampeppy et al. (2018) explain that Indonesian people, in general, know that the elements of life are the foundation of human nature, the existence of the universe, and everything in it is the creation of *Allah Subhanahu Wa Ta'ala*. This creation is an absolute gift to the One God Subhanahu Wa Ta'ala, so that

is where human belief in absolute facts is (Mularman, 2021). The second is the basis of epistemological science. As a system of knowledge, Pancasila must include elements of rationality in thinking, sensing, and feeling. Pancasila contains the answers and expectations of the community on problems and the desire to achieve public welfare. Pancasila is considered to have the truth according to epistemology as far as the meaning of these precepts practically answers the reality of people's lives because it is the glasses of the Indonesian people in seeing and living life. Moreover, the basis of axiological science, on the fundamental questions of "how to implement" the values and concepts that humans have, axiology can assess the ability and usefulness of existing knowledge.

Culture in Indonesia is based on Pancasila, which can overshadow all the unique diversity of Indonesian people. Everything that deviates from the noble ideals of the state must be the basis for increasing awareness of Pancasila as the principal value (Aneswari & Musmini, 2017; Salampeppy et al., 2018). Values in religion and Pancasila are related to the basic principles or foundations in everyday life, including *habluminnallah*, *hablumminnas*, and *hablumminalalam*, which are a unified whole as elements of the existence of science that produce culture (values), as well as values. The values in Al-Baqarah talk about moral values regarding faith, worship, and morals that must be learned and practised. Therefore, the importance of values in Al-Baqarah in professional ethics will be examined in the professional sphere. The discussion on the basic principles of accountants has attracted enough attention from students and lecturers of accounting study programs in Indonesia, and researchers traced previous research that discussed the concentration of basic accounting principles based on Al-Baqarah (spiritual) and Pancasila (culture).

In Islam, the first precept, "Belief in One God" speaks of monotheism. The concept commonly known as *hablum min Allah* is the essence of monotheism in human relations with Allah SWT. The second precept, "Just and civilized humanity" in the word of Allah in the letter An-Nisa verse 135 in the context of muamalah is explicitly mentioned in Al-Baqarah verse 282 to write correctly and fairly, the concept of *Hablum min an naas* (individual relationships) namely mutual respect for fellow human beings as a civilized creature of God. The third precept, "Indonesian Unity", can be found in Al-Baqarah verse 213. The fourth precept is "populism led by wisdom of wisdom in deliberation/representation." Kamla (2019) and Nahar (2019) explain that the importance of a life that is genuinely directed is in line with the noble values of Islamic teachings. The wise attitude in solving a problem is deliberation. The fifth precept is justice for all Indonesian people. Islam, as a religion of *rahmatan lil alamin* has

the great mission to uphold justice in all aspects of life. The precepts emphasize social justice as a reflection of the Islamic concept of justice.

Written rules that are systematically compiled based on applicable moral principles are an understanding of ethics. The existence of ethics is used as a measuring tool to determine reasonable, evil, right, and wrong actions regarding moral rights and obligations. Ethics is made and applied based on social interests consisting of moral values and adopted by community groups (Fatemi et al., 2020; Zubairu et al., 2019). Ethics is about critical thinking related to “what action should be taken”, so the answer lies in the three ethical theories described by Annisette (2017), namely the theory of deontology which in Greek means the science of obligation. Deontology answers the question “what action should be taken” by “doing your obligation as revealed in the norms and moral values that exist with measuring tools to measure good or bad right and wrong is an obligation.” The second virtue, virtue ethics, prioritizes the development of moral character in each individual. According to Aristotle, through daily habits, ethical values can grow. In virtue ethics theory, the role of public figures has a considerable impact because their figures are role models for the community and are even able to form a moral. In the theory of teleology, which in Greek means the science of purpose, the intention is to determine what will be done and first see the purpose and consequences of an action. An 18th-century German philosopher Christian Wolff was the founder of this theory; the decision taken to do something shows that wisdom is conditional.

To achieve the welfare of society, it is necessary to think, behave and act with *Amanah*, *Siddiq*, *fathonah*, and *tabligh*. These essential qualities were exemplified by the Prophet Muhammad *Sallallahu alaihi wasallam* to build civilizations worldwide. Supporting civilization is the welfare of society in all areas of life; therefore, human resources with a high level of professionalism are needed. In addition to nature, knowledge, skills, moral integrity, and culture are also needed. His piety can measure the high degree of a caliph of Allah to Allah. Matters relating to professionalism have been explained by Allah in the Al-Quran as a theological basis so that it is the basis for humans in carrying out the mandate they get. By using the lens of Islam and *Pancasila*, we can see and understand environmental realities to make changes through their respective fields of expertise. Although the existence of religious values and *Pancasila* needs to be contained in the regulations enforced in Indonesia, the creation of a climate of religiosity and nationalism helps the direction of the profession's movement in its professional work, where the ethical principles are arranged on the values of divinity, humanity, nationalism, and democracy. Humans have advantages compared to other creatures of Allah SWT *Allah Subhanahu*

*Wa Ta'ala*, namely in their insight, intellectuality, and skills. In this discussion, the specific role of accountants mandated to regulate stability in the economy on earth indeed refers to Al-Baqarah verse 282.

To maintain public trust, accountants must be fully responsible for conveying information honestly, and they are not allowed to reduce or add information based on personal or group interests that are not following the reality on the ground. Integrity is explained further, where the accountant must comply with and understand the principle of integrity, which requires the accountant to be honest and straightforward in all business and professional dealings. In contrast, integrity involves paying upfront and always telling the truth. Integrity reflects the honesty of an accountant in applying the basic principles of accounting ethics. By instilling the value of honesty, accountants will avoid all forms of fraud and inculcate the importance of honesty, which will protect the accountants themselves from all the dangers of the profession that exist due to the lack of practice integrity in the accounting profession (Riyani & Ardini, 2021; Sitorus, 2019). In relation to this statement, Jojo argues that:

“The code of ethics is not the same as Islamic values, and the capitalist concept is only oriented towards obtaining capital for the benefit of the group. For example, the mandate in the code of ethics does not exist, and this code of ethics does not accommodate Muslim accountants even though there is a sharia accounting economy” (Jojo).

Based on Jojo's statement, deliberate intent to provide information that does not match reality is strictly prohibited. However, the reality is that there are still cases of abuse of this principle, such as the SNP Finance–Deloitte fictitious credit case that occurred in 2018-2020, which cost the state up to Rp 148. billion, and the Bank Jabar Banten (BJB) Syariah case was caught in a fictitious case involving PT. Hastuka Sarana Karya (HSK) as a debtor who did not provide collateral to Bank Jabar Banten (BJB) Syariah as a creditor. In this case, it is clear that personal and group desires still dominate for personal gain. Based on Al-Baqarah verse 159 regarding the command to convey the truth, and in the 2<sup>nd</sup> and 4<sup>th</sup> *Pancasila* precepts, a servant and a human being who carries out the mandate with full responsibility and honesty is a picture of a human figure who can make himself an example because of the truth he conveys and does.

Objectivity refers to an attitude of impartiality to any party, intellectually honest, and not involved in a conflict of interest. In this principle, accountants cannot involve personal interests in professional activities. They must be objective



without impairing professional judgment due to undue influence from other parties or conflicts of interest. They should also refrain from engaging in professional activities if the situation or relationship unduly affects their professional judgment about the action, as described in the objectivity of subsection (Riyani & Ardini, 2021; Sitorus, 2019).

As in the case of companies under the auspices of SOEs, public accountants collaborate with management to manipulate financial reports so that financial statements appear to get high, clean profits and there are no problems. In addition to harming the state, this case also harms the community as they have to pay more to use state facilities. The principle of objectivity is in line with the principles of justice and welfare, where all elements of society get an equal share of justice, not excessive. The third and fifth precepts characterize the Indonesian people who do not act arbitrarily and are passionate about realizing the nation's ideals: an independent, united, sovereign, just, and prosperous society. *Ummatan Wasathan* mentioned in Al-Baqarah 143 and *Muslim Kaf-fah* in Al-Baqarah verse 208 position humans as members of society in the middle, not taking sides with the right or left to raise awareness to be fair from the point of view of the values of the Qur'an. Totality in religion means that a servant does not choose rules that only benefit him by following his lust.

The actuality of the basic principles of accounting ethics, professional competence, and prudence, in this principle, emphasize the quality of professional knowledge and expertise through intelligence when providing professional services according to professional technical standards. Caglio & Cameran (2017) and Lee et al. (2020) state that there are four characteristics in the Handbook of the International Federation of Accountants-IFAC 1998, which are mastering specific skills through education and training, having a code of ethics and professional standards, gaining recognition through proof of degree, and having an organization that accommodates and facilitates professional affairs. In terms of confidentiality, accountants must maintain the confidentiality of information obtained in professional and business relationships. Keeping confidential information within the company's internal nature or clients related to professional business to external parties without permission is prohibited, and they are not allowed to misuse confidential information for personal gain or other groups. Public trust in the quality of accounting services will be higher if the profession applies a high-quality standard of carrying out their work (Aneswari & Musmini, 2017). Related on this topic, Rafa then comments that:

"Accounting is a trusted business, and trust is easily lost. Therefore the basis for accountants is a trust basis. How

can we not harm others? No religion allows us to harm others. It is not only Islam" (Rafa).

A violation is exemplified by the case that occurred at PT Tiga Pilar Sejahtera Food Tbk, where there were several problems with fraudulent elements, hiding information, and even overstatements. In a fragment of Surah Al-Baqarah verse 283, it is clearly explained that if we are given a mandate, we, as faithful servants, cannot leave it arbitrarily, so we must guard it and carry it out. The fifth precept contains the value of justice, which illustrates that humans are not allowed to do actions detrimental to the public interest.

Accountants must follow and understand the principles so that performance results are in line with applicable laws and regulations, practice, and avoid known or unknown behaviour. This can reduce the quality of the profession. To comply with applicable laws and regulations to maintain consistency of professional reputation to avoid opportunities to discredit the profession, accountants are expected to have the professional competence to be more optimal in carrying out their mandate. Professionally, the accounting profession requires knowledge, capacity, and courage. Personality is the values possessed by individuals, which are reflected in their ethical attitudes and actions. In contrast, the ethical attitudes and actions of accountants will significantly determine the trust of public accountants as users of their services (Onumah et al., 2021; Sonnerfeldt & Loft, 2018; West & Buckby, 2020). Regarding accountant performance, Rafa and Dwi argue that:

"Accounting profession is not only a theory like what students get in class, and the output is the ability to read reality, even though accountants need that ability" (Rafa).

"Monitoring and evaluating exists in every profession, but it all goes back to the individual how to work responsibly according to the mandate" (Dwi).

These statements are supported by the fact that cases with auditors that often occur during the audit process are cases of bribery to provide audit results following the company's request and the offer of benefits for the auditor. In Al-Baqarah verse 197, Allah reminds us that work ethics must be included in it. Work is a form of worship of a servant who intends his work for the hereafter world, where it not only gains worldly material value but also gains the pleasure of Allah while spreading the benefit of fellow human beings. The first precept also describes it as the control of conscience, which assures faith that Allah is watching everything we do. The fifth precept also reminds humans of their obligation to

improve the common welfare. Relevant and predetermined technical standards require professional accountants to carry out assignments that are in line with the principles of integrity and objectivity following technical standards and professional standards issued by the Indonesian Institute of Accountants (IAI), International Federation of Accountants (IFAC), regulatory bodies, and laws and regulations. Dwi also comments on the role of the regulator in the following statement:

“To get a professional accounting degree, it takes a long time to go through several exams, and after graduation, there is also training to upgrade the insight and skills of accountants to maintain their quality standards. One of them that must be followed is the PPL Code of Ethics which is followed every year even though the content is the same as an effort to refresh the memory of accountants” (Dwi).

In Indonesia, accounting education teaches how to examine, analyze, make financial reports, and design accounting information systems, which refers to improving the quality of accounting activities and the results of financial statements. Not only the results of services in the form of reports, but a service provider of accountants must also pay attention to their work ethics. Accounting educators are now teaching practical theory and practice. In reality, what happens in education is a form of preparation for creating a workforce by following existing standards, not developing and improving practice. Amslem & Gendron (2019) and Wong et al. (2021) argue that the relationship between practice and education is harmonious, but the relationship between education practice and research is isolated. Related to this statement, Zahra argues in the following statement:

“In the academic environment, there is much training to improve the quality of code of ethics training as well. The issues currently developing are the abuse of authority, the lack of understanding of religion in individuals, and accounting standards (code of ethics). Yes, we are trying to update the curriculum to equip prospective accountants to educate about accountants’ ethics, not only technical accountants” (Zahra).

The Zahra’s statement is supported by the fact that among several cases in Indonesia, one of them is the case of report manipulation that occurred at PT Garuda Indonesia, which caused state money losses for approximately eight years. Al-Baqarah verse 267 emphasizes managing what we do in the world to earn a living in good ways

and to use these assets for good. Also, in Pancasila, the third, fourth, and fifth precepts describe the obligations and responsibilities of state managers who operate in Indonesia to achieve social welfare by making and complying with regulations that do not harm any party.

Professional responsibility is vital for life in the world, both in terms of worship and social relations. Carrying out the mandate as an accountant and maintaining professional moral quality is essential for an accountant. Accountants must be responsible for all activities of their service users, developing the accounting profession, and maintaining public trust. They must be aware that they are leaders and that they are responsible for their leadership. It all depends on the integrity of each person to manage himself. So naturally, the first world is the most critical coordinate point because if humans have crossed God, God’s nature is improved, which will be reflected in the values of the following precepts for living life in society (Ahmed et al., 2019; Gadhoun et al., 2022).

The cases of PT Garuda, PT Asabri, and PT Jiwasraya are concrete evidence of the existence of accounting engineering or window dressing by reporting financially in good condition. Islam teaches us to prioritize an attitude of responsibility, starting with a responsibility to God, fellow Muslims, and even the universe. Al-Baqarah verse 21 describes God’s plan to make a caliph on earth, namely humans, by teaching Adam various sciences, one of which is accounting, so that accountants can carry out their duties properly. The first precept also explains God as all sources, and we will be responsible for all actions so that we must not arbitrarily manage God’s wealth.

**Public Interest** The term “public” is used not only for internal elements of the company, investors, and the business world but also for the community. Accepting responsibility to the public means requiring accountants to maintain public trust and prove their commitment to professionalism in providing services that affect the welfare of the community or society in all aspects of life. In the view of Pancasila, human values that come from God’s law, nature, and human nature are to build a relationship between fellow values and the nation, not just following an understanding that prioritizes individual rights and evaluates everything in a worldly materialist manner.

Cases that result in significant losses, such as the case in BUMN, cannot be separated from conflicts of interest in carrying out their responsibilities for reporting financial conditions to the public. The quality of life of a servant who becomes a measuring tool for welfare can be found in Al-Baqarah verse 201 and the 3<sup>rd</sup> and 5<sup>th</sup> Pancasila precepts as the basis of faith and worship to experience goodness in the world and reap the rewards in the hereafter. They invite humans to dedicate their lives to the welfare of the community or society. A positive attitude and good prejudice are needed to transform individualism into to-

getherness. Cooperation, mutual trust, and good faith in every community, supported by practical mutual assistance among various elements of existing social institutions, are aspects that support effective democracy in a multicultural society.

**Living the soul on the basic principles of accountant ethics.** The basic principles of accountant ethics are an essential guide to ethics by standards when viewed in general, but they are only a minimum standard of accountant ethical quality. In this principle, there is a significant weakness because of the freedom of value at each point. The emergence of an implemented culture, such as capitalistic, materialistic, egoistic, secularistic, and atheistic, is because of the absence of a primary source. These principles are addressed to all accountants in the world, so there is no doubt that many cases involving accountants occur every year, such as partiality, data falsification, and even a monetary crisis in a country.

Working as an accountant does apply not only knowledge but also the quality of personality. It is not only a job that produces material value. When an accountant only judges a job from the material side, this view leads people to seek happiness by accumulating wealth as much as possible through various efforts, regardless of religious norms or rules that apply in society. This work becomes an activity and a field for us, things that will be judged as worship by *Allah Subhanahu Wa Ta'ala*. If applied to the understanding of each individual's thoughts, what will appear is our sincerity and genuine sincerity in carrying out the mandate of the profession.

The opportunity for fraud in the accounting environment is tremendous. Therefore there is a need for control within each accountant in making decisions and policies. Instilling the basic principles of accountant ethics from an early age affects the quality of responsibility to God, the implementation of work and results, and the lives of people or society. Irsyadillah (2019) and Yang et al. (2020) argue that we (humans) are given the freedom to do as we please, but we must remember that later we will suffer, receive sanctions, and receive vengeance from *Allah Subhanahu Wa Ta'ala*. This can be controlled if accountants equip themselves (knowledge and values) with intact accountants.

Both belief and knowledge can be implemented in harmony and intact. Understanding the existence of a servant to worship can maximize all performance. The existence of an understanding of religious and cultural values is a distinct advantage for Indonesian accountants that can distinguish them from other accountants. In addition to being provided with formal education and formal training that academics and practitioners must follow, it is necessary to take the initiative to explore themselves, such as honing the ability to read reality, analyze, and implement and strengthen values with transparent and conceptualized sources, tools, and methods.

Basic principles of accountant ethics based on Al-Baqarah, verses 225 and 286, emphasize that accountability is related to intentional actions. Allah does not ask humans to be responsible for what they do not know or cannot do, and Allah does not require humans to be accountable for what they do not do. Developing the basic principles of accountants as a form of axiology of science with the harmony of Islamic ontology and epistemology can produce the correct basic principles to be practised. The values in Al-Baqarah and Pancasila are a reminder that the existence of religious values, cultural values, and knowledge is an inseparable unit.

Islamic teachings are divided into three parts, *aqidah* (faith) as the spirit in the hearts of every Muslim soul, *sharia* (Islam) which is related to practical practice, and morality (*Ihsan*) which is related to daily behaviour. This is also contained in the value of Pancasila, which is often referred to as a philosophical system because the values contained in it are used in all state systems and contain thoughts about social intelligence, namely the relationship between humans and God, humans, and humans, and humans with nature towards one goal, which is the welfare of the community or society. HOS Tjokroaminoto classifies Pancasila into 3, namely precepts 1 and 2 which mean "*roso menyembah gusti*", the third principle means "*Gotong Royong*" and the fourth and fifth precepts mean "Design Changes for the Country" (Mulawarman, 2021).

By using the lens of Islam and Pancasila, we can see and understand environmental realities to make changes through their respective fields of expertise. Al-Baqarah verse 170 talks about the foundation as a conceptual foundation used in all forms of characteristic problems, past, present, and later in the correlation of human nature as servants of Allah SWT and social beings. In the Qur'an, there are a series of answers through exploring, studying, and researching. These activities cannot be separated from the most significant potential of humans, which is the relationship between the human mind and its media. The discipline of accounting does not only have the complete task of making reports and providing financial decisions but the main point is accountability. The accountability and accountability framework means maintaining the stability and continuity of the relationship between *habluminallah*, *habluminanas*, and *habluminalalam* in business and other ties. Therefore, another task for accountants is to find a form of accounting with a human face that fights for the principles of humanity and mutual welfare, liberating, transcendental, accounting theory and practice as a form of worship to Allah SWT which is a teleological value (Kamayanti, 2016; Triyuwono, 2016).

Table 2 shows the basic principles of accountant ethics based on Pancasila. Based on Table 2, destructiveness to modern humans will continue if the essential thing is a belief support-

**Table 2. The Meaning of Pancasila in Accounting**

Moral Principles	Meaning
1	Accountability of financial transaction activities to <i>Allah Subhanahu Wa Ta'ala</i>
2	Equality of human rights and obligations or humanizing humans
3	Openness and cooperation refer to the concept of Indonesian cooperatives
4	Equality in <i>muamalah</i> activities
5	People welfare

ed by existing knowledge that does not contain religious and cultural values. If we are to measure the truth using reason, then it is only a little because every mind has its limitations. Axiological awareness emphasizes the existence and harmony of the passage of values and knowledge to benefit the *ummah* and facilitate the survival of human life and worship itself. The practice of capitalistic western culture undermines the nation's culture, namely social welfare, where religious communities unite to realize prosperity and justice. Moreover, axiologically, the values of Pancasila contain the ideals of the Indonesian nation, which are implemented in the attitudes and behaviour of the people's daily life. Thus, Pancasila has values comprehensively, systematically, and hierarchically. The first precept describes the foundation, which includes faith and human nature. The second precept is theory and goal, a tool to achieve and implement other precepts. The third to fifth precepts comprise goals and practices as they contain concepts and determinants of action and inner wisdom.

This creation is an absolute gift to One *Allah Subhanahu Wa Ta'ala*, so that is where human belief in absolute facts is. The stronger the basic religious foundations, namely *aqidah* (faith), *syariah* (Islam), and *ihsan* (morals). The better the impact on the quality of services provided through the reflection of knowledge and practice. The value of belief or divinity is the main foundation for realizing the harmony of human relations with God, and between humans and nature.

Intellect is used to understand the Shari'a of *Allah Subhanahu Wa Ta'ala*, starting with the feelings that arise in the heart and facing the mind, and the task of controlling those feelings is based on the *syariah* values. Epistemological awareness, namely self-awareness to use one's mind to upgrade knowledge continuously, can be found in Al-Baqarah verse 164, which emphasizes the development of reason and knowledge to seek and reveal the truth that must be practised during the life process. Pancasila has its point of view on the existence of humans who have been gifted with a soul (reason, taste, and will) as well as a body, where the nature of a human being is a servant who is responsible to God and as a social being where he is a unit in society. Awareness of epistemology and the accounting profession is re-

flected in learning efforts in the annual Continuing Professional Education (PPL) activities. Related on this topic, Dwi and Zahra also support the existence of PPL activities through the following statements:

"For practitioners, there are PPL activities that accountants must participate in every year. Besides that, each accountant has an obligation to collect 40 SKPs per year. One of the materials that must be followed is regarding the code of ethics, and this activity is carried out to refresh and upgrade their insight" (Dwi).

"There are certain certification standards or have relevant experience for determining course lecturers, or the head of a study program can be determined" (Zahra).

If using western epistemological sources, these efforts have used a source, namely reason (ratio), but according to Islamic epistemology, science also contains values that have transparent sources and human values. These efforts include sources of knowledge, namely religious values (based on the contents of the holy book). The tools we use so far are the senses and reason alone, but in fact, humans have an interconnection between the senses, mind, and heart to achieve science. If religious people only use the point of view of western epistemology, the knowledge gained will focus on "worldly humanity." Therefore, we should not be surprised if cases of deviations from the code of ethics continue to occur because the value-free (containing bias and not neutral) continues to be internalized by specific accountants in Indonesia, which is rich in religious and cultural values. Regarding western ethics, Dwi also argues on the following statement:

"I have faith that people like that will survive. This goes back to the choice of how he can be successful if he only works in classes that he knows, so that is how far he is. He feels detached or distant from reality if I am not mistaken. Because the institution has



this opportunity, there is no choice. It can also be when we have to provide everything, what kind of bribe is what if I do not have a choice. Someone does not want it if they do not want it. They cannot be forced if they want to be a bad accountant like that. Why is it his choice then come back to him? How come it is natural law? Suppose it is me who benefits the most people. In that case, the benefits will come back. According to the universal law, if we say he has values that are not just money, not just profit, there must be a benefit that he is trying to create, or there is a social product that he wants to solve. Its role and direction are all there. Why is it said that these millennial students have colonial values and work to follow their superiors...the environment determines you" (Dwi).

Humans, by their nature, are required to first strengthen the foundation of belief, namely *aqidah*, *syariah*, and *ihsan*. This strengthens the purpose of human existence as servants and social beings, that their existence in the world is interconnected between humans and their God, humans and humans, and humans and nature as a means of infrastructure. By paying attention to values, accountants and accounting can answer society's problems, which are always dynamic in tandem with the development of civilization.

The dimensions of *aqidah*, *syariah*, and *ihsan* are strengthened by knowledge and practice. In addition to mandatory worship, they must also be able to have good character, have a noble character, and declare the truth of what is said as the embodiment of *kaffah Muslims* or servants of Allah who practice Islamic teachings in every aspect of their lives. Al-Qur'an and Pancasila have become a unity in society in Indonesia. In the aspect of professionalism, they have professional religious competence, strict professional ethics patronage, and responsibility as well as orders to work according to their capacities and areas of expertise because carrying out the work of Allah counts as worship. The concept of the integrity of values and knowledge can bring up prophetic characters through a process of reflection on religious, moral, and cultural values (Carungu & Molinari, 2022; Sitorus et al., 2017). Therefore, it is crucial to understand that religious and cultural values complement each other and have the same goal. Therefore, it is better if an accountant applies the basic principles of ethics by reflecting on these things, making the basic principles of ethics of Indonesian accountants more qualified personally and the results of the services provided.

## CONCLUSION

Violations of the basic principles of accountants will still occur because the root of the prob-

lem is caused by the incomplete understanding of religious and cultural awareness and values. After all, the value that has been embedded first is the value of greed. Centralized policies cause the mindset and actions to focus only on worldly gains. Developing a code of ethics as a form of axiology of science with the harmony of Islamic ontology and epistemology can produce the correct basic principles to be practised. Ontological awareness is belief as awareness that underlies behaviour. The basic principles of accountant ethics are considered good but only as an essential foundation. At the core of that basis, it must be filled with a complete understanding of religion accompanied by the harmony of knowledge that has clear foundations, tools, methods, and classifications to get the truth in human life and to realize social welfare. Strengthening the foundation of belief reinforces the purpose of human existence as servants and social beings.

The systematic mindset with religious values acts as morals and culture as praxis. Firm belief and knowledge constantly being upgraded produce ethics that can answer and are relevant to the conditions of *muamalah* in Indonesia. It is hoped that the basic principles of accountants will begin to incorporate religious and cultural values and re-understand the nature of humans as servants and social beings in carrying out their professional activities. As well as initiatives from individuals to develop and improve capabilities other than formal education to become quality accountants with good personalities, soft skills, and hard skills are needed to improve the quality of Indonesian accountants. The stronger the basic religious foundation, the better the quality of services provided through the reflection of knowledge and practice.

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