



## **Integrating Islamic Values into Accounting Education: Toward a Conceptual Model of Character Development and Ethical Accountability**

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### **Abstract**

The increasing demand for ethically responsible accounting professionals has highlighted the importance of integrating moral and spiritual values into accounting education. Although previous studies have emphasized ethics education and Islamic accounting awareness, empirical evidence explaining how the integration of Islamic values contributes to students' character development within accounting learning remains limited. This study aims to explore the role of Islamic value integration in strengthening students' Islamic character and to identify the challenges and strategies associated with its implementation in accounting education. An exploratory qualitative design was employed involving 15 participants consisting of accounting lecturers, final-year accounting students, and accounting practitioners. Data were collected through semi-structured interviews and analyzed using thematic analysis supported by NVivo software. The findings revealed four core Islamic values underpinning accounting learning and practice, namely amanah (trustworthiness), sidq (honesty), adl (justice), and ihsan (professional excellence). These values were integrated into learning through Quran-Hadith contextualization, ethical reflection, and case-based learning, contributing to the development of ethical responsibility, integrity, and ethical sensitivity among students. The study also identified several implementation challenges, including limited Islamic-based teaching materials, insufficient lecturer preparedness, and the absence of systematic curriculum guidelines. Furthermore, a conceptual model linking Islamic values, learning integration processes, and character development outcomes was developed. This study contributes to the accounting education literature by extending ethics education beyond predominantly secular frameworks and introducing a spiritually grounded perspective on character formation. The findings provide practical implications for curriculum development and support the design of more holistic accounting education that integrates technical competence, ethical accountability, and spiritual responsibility.

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## **INTRODUCTION**

The increasing complexity of the global business environment has intensified concerns regarding ethical behavior and professional accountability within the accounting profession. In recent decades, accounting scandals involving financial manipulation, fraudulent reporting, and breaches of public trust have highlighted the limitations of technical competence when it is not accompanied by strong moral values. As a result, higher education institutions are increasingly expected to develop graduates who possess not only professional expertise but also ethical awareness and social responsibility. Within this context, accounting education has evolved beyond the transmission of technical knowledge toward a broader mission of character development and ethical formation. Ethical competence is now regarded as an essential component of professional accounting practice because accountants regularly face situations that require moral judgment and

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responsible decision-making. Previous studies have emphasized that ethics education contributes significantly to the development of moral reasoning, professional integrity, and ethical sensitivity among accounting students (Nguyen & Dellaportas, 2020; Pinheiro & Costa, 2020; Poje & Zaman Groff, 2022). Consequently, the integration of ethical and value-based perspectives into accounting education has become an important educational agenda in many higher education systems.

The importance of value-based accounting education becomes even more significant in Muslim societies, where religious principles play an influential role in shaping personal and professional behavior. Islamic teachings provide a comprehensive ethical framework that emphasizes honesty, justice, accountability, responsibility, and excellence in all aspects of life, including economic and financial activities. In Islamic accounting, concepts such as *amanah* (trustworthiness), *sidq* (truthfulness), *adl* (justice), and *ihsan* (professional excellence) serve as fundamental principles guiding financial reporting and organizational accountability (Suhaimi Nahar & Yaacob, 2011; Ibrahim, 2024). Unlike conventional approaches that primarily focus on compliance with professional standards, Islamic accounting incorporates spiritual accountability before God as an integral dimension of professional conduct. This perspective broadens the understanding of accountability by linking professional actions to both social and religious responsibilities. Furthermore, Islamic accounting encourages transparency, fairness, and ethical governance practices that contribute to sustainable economic development (Al-Zaqeba & Basheti, 2024). Therefore, integrating Islamic values into accounting education represents an important strategy for preparing future accountants capable of balancing professional competence with ethical and spiritual commitments.

The growing expansion of Islamic finance and Sharia-based business institutions has further strengthened the need for accounting graduates who understand and internalize Islamic ethical principles. Islamic financial institutions increasingly require professionals who are capable of applying accounting standards while simultaneously adhering to Islamic values and moral obligations. However, empirical evidence suggests that many accounting students still demonstrate limited ethical awareness and moral competence when confronted with complex professional dilemmas (Zubairu et al., 2019). This situation indicates that accounting education often prioritizes technical proficiency while paying insufficient attention to character formation and ethical development. As a result, graduates may possess strong analytical skills but lack the moral foundations necessary to navigate ethical challenges in professional practice. The consequences of this imbalance can be observed in various cases of financial misconduct that undermine public confidence in financial institutions. Strengthening Islamic character through educational processes therefore becomes a strategic effort to address these concerns and support the development of ethically responsible accounting professionals. Accordingly, educational institutions must explore more effective approaches for integrating Islamic values into accounting learning environments.

Universities play a central role in facilitating this integration because they are responsible for preparing future professionals who can respond to both technical and ethical demands. Beyond delivering disciplinary knowledge, higher education institutions are expected to cultivate students' character, values, and social responsibility through meaningful learning experiences. Previous studies have suggested that incorporating Islamic-oriented subjects such as Islamic accounting, Sharia auditing, and Islamic corporate governance into the curriculum can enhance students' understanding of ethical dimensions within accounting practices (Hanny, 2020; Kibiya et al., 2023). Moreover, integrating Islamic values into learning activities encourages students to critically reflect on the social, environmental, and spiritual implications of accounting decisions (Febriandika & Irawan, 2025a). Such integration may contribute not only to individual character development but also to broader improvements in organizational culture and corporate governance practices (El-Halaby & Hussainey, 2015; Yang et al., 2024). Despite these potential benefits, the extent to which Islamic values are systematically integrated into accounting education remains unclear. This condition underscores the importance of investigating how Islamic value integration contributes to strengthening students' Islamic character within higher education contexts.

A growing body of literature has examined the integration of Islamic values across various educational disciplines. Studies conducted in science education, mathematics education, and general education consistently report that incorporating Islamic values can support students' moral development, character formation, and ethical awareness (Arizona et al., 2025; Djannah et al., 2025;

Ferdinan et al., 2025). These studies generally highlight the importance of fostering honesty, responsibility, discipline, and social ethics through educational processes. Similarly, research in entrepreneurship and engineering education demonstrates that value integration can positively influence students' spiritual development and professional attitudes (Hadi, 2024; Radzol & Hamzah, 2023). Other studies have explored curriculum transformation and institutional strategies for embedding Islamic values within educational systems (Salim et al., 2024; Setiowati et al., 2023). Collectively, these findings indicate that Islamic values can function as important foundations for character development across different fields of study. Nevertheless, most existing studies focus on general educational settings rather than professional disciplines that involve complex ethical decision-making, such as accounting.

Within accounting education, research on Islamic value integration remains relatively limited and fragmented. Hanny (2020) introduced the concept of a hidden curriculum in Muhammadiyah higher education institutions and demonstrated how Islamic values are implicitly internalized through academic culture and learning environments. Likewise, Kibiya et al. (2023) found that dedicated Islamic accounting courses contribute positively to students' awareness and knowledge of Islamic accounting systems. Broader accounting education literature has also emphasized the significance of ethics education in developing professional integrity, ethical reasoning, and moral judgment among accounting students (Nguyen & Dellaportas, 2020; Pinheiro & Costa, 2020; Poje & Zaman Groff, 2022). However, these studies are largely dominated by secular ethical frameworks and tend to focus on cognitive outcomes rather than character development. Furthermore, previous investigations rarely examine how specific Islamic values are integrated into accounting learning processes and how such integration influences students' Islamic character formation. Consequently, existing evidence remains insufficient for understanding the mechanisms through which Islamic values contribute to ethical and spiritual development within accounting education.

In addition to conceptual limitations, several practical challenges continue to hinder the effective integration of Islamic values into educational practices. Previous studies report that many institutions face difficulties related to limited Islamic-based teaching materials, inadequate educator competency, and the absence of comprehensive curriculum guidelines (Ferdinan et al., 2025; Murhayati et al., 2025). Other researchers have highlighted challenges associated with pedagogical approaches, resource availability, institutional support, and technological adaptation in values-based education (Arim et al., 2024; Yunita et al., 2022; Zul et al., 2026). Within accounting education specifically, uncertainty remains regarding appropriate methods, curriculum structures, and implementation strategies for integrating Islamic ethics into learning processes (Daştan & Kaya, 2019). As a result, Islamic value integration is frequently dependent on individual lecturers rather than supported through systematic institutional frameworks. These limitations reveal a significant gap in the literature concerning how Islamic values can be effectively integrated into accounting education and how such integration contributes to strengthening students' Islamic character. Therefore, further empirical investigation is necessary to generate a more comprehensive understanding of this relationship.

Based on the foregoing discussion, this study aims to explore how the integration of Islamic values in accounting learning contributes to strengthening students' Islamic character in higher education. Specifically, the study investigates the core Islamic values embedded in accounting education, examines how these values are integrated into learning processes, and identifies challenges and strategies associated with their implementation. The study contributes theoretically by extending the literature on accounting education through the development of a conceptual understanding linking Islamic values, learning processes, and character development. Furthermore, it enriches discussions on ethics education by introducing an Islamic epistemological perspective that complements existing secular frameworks. Practically, the findings provide insights for curriculum developers, educators, and higher education institutions seeking to design more holistic accounting education programs. The study also offers recommendations for promoting ethical and spiritually grounded professional competencies among future accountants. Ultimately, this research is expected to support the development of accounting education that integrates technical excellence with moral and spiritual responsibility.

## METHOD

### Research Design

This study employed a qualitative research approach using an exploratory design to investigate how the integration of Islamic values in accounting learning contributes to strengthening students' Islamic character in higher education. An exploratory qualitative approach was considered appropriate because the phenomenon under investigation involves participants' experiences, perceptions, and interpretations regarding the implementation of Islamic values within accounting education. Furthermore, limited empirical evidence is available concerning the mechanisms through which Islamic value integration influences character development in accounting learning contexts. Qualitative inquiry allows researchers to obtain a deeper understanding of complex educational and social phenomena by exploring participants' perspectives in their natural settings (Creswell & Creswell, 2017). The exploratory design was selected to identify key themes, patterns, and contextual factors that may contribute to the development of a conceptual understanding of value integration and character formation. This design also facilitates the generation of rich descriptive data that can inform future theoretical and empirical studies in Islamic accounting education.

### Research Setting and Period

The study was conducted at Universitas Bina Sarana Informatika, Indonesia, particularly within the Accounting Study Program where Islamic values are introduced and discussed in various accounting-related courses. This setting was selected because the university provides a relevant context for examining the interaction between accounting education and Islamic character development among students. Data collection was carried out over a four-month period from February to May 2025. During this period, the researchers conducted interviews, organized field documentation, transcribed interview recordings, and performed preliminary analyses. The selected timeframe allowed sufficient opportunity to obtain comprehensive information from participants representing different perspectives, including educators, students, and practitioners involved in accounting education and professional accounting practice.

### Participants and Sampling Procedure

Participants were selected using purposive sampling, a technique that enables researchers to identify individuals who possess relevant knowledge, experience, and insights regarding the phenomenon under investigation (Creswell & Creswell, 2017). The inclusion criteria required participants to have direct involvement in accounting education or professional accounting practice and to possess familiarity with the integration of Islamic values within educational or workplace settings. A total of fifteen participants were involved in this study, consisting of six accounting lecturers, five final-year accounting students, and four accounting practitioners. The lecturers had a minimum of five years of teaching experience and were actively involved in delivering accounting-related courses. The student participants were selected from final-year cohorts because they had completed most of the accounting curriculum and possessed substantial learning experiences. Practitioner participants were included to provide professional perspectives regarding the relevance and application of Islamic values within accounting practice. Participant recruitment continued until data saturation was achieved, meaning that no substantially new information emerged from subsequent interviews.

### Research Instruments

The primary research instrument in this study was the researcher, who was responsible for planning, conducting, interpreting, and validating the research process. To support data collection, a semi-structured interview protocol was developed based on an extensive review of literature related to Islamic values, accounting ethics, character education, and Islamic accounting. The interview guide consisted of four main dimensions: participants' understanding of Islamic values in accounting, experiences related to value integration in accounting learning, perceptions regarding students' character development, and challenges and strategies associated with implementing Islamic values in educational contexts. Semi-structured interviews were selected because they provide flexibility for participants to express their views while ensuring consistency across interviews (Creswell & Creswell, 2017). Additional supporting instruments included field notes, audio recording devices,

institutional documents, and curriculum-related materials used to provide contextual information and support data triangulation.

### **Instrument Validity and Trustworthiness**

To ensure the credibility and trustworthiness of the research instruments, several validation procedures were implemented. First, the interview protocol underwent expert review by two scholars specializing in Islamic education and accounting education to assess content relevance, clarity, and alignment with the research objectives. Feedback obtained from the experts was used to refine interview questions and improve the overall structure of the protocol. Second, pilot interviews were conducted with two participants who met the inclusion criteria but were not included in the final sample. The pilot process enabled the researchers to evaluate question comprehensibility, interview flow, and response adequacy. Third, trustworthiness was strengthened through member checking, whereby participants were invited to review interview summaries and verify the accuracy of interpretations. Data credibility was further enhanced through source triangulation involving lecturers, students, and practitioners. Dependability was supported through systematic documentation of analytical procedures, while confirmability was maintained through reflective memo writing and peer discussion among the research team.

### **Data Collection Procedures**

Data collection was conducted in several sequential stages. The first stage involved obtaining institutional permission, preparing research instruments, and identifying eligible participants based on the predetermined inclusion criteria. The second stage consisted of scheduling and conducting individual semi-structured interviews. Interviews were conducted face-to-face and individually to facilitate open communication and encourage participants to share detailed experiences and perspectives (Creswell & Creswell, 2017). Each interview lasted approximately 30–45 minutes and was conducted in Indonesian to ensure participants could communicate comfortably and express their views comprehensively. All interviews were audio-recorded with participants' consent and subsequently transcribed verbatim. The third stage involved organizing supporting documents, field notes, and contextual information relevant to the implementation of Islamic values in accounting learning. Finally, all collected data were compiled, verified, anonymized, and prepared for analysis.

### **Data Analysis**

The collected data were analyzed using thematic analysis, which is widely employed in qualitative research to identify, interpret, and organize patterns of meaning across textual data. Following the approach described by Denzin (2017), the analysis began with repeated reading of interview transcripts to achieve data familiarization. Subsequently, open coding was conducted to identify meaningful units of information related to participants' experiences and perceptions. Similar codes were then grouped through axial coding to establish conceptual relationships among categories. The next stage involved selective coding to develop broader themes representing the central dimensions of Islamic value integration and character development. Emerging themes were continuously compared across participant groups to identify similarities and differences in perspectives. The analysis process was supported by NVivo software to facilitate data organization, coding management, theme development, and retrieval of supporting evidence. Finally, the researchers synthesized the themes into an integrated conceptual framework illustrating the relationship between Islamic values, learning processes, and student character formation.

### **Research Ethics**

This study adhered to established ethical principles governing educational research involving human participants. Prior to data collection, all participants received information regarding the objectives, procedures, potential benefits, and voluntary nature of the study. Written informed consent was obtained from each participant before participation. Participants were informed of their right to withdraw from the study at any stage without any negative consequences. To ensure confidentiality and anonymity, participants' identities were replaced with codes such as D (lecturer), M (student), P (expert), and PR (practitioner). All interview recordings, transcripts, and supporting documents were securely stored and used solely for research purposes. The researchers also ensured that data reporting accurately represented participants' perspectives while maintaining respect, transparency, and academic integrity throughout the research process.

## RESULTS AND DISCUSSION

### Results

The thematic analysis generated five major themes that explain how Islamic values are integrated into accounting learning and how such integration contributes to the strengthening of students' Islamic character. The themes include: (1) core Islamic values underpinning accounting practice, (2) strategies for integrating Islamic values into accounting learning, (3) contributions to student character development, (4) implementation challenges, and (5) strategies for strengthening Islamic value integration. Figure 1 illustrates the overall relationship among these themes.

#### **Theme 1. Core Islamic Values Underpinning Accounting Practice**

The first theme concerns participants' understanding of the fundamental Islamic values that should guide accounting education and professional practice. Across all participant groups, four values consistently emerged as the primary ethical foundations of accounting: *amanah* (trustworthiness), *sidq* (honesty), *adl* (justice), and *ihsan* (professional excellence). Participants viewed these values not only as religious principles but also as practical ethical standards that shape professional conduct, financial accountability, and organizational responsibility.

**Table 1.** Core Islamic Values Identified by Participants

Theme	Sub-theme	Meaning in Accounting Context
Amanah	Accountability	Responsibility for financial reporting and stewardship
Sidq	Honesty	Truthfulness and transparency in reporting practices
Adl	Fairness	Equity and objectivity in decision-making
Ihsan	Professional Excellence	Commitment to quality and ethical professionalism

Among these values, *amanah* emerged as the most dominant theme. Participants emphasized that accountability in accounting extends beyond organizational stakeholders and includes spiritual accountability before God. One lecturer explained:

*"In accounting, trust is fundamental. Financial reports are not only for stakeholders, but also a form of accountability to God."* (D1)

Similarly, *sidq* was perceived as an essential value for ensuring transparency and preventing financial manipulation.

*"Honesty in accounting is not just about not manipulating numbers, but also ensuring that the information presented is not misleading."* (P2)

Participants further associated *adl* with fairness in taxation, resource allocation, and financial decision-making, whereas *ihsan* was interpreted as striving for the highest standards of professional and ethical performance. Collectively, these findings suggest that Islamic values provide a comprehensive ethical framework capable of guiding both educational practices and professional accounting behavior.

#### **Theme 2. Strategies for Integrating Islamic Values into Accounting Learning**

The second theme describes how Islamic values are incorporated into accounting learning processes. Analysis of participants' responses revealed three dominant pedagogical strategies: contextualization of Quranic and Hadith teachings, ethical reflection during classroom discussions, and case-based learning using accounting scenarios viewed through Islamic perspectives. These strategies were perceived as effective in linking technical accounting concepts with moral and spiritual dimensions.

**Table 2.** Strategies for Integrating Islamic Values in Accounting Learning

Strategy	Description
Quran-Hadith contextualization	Connecting accounting concepts with Islamic teachings
Ethical reflection	Discussing moral implications of accounting decisions
Case-based learning	Analyzing accounting cases through Islamic ethical perspectives

Participants explained that accounting topics are frequently linked with Islamic concepts of accountability, honesty, and responsibility. For example, one lecturer noted:

*"When teaching auditing, I often link auditor independence to the concept of piety, that an auditor must feel supervised by Allah."* (D3)

Another lecturer emphasized the importance of discussing financial reporting scandals through the lens of Islamic ethics:

*"I usually link accounting material to the values of honesty and trustworthiness, especially when discussing cases of financial statement manipulation."* (D4)

Students generally viewed these approaches positively because they helped them understand accounting as a profession that requires ethical responsibility rather than merely technical competence.

*"When lecturers link material to Islamic values, I better understand that accounting is not just about numbers, but also about moral responsibility."* (M1)

Despite these positive experiences, participants acknowledged that the integration process remains largely dependent on individual lecturers and has not yet been systematically embedded within the curriculum.

### **Theme 3. Contributions to Student Character Development**

The third theme highlights participants' perceptions regarding the influence of Islamic value integration on student character development. The analysis identified two major dimensions of character formation: ethical responsibility and ethical sensitivity. Participants consistently reported that students exposed to Islamic values in accounting learning demonstrated greater awareness of ethical obligations and stronger commitment to responsible behavior.

#### **Ethical Responsibility**

Participants observed improvements in students' sense of responsibility, honesty, and accountability in both academic and professional contexts. According to one Islamic accounting expert:

*"Students taught with an Islamic values approach tend to be more careful in making decisions because they consider moral and spiritual aspects."* (P1)

Lecturers also reported observable changes in students' attitudes toward academic integrity and task completion.

*"I see students becoming more responsible, especially in completing assignments. They focus not only on grades, but also on honesty in the process."* (D4)

These findings indicate that Islamic value integration contributes to the development of responsible behavior by encouraging students to consider ethical consequences alongside technical outcomes.

#### **Ethical Sensitivity**

A second dimension of character development relates to students' increased sensitivity toward ethical issues and professional misconduct. Participants reported that students became more critical of unethical practices and more aware of the broader implications of accounting decisions.

*"Students become more sensitive to unethical practices, such as financial statement manipulation. They begin to question whether these actions are in accordance with Islamic values."* (P3)

Students themselves expressed a heightened awareness of personal accountability.

*"After studying with an Islamic values approach, I became more aware that every number I record is accountable, not only to the lecturer or the company, but also to Allah."* (M2)

Overall, the findings demonstrate that integrating Islamic values into accounting learning contributes to strengthening students' moral awareness, ethical judgment, and professional responsibility.

### **Theme 4. Challenges in Implementing Islamic Value Integration**

Although participants strongly supported the integration of Islamic values into accounting education, several implementation challenges were identified. Three major challenges emerged from the data: limited availability of Islamic-based teaching materials, insufficient lecturer preparedness, and curriculum constraints.

**Table 3.** Major Challenges in Implementation

Challenge	Description
Teaching materials	Limited accounting resources integrated with Islamic values
Lecturer competency	Insufficient pedagogical and Islamic studies background
Curriculum constraints	Lack of institutional guidelines and curriculum standards

Many participants highlighted the scarcity of learning resources that explicitly connect accounting concepts with Islamic teachings.

*"Accounting materials that directly link to verses of the Quran or Hadith are still very limited, so lecturers have to find and develop them themselves."* (D5)

Participants also identified lecturer preparedness as a significant concern.

*"Not all lecturers have a sufficient background in Islamic studies, so they feel less confident in linking accounting materials to Sharia values."* (P4)

Students reported inconsistencies in implementation across courses.

*"Sometimes Islamic values are only conveyed at the beginning or end of the lecture, but are not truly integrated throughout the material."* (M3)

These findings indicate that institutional support remains insufficient to ensure consistent and sustainable implementation of Islamic value integration across accounting programs.

### **Theme 5. Strategies for Strengthening Islamic Value Integration**

The final theme concerns participants' recommendations for improving the implementation of Islamic values within accounting education. Four major strategies emerged from the analysis: curriculum reform, lecturer professional development, development of Islamic-based teaching materials, and collaboration with industry practitioners. Participants emphasized the need for institutional policies that explicitly incorporate Islamic values into curriculum documents and learning outcomes.

*"There needs to be an institutional policy that clearly incorporates Islamic values into the RPS and learning outcomes."* (P5)

Furthermore, lecturer training was considered essential for improving pedagogical competence in values integration.

*"Lecturers need to be given special training so they can integrate Islamic values contextually and not just normatively."* (D7)

Participants also stressed the importance of collaboration between universities and industry practitioners.

*"Campuses should collaborate with practitioners to design the curriculum, so that Islamic values are not only theoretical but also align with the needs of the workplace."* (PR3)

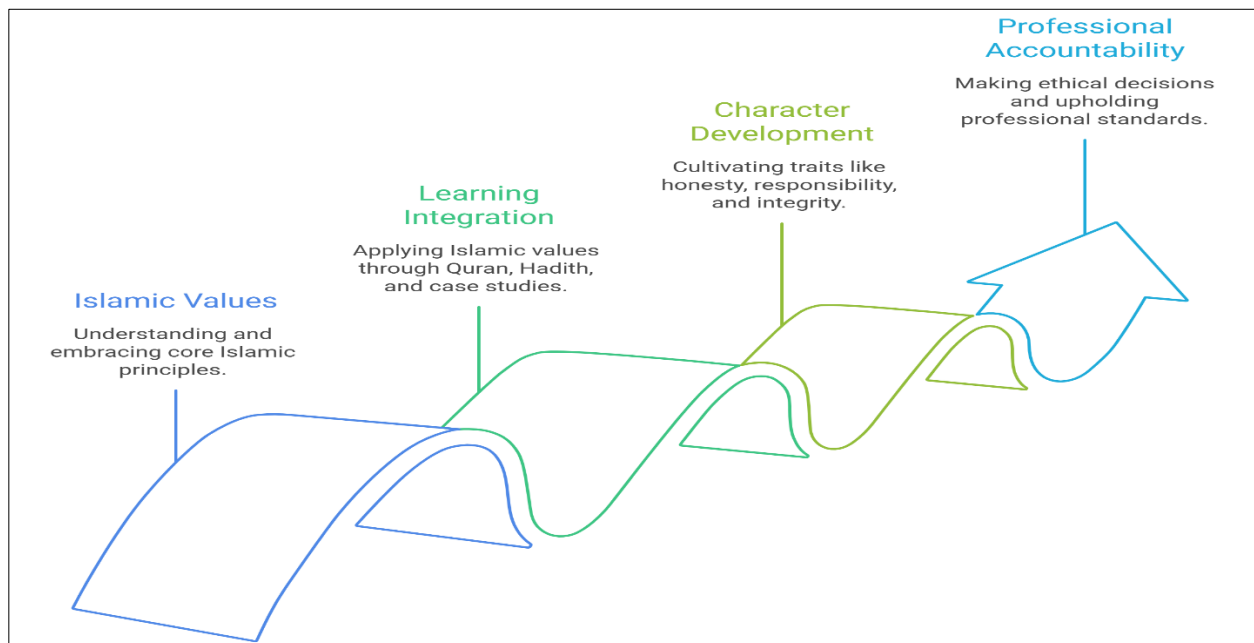
In addition, active learning approaches such as ethical case studies, reflective learning, and internships in Islamic financial institutions were recommended as effective strategies for strengthening students' understanding and internalization of Islamic values.

### **Conceptual Model of Islamic Value Integration**

Based on the thematic analysis, a conceptual model was developed to illustrate the relationship between Islamic values, learning processes, and character development in accounting education. The model emerged from the integration of the five major themes identified during the analysis, reflecting participants' perspectives regarding the role of Islamic values in shaping ethical awareness and professional behavior. The findings indicate that values such as amanah (trustworthiness), sidq (honesty), adl (justice), and ihsan (professional excellence) serve as the fundamental ethical foundations that guide both educational practices and accounting activities. These values were consistently recognized by lecturers, students, and practitioners as essential principles for fostering responsible and morally grounded professional conduct.

The model further suggests that Islamic values do not influence character development directly, but rather through their integration into learning processes. Participants highlighted various pedagogical practices through which these values are incorporated into accounting education, including the contextualization of Quranic and Hadith teachings, ethical reflection during classroom discussions, and the use of case-based learning activities. Through these learning experiences, students are encouraged to connect technical accounting concepts with broader moral, spiritual, and social responsibilities. As a result, accounting learning becomes a medium not only for developing technical competence but also for facilitating the internalization of ethical values and professional accountability.

Furthermore, the model demonstrates that the integration of Islamic values within learning processes contributes to the development of desirable character attributes among students. The findings revealed improvements in honesty, responsibility, integrity, and ethical sensitivity, which are considered important characteristics for future accounting professionals. These character outcomes subsequently support the development of professional accountability and ethical decision-making in academic and workplace settings. Therefore, the model highlights a sequential relationship in which Islamic values function as foundational inputs, learning integration serves as the transformational process, and character development represents the primary outcome that ultimately influences ethical professional behavior.



**Figure 1.** Conceptual Model of Islamic Value Integration in Accounting Education

The model demonstrates that effective integration of Islamic values within accounting learning has the potential to strengthen students' ethical awareness and professional accountability while preparing them to navigate complex moral challenges in contemporary accounting practice.

## Discussion

The findings reveal that *amanah*, *sidq*, *adl*, and *ihsan* constitute the core Islamic values underpinning accounting education and professional practice. This finding suggests that accounting is perceived not merely as a technical discipline but as a moral and spiritual responsibility that requires accountability beyond organizational stakeholders. From a theoretical perspective, these values align with the Islamic accountability framework, which conceptualizes accountability as a dual responsibility toward society and God (Suhaimi Nahar & Yaacob, 2011). The prominence of these values supports previous studies emphasizing that Islamic accounting is inherently grounded in ethical principles such as honesty, justice, and accountability (Ibrahim, 2024; Meiryani, 2024; Purwaningsih, 2024). However, the present study extends existing knowledge by demonstrating that these values are not only relevant to accounting practice but also serve as foundational elements in character formation within educational settings. Unlike conventional ethics education, which often focuses on compliance with professional standards, the Islamic framework integrates spiritual consciousness into ethical decision-making. Consequently, the findings suggest that Islamic values provide a broader ethical foundation capable of shaping both professional competence and moral character simultaneously.

Another important finding concerns the mechanisms through which Islamic values are integrated into accounting learning. The results indicate that Quran–Hadith contextualization, ethical reflection, and case-based learning represent the dominant pedagogical strategies used to connect accounting concepts with moral and spiritual dimensions. These findings can be interpreted through the lens of constructivist learning theory, which posits that learners construct meaning through

interaction between prior knowledge, learning experiences, and social contexts. The integration of Islamic values into authentic accounting cases enables students to interpret technical knowledge within a broader ethical framework, thereby facilitating deeper internalization of values. This finding is consistent with previous studies reporting that Islamic value integration enhances students' moral understanding and character development across different disciplines (Arizona et al., 2025; Djannah et al., 2025; Ferdinan et al., 2025). Nevertheless, the present study differs from earlier research by demonstrating how value integration occurs specifically within accounting education rather than in general educational contexts. The findings therefore contribute to the literature by illustrating that value-based learning can function as an effective pedagogical mechanism for linking technical competence with ethical consciousness in professional education.

The study further demonstrates that integrating Islamic values contributes positively to students' character development, particularly in fostering ethical responsibility and ethical sensitivity. These outcomes suggest that exposure to value-oriented learning encourages students to evaluate accounting decisions not solely on technical grounds but also in terms of their moral and spiritual consequences. Such findings support the broader literature emphasizing the role of ethics education in strengthening moral reasoning, professional integrity, and ethical awareness among students (Poje & Zaman Groff, 2022; Nguyen & Dellaportas, 2020; Pinheiro & Costa, 2020). However, the present findings expand this perspective by indicating that Islamic values introduce a spiritual dimension that reinforces ethical responsibility through internal motivation rather than external regulation alone. This distinction is important because ethical behavior grounded in personal conviction may be more sustainable than behavior driven solely by professional compliance requirements. Furthermore, the findings corroborate previous research showing that Islamic educational approaches can strengthen students' moral and character development (Huda & Kartanegara, 2015). Therefore, the integration of Islamic values appears to provide a more holistic framework for preparing future accountants capable of exercising ethical judgment in increasingly complex professional environments.

The emergence of ethical sensitivity as a major outcome deserves particular attention because it reflects students' increasing awareness of potential ethical dilemmas and professional misconduct. Students reported becoming more critical of practices such as financial statement manipulation and more conscious of their accountability in recording and reporting financial information. This finding supports the argument that ethics education should not only transmit ethical principles but also cultivate the ability to recognize and respond to ethical issues in real-world situations. Previous studies have similarly argued that accounting ethics education plays a crucial role in developing ethical awareness and professional integrity (Poje & Zaman Groff, 2022). Nevertheless, the current study suggests that Islamic values strengthen this process by framing ethical dilemmas within both professional and spiritual dimensions. Such an interpretation expands existing literature by highlighting how religiously grounded ethics may enhance moral vigilance and self-regulation. In this sense, ethical sensitivity becomes not merely a cognitive competence but also a manifestation of internalized moral values. This perspective contributes to the growing global discussion concerning the integration of character education and professional ethics within higher education.

Despite these positive outcomes, the findings reveal that the integration of Islamic values remains largely dependent on individual lecturers rather than institutionalized curriculum structures. This situation suggests that the effectiveness of value integration may vary considerably across courses, departments, and educational institutions. Such inconsistency reflects a broader challenge identified in previous studies concerning the implementation of Islamic values in educational settings (Kamilah & Samri Juliati, 2024). From a theoretical standpoint, this finding highlights the limitations of relying solely on informal or hidden curriculum approaches. Although hidden curricula may facilitate value transmission, they often lack consistency, sustainability, and measurable learning outcomes. The findings therefore extend the work of Hanny (2020), who emphasized the role of hidden curriculum in internalizing Islamic values within higher education. The present study indicates that while implicit approaches remain valuable, they are insufficient for ensuring systematic character development. Accordingly, value integration should be embedded within formal curriculum structures to achieve broader and more sustainable educational impact.

Another significant finding concerns the structural and pedagogical challenges that hinder the effective implementation of Islamic value integration. Participants identified limited teaching

materials, inadequate lecturer preparedness, and the absence of standardized curriculum guidelines as major obstacles. These findings are consistent with previous studies reporting that educational institutions frequently encounter difficulties in integrating Islamic values due to resource limitations, curriculum constraints, and insufficient educator competencies (Ferdinan et al., 2025; Murhayati et al., 2025). Similar challenges have also been documented in engineering, entrepreneurship, and technology-related education, where the availability of Islamized teaching resources remains limited (Radzol & Hamzah, 2023; Hadi, 2024). Furthermore, the lack of contextual learning resources and practical guidance may reduce the effectiveness of value internalization processes (Yunita et al., 2022). An alternative explanation for these challenges may be the historical separation between disciplinary knowledge and religious studies within higher education systems. As a result, many educators possess strong disciplinary expertise but limited confidence in connecting professional content with Islamic ethical perspectives. This finding highlights the need for institutional investment in curriculum development, educator training, and interdisciplinary collaboration.

The challenges identified in this study also reflect broader transformations occurring within contemporary educational environments. Previous research suggests that technological change, digital learning environments, and institutional resistance to curricular innovation may complicate efforts to integrate Islamic values into educational practice (Arim et al., 2024; Setiowati et al., 2023; Zul et al., 2026). The present findings support these concerns by demonstrating that value integration requires more than individual commitment; it demands organizational support, policy alignment, and adequate pedagogical resources. Moreover, the absence of clear standards for assessing character development and value internalization remains a significant issue (Usman, 2025). Without appropriate assessment mechanisms, educational institutions may struggle to evaluate the effectiveness of value-based learning initiatives. Therefore, future curriculum reforms should incorporate not only learning objectives and instructional strategies but also robust evaluation frameworks capable of measuring ethical and character-related outcomes. Such reforms are particularly important for professional disciplines where ethical competence is inseparable from technical expertise.

Finally, this study contributes to the literature by proposing a conceptual model that links Islamic values, learning integration processes, and character development outcomes within accounting education. Existing studies have generally examined these elements separately, focusing either on Islamic accounting awareness, ethics education, or value integration in broader educational contexts (Kibiya et al., 2023; Hanny, 2020). In contrast, the present study demonstrates how these dimensions interact within a coherent educational framework. The proposed model suggests that Islamic values function as foundational inputs, pedagogical integration serves as the transformational mechanism, and character development represents the primary outcome that ultimately influences ethical professional behavior. This perspective contributes theoretically by extending ethics education literature beyond predominantly secular frameworks and introducing a spiritually grounded understanding of character formation. Practically, the model provides a foundation for curriculum developers and educators seeking to design more holistic accounting education programs. By positioning Islamic values as an integral component of accounting learning rather than an additional element, the study offers a new perspective on how professional education can simultaneously promote technical excellence, ethical integrity, and spiritual responsibility.

## CONCLUSION

This study concludes that the integration of Islamic values into accounting learning plays an important role in strengthening students' Islamic character by fostering honesty, responsibility, justice, integrity, and professional excellence. The findings indicate that four core Islamic values, namely *amanah* (trustworthiness), *sidq* (honesty), *adl* (justice), and *ihsan* (professional excellence), serve as fundamental ethical principles that guide both accounting learning and professional practice. These values are integrated into the learning process through Quran-Hadith contextualization, ethical reflection, and case-based learning, which collectively contribute to the development of ethical responsibility and ethical sensitivity among students. The study further reveals that the implementation of Islamic value integration remains largely dependent on individual lecturers and is constrained by limited Islamic-based teaching materials, inadequate lecturer

preparedness, and the absence of systematic curriculum guidelines. Theoretically, this study contributes to the accounting education literature by proposing a conceptual model that links Islamic values, learning integration processes, and character development outcomes within a coherent educational framework. Practically, the findings highlight the importance of developing structured curricula, strengthening lecturer competencies, and providing appropriate learning resources to ensure the sustainable integration of Islamic values in accounting education. Ultimately, the study demonstrates that accounting education can serve not only as a means of developing technical competence but also as a strategic platform for cultivating ethically responsible and spiritually grounded future accounting professionals.

### AUTHOR CONTRIBUTIONS STATEMENT

**SRS** conceived and designed the study, developed the research framework, conducted data collection and analysis, and prepared the original manuscript draft. **SS** contributed to the research design, participated in data collection, and assisted in data interpretation. **I** contributed to the theoretical development, critical review of the literature, and validation of the research findings. **NIY** contributed to data analysis, manuscript revision, and the refinement of the final version of the manuscript.

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