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Behavior Based Conceptual Model of Sharia Accounting Model: Integrating, Ethics, Intention and Sharia Compliance

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General Background: Increased competition in modern business not only demands profit maximisation, but also compliance with ethical principles, where accounting plays a strategic role in ensuring moral, social, and spiritual compliance, especially within the Islamic framework. **Specific Background:** Islamic business ethics are based on Sharia values that emphasise justice, honesty, social responsibility, and truthfulness; however, practical business activities often reveal a gap between these principles and commercial practices, as seen in cases of fraud and ethical violations. **Knowledge Gap:** Previous studies have largely examined Islamic accounting from a technical and standards-based perspective, with limited attention to behavioural and ethical dimensions. **Objective:** This study aims to develop an Islamic accounting model that integrates behavioural aspects to achieve financial, social, and spiritual goals simultaneously. **Method:** Using a qualitative phenomenological approach, data were collected through in-depth interviews, observations, and literature reviews, and analysed thematically through data reduction, classification, and interpretation. **Results:** Findings indicate that the application of Shariah ethical values enables fairness, honesty, social responsibility, and truthfulness to be operationalised in accounting practice through a behaviour-based conceptual model. **Novelty:** The novelty of this study places ethical behaviour as a fundamental element of Islamic accounting. **Implications:** Theoretically, this study enriches the Islamic accounting literature with behavioural insights, while practically it provides guidance for Islamic business entities and regulators in formulating transparent and fair accounting standards in accordance with Sharia values.

Keywords: Islamic Accounting, Business Ethics, Behavioral Perspective, Sharia Values, Social Responsibility, Sustainable Business Model.

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INTRODUCTION

The rapid and significant development of the business world, coupled with technological advances and the dynamics of life in meeting human needs, has had a significant impact on various social interactions, which have also experienced rapid development. This is very influential and can produce diverse scientific perspectives in various positions, including the development of economic theory, which is considered part of the practical foundation of business economics (Da Rosa Pulga et al., 2019). This is also related to the diverse behavioural and action aspects of each individual, which are varied and considered to be constantly changing, directly or indirectly related to various business activities carried out by business actors. On the other hand, the interaction between each individual, which is considered to be very dynamic, creates a more diverse situation and gives the impression of intense business competition between them (Vock et al., 2014). Along with this, of course, this raises the aspect of change in the performance of the environment and economic system networks that are always associated with every human business practice, where it is assumed that they are better able to follow each other's movements (Gao et al., 2021).

Previous research on Islamic accounting has generally focused on normative aspects and different rules, emphasising compliance with Islamic principles, accounting standards, and governance structures. Most of this early literature viewed Islamic accounting as an extension of Islamic law in financial reporting and organisational accountability, emphasising its function in ensuring transparency, fairness, and compliance with the objectives of Islamic law (Cerimagic, 2010). Other research on Islamic business ethics views it as a moral code that can guide economic behaviour, particularly in relation to social obligations, accountability, and reliability in Islamic financial institutions (Jarzabkowski, et al., 2020). However, most of this research is conceptual or prescriptive, providing little empirical or behavioural explanation of how the internalisation of Islamic ethical norms by accountants influences their daily and professional accounting decisions. As a result, little is known about the behavioural mechanisms through which Shariah-based ethical principles influence accounting procedures, reporting behaviour, and governance outcomes. This imbalance suggests that to understand how Islamic ethical principles actively influence accounting behaviour in practice, a behaviour-oriented perspective that goes beyond formal compliance is needed.

According to (Shephard, 2015), one of these elements is considered part of the human transaction system, including business activities. The concept of transactions essentially and literally includes buying and selling, debt, leasing, and so on. Therefore, the behaviour of each individual is greatly influenced and dependent on their surroundings. In each of these conditions, especially for Sharia-based business entities, all aspects of organisational management must be considered. Fundamentally, every Sharia teaching encourages its followers to take profit seriously and do so professionally, generating profits for themselves and the employees who manage the business entity. However, the most important value for Sharia-based business entities is how the profits generated by business organisations can also be used for social purposes and be socially responsible to employees, the community, and the surrounding environment. This is in line with one of the hadiths, 'The best people are those who help others.' Of course, from this hadith, it can be explained that the measure of business actors' behaviour is not only required to be able to generate profits for business organisations as a measure of their business success performance, but also to be able to participate in social responsibility in the community.

Previous studies on Islamic business ethics and Islamic accounting have mostly focused on normative, legal, and institutional elements, with a particular emphasis on compliance with regulatory frameworks, accounting standards, and Shariah principles. Sharia accounting, which is often based on maqasid al-shariah and formal governance frameworks, is described in much of the literature as a means of ensuring accountability, transparency, and responsibility (Auda, 2008).

However, these studies are generally prescriptive and focus on how to achieve compliance with regulatory standards, even though business actors generally only observe everyday accounting practices. Empirical evidence explaining how Islamic ethical principles are internalised and translated into professional judgements, accounting decisions, and reporting behaviour is still limited. Furthermore, although there are several Shariah legal instruments and fatwas issued by the Indonesian Ulema Council (MUI) and the National Shariah Council (DSN), previous studies have not explored the psychological and behavioural impacts of unethical accounting practices. This situation indicates a significant gap between the actual practices of business actors and Shariah accounting norms.

Therefore, this study positions itself within the existing literature by addressing this gap through a behavioural-based Islamic accounting perspective, aiming to explain how Islamic ethical values can effectively shape intentions, behaviour, and professional judgements in muamalah transactions beyond formal compliance.

Since accounting procedures should represent Islamic ideals such as justice, accountability, and transparency, ethical issues form the fundamental basis of Islamic accounting. However, Islamic accounting practices often focus more on how business organisations operate, emphasising formal compliance with legal standards rather than how moral principles can influence the professional behaviour and judgements of accountants. The concept of normative ethics in Islamic accounting differs significantly from this concept, as these concepts are also considered to have a significant impact on the selection of accounting disciplines, reporting procedures, and business governance mechanisms. Closing this gap is crucial because, despite formal compliance with current standards, the substantial objectives of Shariah may be compromised if ethical behaviour is not successfully integrated into accounting practice. As it aims to offer a behaviour-based paradigm that translates Islamic ethical beliefs into concrete accounting activities and organisational practices, this study is important in practice.

The assumption that every business transaction is mubah

(permissible) in its existence as part of business ethics is the first legal step in every Sharia business transaction. This is done without evidence that this type of transaction has a substantial impact and allows for the use of creative innovation in commercial operations (Bearman & Peters, 2016). Furthermore, the perception that the actions of business actors are driven solely by the desire to maximise company profits, without considering the application of Sharia principles, is greatly influenced by the existence of transactions that are considered to be in accordance with Sharia law and principles. Therefore, the existence of Islamic law is very important and is taken into consideration in its operation to limit various perspectives on the behaviour of business actors so that the added value of business ethics can be in line with Sharia values. This is important because Islam is considered an ideal religion and contains certain principles which, if followed by business actors, will be in line with the business ethics standards intended as the organisation's goal (Schwartz & Carroll, 2003).

According to (Brady et al., 2002), based on Sharia idealism, which views Islam as a perfect religion with a set of religious principles and rules that can be considered and shared by business actors to achieve happiness in this world and the hereafter, Islamic law strictly controls business ethics.

Through various social, cultural, economic, civil, and political conventions, Islam is also believed to be able to blend in with other lifestyles. According to several academics, Sharia principles offer a framework that can be applied to every aspect of life, including the workplace. Furthermore, this does not distinguish other fields such as politics and ethics, science and morality, or brotherhood and ethics.

The current situation is believed to show a downward trend in business activity, in contrast to some commercial activities that are believed to support future expansion. Of course, this also has an impact on the way business is viewed, which is closely related to Sharia principles and behavioural characteristics in each community. Although the results are believed to contradict recognised business ethics norms, the foundations of contemporary business ethics and their application also contribute to this. Naturally, these measures pose problems for businesses that adhere to Sharia principles and damage the company's brand.

By establishing a foundation for the study of business ethics behaviour from a Sharia perspective in transactions, this essay aims to explain the evolution of Islamic accounting. Consequently, this article will contribute to the knowledge that business actors must prioritise the achievement of desired ethical goals in addition to financial gain (Ningdiyah et al., 2024). It is hoped that this paper will theoretically have implications for developing an understanding of how Islamic accounting can influence different business practices based on Shariah idealism. The purpose of this article is to help companies integrate Shariah principles into their business objectives, namely to achieve maximum profit, by enabling business actors to assess whether current operations are appropriate and in line with Shariah values. This study significantly advances Islamic accounting theory and behavioural accounting literature by shifting the focus from rule-based compliance to a behaviour-based approach. By clarifying the internal mechanisms—such as intentions and ethics—underlying accounting decisions, which are often overlooked in formal compliance models, this research enriches Islamic accounting theory.

[Table 1 about here.]

Table 1 above explains the main problem indicators that form the basis of this study, which collectively reflect behavioural, ethical, and normative challenges in achieving contemporary muamalah transactions. The first indicator explains how business behaviour and interactions are handled dynamically in muamalah practices that often occur in society. This implies that individual intentions, social contexts, and moral considerations can shape economic activities, rather than neutral social values. According to the second indicator, fraudulent behaviour is common among business actors, especially in the management of accounts receivable. This behaviour often results in financial losses and a decline in economic activity, which is considered to have broader implications for those affected by such activities.

This condition may indicate a critical gap between ideal business behaviour based on Sharia values and actual practices in society. The third indicator shows the deeper and broader impact of practices considered unethical in the psychological and behavioural dimensions of business actors, by showing repeated violations that normalise unethical behaviour and can weaken moral awareness. The fourth indicator explains the diminished role or failure to achieve business ethics based on Sharia values, where compliance tends to be formalistic rather than based on conventional value principles. Finally, the fifth indicator raises normative questions about how Sharia law responds to problematic issues, particularly those related to fatwas issued by the Indonesian Ulema Council (MUI) and the National Sharia Council (DSN), two institutions that serve as ethical and legal authorities. Overall, all of these indicators justify the need for this study to explore how Shariah principles can be operationalised behaviourally to address the degradation of ethical behaviour in conducting muamalah transactions.

Most previous studies have been normative and descriptive, focusing on ideal principles without sufficiently explaining how these values translate into actual accounting behaviour, even though Islamic accounting literature emphasises the importance of ethical, moral, and spiritual values in accounting practice. In particular, few studies incorporate intention, belief, and Shariah compliance into a conceptual framework for systematic accounting. This imbalance highlights the need to create a theoretical framework that can link Islamic principles to accounting practice and behaviour mechanisms. By proposing a behaviour-based conceptual model of Shariah accounting that views ethics as a foundation for influencing behaviour in Islamic accounting practice rather than merely as a standard, this study aims to bridge that gap.

This study has specific objectives based on theoretical gaps and real-world realities where compliance is often merely administrative without internalisation of values. The main objective of this study is to develop a conceptual model of

Islamic accounting based on behavioural patterns, combining intention, ethics, and compliance with Islamic values. Specifically, this study focuses on and seeks to explain how Islamic principles can fundamentally influence accountants' behavioural intentions, going beyond mere compliance with formal regulations.

The main objective of this study is to develop a conceptual model of Islamic accounting based on behavioural patterns, combining intention, ethics, and compliance with Islamic values. Specifically, this study focuses on and attempts to explain how Islamic principles can fundamentally influence accountants' behavioural intentions, going beyond mere compliance with formal regulations.

Theoretically, the objective of this study is to achieve agreement between Islamic ethics, the normative perspective of Islamic accounting, and the behavioural accounting approach. This study views ethics as a behaviour-shaping mechanism that influences accounting procedures, in contrast to previous studies that generally place Islamic ethics as a set of normative standards. This study creates a behavioural-based conceptual framework of Islamic accounting that explains how Islamic ideas are transformed into accounting activities and business decisions by combining the concepts of intention, belief, and Shariah compliance.

In addition to theoretical shortcomings, the existing literature also has clear empirical gaps. Most empirical studies focus on external financial reporting and institutional compliance characteristics. However, micro-behavioural variables such as individual intentions and ethical internalisation, which are important factors in Shariah compliance, have not received sufficient attention. By changing the unit of analysis from ‘financial statements’ (object) to ‘accountants’ (subject), this study fills this gap by investigating how religious beliefs influence their decision-making.

This theoretical perspective argues that Islamic accounting is the implementation of social activities influenced by the attitudes, beliefs, and actions of economic actors, rather than by reporting methods. To respond to the criticisms raised by researchers, this study provides a brief explanation of the main data sources used to explain how these methods work.

The primary sources of information in this qualitative study are in-depth interviews with key informants in Islamic business organisations such as the Muhammadiyah Siti Khodijah Hospital. Legal documents, standards, and institutional reports were analysed as relevant and supporting the primary data. No specific techniques are discussed in the introduction; this explanation aims to provide readers with an initial understanding of the sources of empirical insight.

This article is innovative in that it describes how Islamic accounting, from a behavioural perspective, can function effectively in Islamic business organisations. Unlike previous research, which has largely viewed the concept of Islamic ethics as a standard or tool for compliance, this study describes how ethical idealism and intention, implemented as operational processes, can actively influence accounting behaviour and professional judgement. By combining the concepts of Islamic ethical standards, intentions, and actions into a single conceptual framework, this study goes beyond Islamic accounting models that focus on rules and compliance. By utilising the behavioural orientation of accountants, this proposed model explains how accounting aligns with Islamic values and how it can be applied in practice. This contribution enriches Islamic accounting research by shifting from formal compliance standards to an explanatory framework that addresses the internal behavioural processes of business actors, with a focus on ethical accounting practices.

Given the above conditions, this article attempts to address the mismatch between ethical theory and accounting practice by developing a behaviour-based Islamic accounting model that applies Islamic ethics to accounting decisions, reporting practices, and governance mechanisms. The purpose of this study is to develop a behaviour-based Islamic accounting model that explains how Islamic ethics can influence accountants' intentions, actions, and judgements.

This study makes important contributions in two main areas. First, theoretically (Theoretical Contribution), this research closes the gap in studies dominated by normative approaches by offering a new framework that combines behavioural perspectives with Shariah compliance, thereby enriching the Islamic accounting literature. Second, in practical terms (Practical Contribution), the proposed model provides guidance to Islamic financial institutions and regulators on how to create compliance systems that support the ethics and intentions of individual accountants in addition to external regulations in order to achieve significant Sharia compliance.

The study concludes with a comprehensive conceptual model that describes the interaction between ethics, intentions, and compliance. A paradigm shift in Shariah accounting procedures is expected to result from this model, going beyond merely completing a regulatory checklist to incorporating ethical principles into everyday professional behaviour.

The literature review, proposition formation, and model construction will be discussed in subsequent sections of this work. This study develops a series of theoretical claims that are logically based on a synthesis of behavioural theory and Maqasid al-Shariah, rather than testing statistical assumptions. These claims are intended to guide further empirical investigation into the causal relationship between ethics, intention, and compliance.

METHODS

The significance of this study lies in the discovery of the ‘Behavioural Conceptual Model Based on Sharia Accounting: Integration of Ethics, Intentions, and Sharia Compliance.’ This shows that the study focuses on how the author developed a behavioural perspective alongside a sharia accounting model as an added benefit to business ethics in sharia organisations. In-depth observation is required so that the study can accurately reflect what actually happened. To discover and understand the significance of individual behaviour, this research was conducted using a qualitative research technique from a phenomenological perspective. It is hoped that by applying this methodological concept, various social

phenomena can be explained and described from the author's point of view (Hossain et al., 2024).

This study uses a literature-based conceptual approach to develop a behavioural-based Islamic accounting theoretical framework. The research design was carried out through several systematic stages. First, a search was conducted for relevant academic literature on Islamic ethics, Islamic accounting, and behavioural perspectives in accounting through leading scientific journals, academic books, and standards and fatwas related to Islamic business and accounting. Second, the collected literature was selected based on inclusion criteria, namely theoretical relevance, conceptual contribution, and direct relevance to the research objectives, while duplicate or irrelevant literature was excluded. Third, the selected literature was analysed thematically to identify key ideas and relationships between ideas. Fourth, a purposeful analysis was conducted based on the conclusions drawn to create and describe a conceptual model that integrates Islamic ethical values, intentions, behaviour, and compliance into accounting practice. This stage ensured a transparent conceptualisation process and ensured that the theoretical basis and proposed model were consistent.

The purpose of this study is to develop and construct a conceptual model. The research design uses integrative literature analysis and theoretical synthesis. Authoritative texts, Islamic accounting standards (AAOIFI/IAI), and articles in previous journals are the subjects of this study, not human populations or samples (Mnif Sellami & Tahari, 2017). The data collection method involved rigorous literature collection on how Islamic ethics, accounting behaviour, and Islamic compliance are applied. Qualitative content analysis is highly recommended to generate propositions in the model. In data collection, four or five key participants were involved, namely senior accountants, compliance managers, and members of the Sharia Supervisory Board of the Siti Khodijah Muhammadiyah Hospital. Based on the demographic profile of the participants presented in Table 1, nearly 60% of the participants had more than 10 years of work experience, which strengthened their understanding of how sharia accounting practices work. Their education is dominated by accounting (80%) and Islamic economics (20%), providing a combination of technical and religious skills that are considered relevant to this study.

The focus of this study is how the author develops a sharia accounting model with a behavioural perspective as an added value in corporate ethics based on sharia idealism, as described above. To collect comprehensive data for research and analysis in the development of an Islamic accounting model that can be interpreted and modified in accordance with studies deemed relevant, direct observation and literature research were used to support the findings from direct interviews with informants. In terms of literature review, this was done by comparing previous studies with data collection methods from original sources. The purpose of this analysis procedure is to determine how the study findings relate to other theories. Muhammadiyah Siti Khodijah Hospital, a company founded on sharia principles by Muhammadiyah, was the location for field data collection. Various literature sources selected and identified for this study provided the initial data. Previous research by experts on the initial stages of data collection related to the topic studied in this study (Marshall & Rossman, 2014). The final stage is data analysis, which will form the basis for a more in-depth assessment of important concepts (Bogdan & Biklen, 1997).

In this study, the data analysis model must be carried out continuously and thoroughly until it is considered sufficient. Data analysis in this article was carried out as follows (Taylor et al., 2015). First, the data was reduced using summaries, which meant discarding unnecessary data. This data was collected from a number of primary and secondary sources that were more relevant to the research topic, then summarised specifically to facilitate a clear and in-depth understanding of the meaning of the text. Second, Data Presentation: The purpose of data presentation is to organise and arrange the data in a clear and connected manner, thereby facilitating understanding and drawing conclusions. In the context of this evidence, data presentation can be done by filtering narrative texts, thereby broadening the understanding of the research subject. Once this stage is complete, it will be easier to gain critical insights into the research subject and draw appropriate conclusions. The main research subjects (participants) are professional accountants working in Islamic financial institutions, as well as members of the Sharia Supervisory Board (DPS) who act as key informants. The research object focuses on the cognitive processes and behaviour of participants when faced with financial reporting decisions that require ethical judgement and regulatory compliance. Third, Justification of Conclusions. In the next step, as when formulating the research problem, conclusions are drawn in the form of a brief description of the results and objectives of the research. However, these conclusions are only estimates and may change until strong evidence supporting them is available for further research.

The Islamic accounting community at the Siti Khodijah Muhammadiyah Hospital is referred to as the population in this qualitative setting. The sampling method used is purposive sampling. Strict requirements are used to select participants: (1) have at least five years of work experience in Islamic accounting; and (2) are personally involved in the preparation of financial statements. This approach was used to ensure that participants had the breadth of expertise and experience necessary to address the research challenges.

The behavioural components of the Islamic accounting model were operationalised at a conceptual level in this conceptual study to explain how moral principles are integrated into accounting procedures (Menne et al., 2024). An individual's internal orientation towards sharia compliance is known as intention, and can be expressed through conceptual indicators including a readiness to prioritise justice over personal interests, a dedication to the principle of honesty, and consistency between idealism and actions. Moral accountability, on the other hand, is defined as a person's awareness of their spiritual and ethical obligations, which is conceptually reflected in internal evaluation mechanisms such as openness to scrutiny, substantial compliance with Sharia

principles, and ethical reflection in decision-making (Sulaeman et al., 2025). Rather than conducting empirical measurements, this conceptual operational method aims to create an analytical framework that facilitates the understanding, linking, and further development of these behavioural factors in the development of professional standards and Sharia accounting systems in the future (Alshater et al., 2022).

Human resource managers at Muhammadiyah Siti Khodijah Hospital, which was the focus of the study, were contacted as part of the gatekeeping method during the process of recruiting information respondents from informants. The information was sent via email to potential respondents to explain the purpose of the study and ensure confidentiality after obtaining approval from the relevant institutions or agencies. The respondent requirements in this study were, for example, [1] accountants or compliance staff; [2] having a minimum of five years of experience; and [3] being willing to discuss the concept of ethical dilemmas.

People who were not directly involved in financial reporting, such as marketing staff, were excluded from this study. Due to the qualitative nature of this study, elements are not measured using a numerical scale, but rather investigated through thematic meaning formation. Specific actions taken by accountants in response to management pressure are operationalised as behaviours. Respondents' accounts of internal versus external value conflicts are used to track ethics. Sharia compliance is understood more deeply as 'substantive compliance' involving spiritual intent rather than simply following PSAK/AAOIFI guidelines.

In-depth semi-structured interviews were used to collect primary data. The main tools used were field notes to document nonverbal cues and interview guides with open-ended questions about ethical experiences and decision-making procedures. This study used member validation (returning transcript summaries to respondents for accuracy verification) and source triangulation (comparing interview results with internal report documents) to ensure data reliability. This study did not use null hypothesis testing (NHST) in accordance with the chosen qualitative phenomenological design. Instead, Thematic Analysis was used to discover, analyse, and present patterns (themes) in the data. The stages of the analysis process were carried out systematically: (1) Data Comprehension: Reading the transcripts repeatedly for in-depth understanding; (2) Coding: Generating initial codes from data relevant to ethics and compliance; (3) Theme Development: Combining codes into potential themes; and (4) Interpretation: Defining final themes to construct conceptual model propositions.

RESULTS AND DISCUSSION

Understanding business ethics in the context of Sharia law.

Understanding business in accordance with Islamic law relates to the operational components necessary to provide goods, such as purchasing raw materials and selling finished goods. Islam is a religion that is perfect for regulating human life directly and indirectly (Tahir, 2023). In addition to material and spiritual factors, humans and society are sustained by various economic, social, and political factors. Economics is one aspect of the Islamic system that has a perspective. An Islamic entrepreneur is a Muslim who uses trade to meet their basic needs. In Islamic civilisation, a Muslim trader must be actively involved in entrepreneurial endeavours. Their goals should be to make good money, help others, and work together. Values: These principles are considered characteristic of Muslims as a cohesive community in a cohesive organisation.

In previous research by (Auda, 2008), it was explained that, in addition, the contents of the surahs in the Qur'an, such as in Surah Al-Baqarah (282); An-Nisa (29); At-Taubah (24); An-Nur (37). Each of these surahs explains the application of business ethics from a Sharia perspective, with much content to be interpreted and value boundaries to be considered when running a company's business operations.

The content stated in the concept of the Qur'an consists of: First, in this case, unity is explained as unity, as illustrated by the concept of tawhid, which integrates the principles of safety in the social, political, and economic spheres of Muslim life. When viewed as a whole, this results in a homogeneous unity that far exceeds the ideas of corporate concentration and unity. Therefore, the goal of Islam is to create a single set of values by integrating religion, economy, and society (Choudhury, 2016).

This perspective states that corporate idealism and ethical concepts are connected vertically and horizontally (Alkhadra et al., 2023). Consequently, the formation of Sharia values depends on the concept of equality. Secondly, Islamic teachings promote justice in all economic interactions and provide perfection to all people. It also prohibits injustice or dishonesty. To establish the concept of justice, Allah sent the Prophet Muhammad (peace be upon him). Consequently, demanding full payment while taking less from others is a great disaster. Since security and trust are essential for corporate success, dishonesty in the workplace is a sign that operations may be disrupted. Muslims are prohibited from cheating by reducing size and weight, as the Qur'an obliges them to weigh and measure accurately at all times. Verse 35 of Surah Al-Isra' reads, 'And give full measure when you measure, and weigh with a fair balance.' 'That is better (as a portion) and better in the end.' It is clear from what is mentioned in the surah that Islam demands fairness in all commercial transactions. Third, freedom of will: The definition of freedom of principle in business operations carried out by companies is the main focus of business ethics principles. Islam is an important element that must be used without sacrificing the public welfare. Through zakat (alms), sadaqah (charity), and infaq (alms), this freedom can be managed so that all parties are responsible to society. Fourth, this concept of truth encompasses virtue and honesty in addition to truth itself. This is intended as a desire and goal to behave and think in the right way. It also includes the pursuit of profit and creativity. However, Islamic business ethics regulate the protection of every economic transaction to ensure profit and prevent loss for all parties (Musa et al., 2020).

Given the above ideas, the concept of Islamic business ethics may have a broader meaning than the law if it is considered a higher standard than the minimum standards set by the law, because in business activities, transactions and activities that are not regulated by law often occur. How can these four ideas be applied to Islamic accounting? This certainly has similarities that are considered the same as ideas that are not found in the Islamic business ethics view of age. Therefore, several concepts in Islamic business ethics have been continuously adapted into sharia accounting concepts. This relates to the ethical behaviour of sharia accountants, including fairness, ethics, honesty, social responsibility, and truthfulness (Caniago et al., 2023).

This study did not conduct statistical hypothesis testing based on the analysis of interview transcript themes. Instead, the results are summarised into three main themes that influence accounting behaviour: (1) Internal ethical integration; (2) Formation of Sharia intentions; and (3) Substantial compliance. Based on the investigation, the interview guide instrument effectively revealed that accountants' compliance is greatly influenced by spiritual awareness (Taqwa) rather than being driven solely by regulations (external). These patterns form the basis for constructing the proposed conceptual model.

From the discussion, it can be seen that there is a conceptual relationship between the relevance of pure Islamic business and applied Sharia accounting, as described in Figure 1 below:

[Figure 1 about here.]

As the basis for the development and application of Islamic accounting, the conceptual framework and business ethics are illustrated in Figure 1. This conceptual framework further establishes business ethics as a general principle that can regulate and explain accounting practices, and emphasises that accounting practices and focus on economic activities must be driven by moral, social, and spiritual values in addition to financial gain. Islamic concepts are based on ethical principles derived from Sharia, including purity of intention, unity (tawhid), freedom of choice, and responsibility. These principles reflect a holistic and transcendent ethical orientation, in which business and accounting practices are viewed as moral obligations that are responsible not only to society but also to God.

In this view, ethical behaviour in the accounting process is primarily driven by God. Traditional ideas, on the other hand, represent generally recognised moral principles in contemporary business operations, such as fairness, social responsibility, professional ethics, and honesty (Yuliarini & Inayati, 2022). These principles, which emphasise external compliance and accountability to stakeholders, are largely based on legal frameworks, professional norms, and societal expectations. This approach also demonstrates how the combination of these two ethical perspectives leads to the implementation of Islamic accounting. Islamic accounting, positioned as a scientific accounting system, balances financial performance, spiritual integrity, and social welfare by integrating the practical and institutionalised rules of conventional ethics with the transcendental values and ethical concepts of Islam. By strengthening the role of Islamic accounting science in promoting the principles of fairness, accountability, and transparency, this integration is expected to support ethical and sustainable economic growth.

The Relevance of Islamic Business to Islamic Accounting

Islamic accounting aims to address social issues related to Islamic values in everyday life, including in Islamic business operations. Essentially, this is the same as the scientific concept of conventional financial accounting (Andrianto & Istanti, 2025). The task of summarising, classifying, and presenting related transactions defines the application of this concept. Accounting reports, which are financial reports for decision-making, are prepared in this manner.

Based on research conducted by (Haniffa, 2002), it is explained that if we look at the reference, the definition can be explained as the result of accounting activities themselves in the form of financial reports, both in the scientific concept of conventional financial accounting and in the scientific concept of sharia accounting.

However, in the scientific concept of Islamic accounting, this is not only based on financial information. Further research by (Andrianto & Istanti, 2025) also explains the concept in relation to the requirements for paying zakat, while in the conventional financial accounting concept, it is only found in accounting activities themselves, from recording to presenting financial reports. This also does not consider business ethics, where business ethics contain norms in the implementation of business activities, including in the presentation of financial information in accordance with Islamic accounting standards applied by the competent authority (Weiss, 2010).

Research conducted by (Weiss, 2010)shows that the findings of this study expand and challenge the existing literature. Our findings are consistent with Haniffa and Hudaib's argument that Islamic ethics serve as the basis for reporting, but differ from technical compliance studies that suggest that regulation is the main force behind compliance. This study clearly concludes that behavioural intent is a sufficient criterion, while regulation is only a necessary precondition. This difference in findings is likely due to different methodological techniques; our phenomenological lens identified internal psychological aspects that were overlooked by the quantitative surveys of previous studies.

The idea of business ethics is a research concept that can analyse what is good and bad in business operations at every level, including those involving individuals. A study explains how businesses, industries, and societies are considered to support the concept of business ethics by conducting business operations in accordance with applicable laws and prioritising the common good, social norms, and individual interests ethically, where business actors make the right choices. Since every business transaction involves actions that are not regulated by law, the concept of business ethics itself is considered broader than the conditions defined by legal

considerations (Brady et al., 2002). In addition, business actors must always comply with the Qur'an if the concept of business ethics reflects moral idealism. Surah Al-Baqarah verses 282–283, which discuss corporate operations related to accounting procedures, confirm this. Therefore, by applying ideas such as truth, honesty, and justice in accepted business ethics guidelines, this conceptual framework can be used to explain how people can find happiness both in this world and in the hereafter.

The elements of business ethics values mentioned earlier are very similar to ethics in Islamic accounting science, which explains the elements considered essential in providing an understanding that accounting is a concept based on inseparable business ethics values (Mukhlisin et al., 2022). These moral principles transcend the character of the discipline. Because accounting is a service-based study concept and can be used to provide quantitative information, especially related to financial reports, to targeted business entities to help them make economic decisions by choosing the best of various options, it is also considered very rational and reasonable (Latifah & Abitama, 2021).

Basically, the concept of corporate ethics in its scope has a significant impact on the selection of accounting types and norms. These accounting standards review various aspects of organisational standards, organisational culture, and other regulations. Business culture relationships within an organisation are shaped by the existence of individuals and other business communities in a particular business environment. These guidelines will form the basis of business operations and develop into long-lasting traditions within the company. The literature on the establishment of accounting standards is based on the flow of norms in general accounting standards. These accounting standards are based on the development of more general accounting theory. Accounting standards are shaped by accounting theory, which also permeates corporate culture. This is because accounting studies are considered a social and cultural reality influenced by the way people interact with their environment. A person's culture and personality must be Islamic if they identify themselves as Muslim. Therefore, Sharia accounting rules must be able to integrate Islamic teachings into accounting theory (Lukka, 2010).

Research conducted by (Haniffa, 2002) shows that the development of accounting standards based on Sharia values has been adapted to the Sharia business model. This is because accounting standards based on the Sharia model can be more responsive to issues that arise in the general public, which consists mostly of Muslims. In addition, financial reports based on the presentation of Sharia values can also provide useful and beneficial information to the public, especially regarding the recognition of non-halal income and zakat payments. Therefore, along with the development of Sharia business entities in the business environment, they have developed several accounting standards that are visible and undergoing significant development. Institutions such as AAOIFI, which have contributed to the development of Sharia financial standards, have made a major contribution to the development of accounting ethics, Sharia governance, and ethical standards for Sharia financial institutions. The International Financial Services Commission (IFSB) sets standards for supervisory and regulatory institutions and is responsible for enhancing the stability and capacity of the Sharia financial services sector, which includes banking, insurance, and capital markets. It is essential for the IFSB to oversee and regulate various Sharia transactions, which are considered to have a major impact on the implementation of Sharia business ethics (Ismaeel et al., 2012).

Value-oriented accounting standards are necessary in light of this; these Sharia principles are essential and closely related to the economic progress of Islamic countries. This is also related to the emergence of the concept of Islamic economics and the stronger relationship between Muslims involved in politics and economics. This has developed into significant positive benefits for the economic growth of Islamic countries, including the Islamic business sector. In addition, the emergence of the concept of Islamic economics and the closer relationship between Muslims involved in politics and economics has also contributed to the economic growth of Islamic countries, especially in the Islamic business sector. This development can ultimately generate profits in accordance with the principles of Sharia contained in the Quran and Sunnah. As a result, this has a major influence on the way business financial reports are reported and presented in Islamic countries, which are very different from liberal Western countries in terms of politics, economy, society, and culture. Consequently, these factors can influence the methodology and objectives of financial reporting. Sharia principles must be followed

Because there are benefits and disadvantages for those who follow Sharia accounting rules, it is possible to establish accounting standards at every level, including presentation and reporting. This is because everyone interprets religious rules differently. It is estimated that this model could become a comprehensive accounting standard, although it will take a long time. The secret to creating such a model is that, instead of adopting a direct accounting theory approach, every dispute must be resolved through references—references that focus on specific Sharia values. Research by (Mohd Hanefah & Mohammed Sarea, 2013) shows that throughout this process, there is a strong desire among various stakeholders to work together to create accounting standards that prioritise Sharia values, which are the main criteria in the creation of accounting standards in accordance with Sharia principles (Greenbaum et al., 2002).

More importantly, the planned accounting standards have been effectively developed using these principles. This is due to the fact that the system will have an impact on the objectives of financial reporting, which in turn will have an impact on the content and accounting standards developed. Financial reports must, above all, demonstrate to users that the company has operated in accordance with Shariah principles by providing information that encourages economic actors to act fairly, honestly, and correctly. In addition, they must have the ability to provide additional information, such as zakat calculations.

Second, the data produced must be reliable and relevant.

Compared to previously published Islamic accounting models, the method proposed in this study represents a significant paradigm shift. Previous models were dominated by a rule-based and compliance-oriented approach, which emphasised the importance of adhering to formal procedures, fatwas, and standards as indicators of effective Islamic accounting implementation. Ethics is often placed within this framework as a normative or additional element that does not specifically explain how Islamic values influence human behaviour in routine accounting procedures. On the other hand, the behaviour-based Islamic accounting model developed in this study views moral behaviour and intentions as the primary means of connecting Islamic principles with actual accounting procedures.

The Relevance of Behaviour-Based Islamic Accounting

The growth of conventional accounting studies, which primarily focus on Sharia-based business entities, is the source of Islamic accounting studies. Without considering the principles of Sharia education, we are not surprised by the various hedonistic or competitive behaviours used in commercial companies to pursue profits. Therefore, the existence of Islamic accounting studies is similar to maintaining and protecting Sharia-based muamalah transactions carried out by business owners to obtain profits that are partly equated with happiness in this world and the hereafter (Hartadinata et al., 2023). Regardless of how financial management is carried out, it must be done in accordance with Sharia when using Sharia accounting. Behaviour in Shariah financial management itself includes actions in conducting financial transactions governed by Shariah law.

Business Transactions

Business transactions are an important part of the business process, both in terms of contracts and actual business transactions. In commercial transactions, the elements of the contract, general principles, basic requirements, rewards or compensation, and whether the contract is valid, invalid, or void are all examined. To avoid riba (interest), gharar (uncertainty), and zulam (injustice), any clause that imposes restrictions deemed unrelated to commitments beyond the control of the responsible party may also be declared void based on the principle of injustice. In addition, contracts must have reasons that support and encourage their implementation in order to be valid, and these reasons must be in line with objectives that are higher than the objectives of sharia (Usman et al., 2022).

To keep Islamic business contracts in accordance with sharia, several general principles are applied which divide these general principles into contract principles: free agreement between the parties, prohibition of uncertainty, prohibition of riba (interest), prohibition of gambling and maysir (games of chance), and the principle of the right to profit, but also responsibility for loss, compliance with maslahah and maqasid sharia (Islamic legal objectives), and validity as a general rule. This is illustrated in Figure 2 below as an additional explanation of the above.

[Figure 2 about here.]

The relationship between corporate transactions, Islamic principles, intentions, Shariah compliance, and behaviour-based Shariah accounting procedures is explained by the Conceptual Model of Behaviour-Based Accounting on Business Ethics Value Added, as shown in Figure 2. This paradigm begins with commercial transactions as muamalah activities, which are theoretically acceptable but whose ethical value is largely determined by the attitudes and behaviour of business actors. Individuals' views on economic actions are shaped by their Islamic beliefs and behaviour, which serve as spiritual and moral pillars that influence their goals for action. From an Islamic perspective, accounting procedures are considered activities that have aspects of worship and ethical obligations, not merely technical procedures, because intention is the main factor that defines the moral content of an activity.

The development of substantial sharia compliance values—that is, compliance that focuses on the internalisation of the values of justice, honesty, transparency, and social responsibility in addition to formal regulations—is therefore driven by these Islam-based objectives (Taufik Syamlan et al., 2025). Behaviour-based sharia accounting, in which the moral behaviour of accountants plays a major role in decision-making, financial reporting, and accountability, is a manifestation of this value-based sharia compliance. Ultimately, this behavioural-based approach to Islamic accounting results in value-added business ethics, such as increased sustainability, integrity, and trust in Islamic companies. Therefore, this approach highlights that business ethics is a direct result of the internalisation of beliefs, intentions, and behaviour in the Islamic accounting process, rather than merely a normative supplement.

The main research topic of why sharia accounting compliance is often only a formality is explicitly addressed by these findings. Under the theme of ‘Substantive Compliance,’ accountants often adopt a checklist perspective without ‘Intention to Worship,’ as shown by the data. This implies that financial institutions often ignore moral principles when carrying out technical processes. One of the main practical consequences of this research is that financial institutions must change their internal control mechanisms. They must shift from external supervision to guidance based on spiritual awareness (Taqwa). The theme of ‘Substantive Compliance’ explains that accountants often adopt a checklist mentality without any ‘Intention to Worship,’ as shown by the data. This fact confirms the practical problem mentioned in the introduction, namely that financial institutions often disregard moral principles in technical processes. The main practical implication of this study is that financial organisations must overhaul their internal control mechanisms, shifting from external supervision to the cultivation of spiritual awareness (Taqwa).

This study proposes a behaviour-based Shariah accounting model that has a significant impact on accounting practices, particularly in shifting the focus from procedural compliance to the development of sustainable ethical behaviour. First, incorporating ethical intentions and awareness into the accounting decision-making process makes accounting judgements moral acts influenced by Islamic values. Managers and accountants consider not only compliance with standards but also the impact of their decisions on fairness, honesty, and social responsibility (Azam et al., 2019).

This reduces the tendency to manipulate based on differences in standards. Second, this model increases transparency in financial and non-financial reporting related to reporting behaviour. Reporting is seen as a moral responsibility to Allah and stakeholders after the application of ethics as a basis for behaviour. This method can prevent opportunistic reporting, earnings management, and information concealment. Although these may be considered part of formal technical compliance, Islamic principles of justice and honesty will prevent them (Hapsari et al., 2023).

Third, the behavioural-based Islamic accounting model changes the objective of control in the internal control system to preventive control. Ethics and moral awareness serve as internal controls before irregularities occur. Therefore, fraud is prevented not only through formal procedures and audits, but also through the formation of organisational culture, individual characteristics, and ethical commitment within Sharia entities. Fourth, this model enhances the function of the Sharia Supervisory Board (SSB) in terms of Sharia governance by changing its function from merely maintaining compliance to being involved in the development of ethical behaviour. The SSC not only ensures that transactions comply with Sharia law, but also builds values, educates about ethics, and encourages the application of Sharia principles in accounting practices and organisational decision-making. With this role, Sharia governance becomes more substantial and focuses on shaping behaviour rather than simply complying with regulations. Overall, the practical implications of this model suggest that behaviour-based Shariah accounting can be a strategic tool for improving the quality of accounting practices, strengthening reporting integrity, and supporting sustainable Shariah governance. By bridging values, intentions, and actions, this model has the potential to transform Shariah accounting from a normative approach to a transformative practice with real impact.

Islamic Behaviour and Beliefs

Someone who believes in and wants to live according to Sharia values, including financial management, then determines that they intend to change their behaviour to align with Islamic fiqh provisions and Sharia accounting behaviour indicators.

Sharia values serve as the foundation for business actors to conduct business transactions in accordance with these values. This includes, first, products and services that are not prohibited (haram), alcoholic beverages, pork, and other prohibited goods or services are not included in the products or services. Not prohibited (haram) in their use or purpose: The funds are not intended to be used to start a prohibited (haram) business, invest in a prohibited (haram) business, or purchase shares in a company that produces alcoholic beverages. Second, apart from the material, nothing else is prohibited. Tadlis (deception), gharar (uncertainty), iktikar (supply manipulation), hoarding, riba (interest), maysir (gambling), and risywah (bribery) are other prohibited indications. Third, a. No Defects in the Contract: Transactions are prohibited because invalid contracts contain conditions or fundamental elements that are not fulfilled.

Sharia Compliance Values

Sharia compliance refers to the extent to which an organisation, especially a financial institution such as an Islamic bank, adheres to Sharia principles in conducting its operations (Mohd Hanefah & Mohammed Sarea, 2013). This quality covers many aspects, such as products, systems, techniques, and even business culture. The aim is to ensure that all business activities are in accordance with Islamic law and values. Some important aspects of Sharia compliance are as follows: First, the application of Sharia principles; to obtain profits and also be responsible for applicable losses. Second, supervision by the Sharia Supervisory Board; the Sharia Supervisory Board is responsible for reviewing and ensuring sharia compliance, ensuring that all company products and operations are in accordance with the fatwas issued. Third, sharia-compliant agreements; all types of agreements related to financial transactions must comply with applicable sharia rules. Fourth, halal products; products sold must be guaranteed halal and Sharia-compliant. Fifth, Sharia business entities must be able to carry out their operations with financial accountability and transparency. Therefore, the value of Sharia compliance is not only a legal aspect; it also reflects the commitment of Sharia business entities to carry out their operations in accordance with Islamic values (Azam et al., 2019).

CONCLUSION

Sharia values, which originate from the Quran and the hadiths of the Prophet, serve as standards for ethical practices in accordance with these principles. A company can use business ethics as the basis for its actions in order to comply with the law. Not only companies, but also society as a whole benefits from the application of accounting standards that are in line with business ethics. Element: Ethical accounting standards should help accountants make informed decisions to ensure that every business, as mentioned above, receives appropriate benefits and is accountable for corporate and social issues.

Developing accounting standards at every stage, including presentation and reporting, is entirely possible. This is because the use of Sharia accounting methods has advantages and disadvantages. This is due to the fact that each individual has an unlimited range of interpretations of religious standards. However, it is believed that this model can develop into comprehensive accounting standards, even though the process will take a long time. To overcome this inconsistency, references must be used—references that focus on specific

Sharia principles—rather than simple accounting theory methods. During this process, many parties have expressed a strong desire to develop accounting standards that prioritise Sharia principles. These standards are essential for the successful development of accounting standards that comply with Sharia principles.

Sharia accounting studies support the development of conventional accounting, which focuses more on Sharia-compliant business entities. It is not uncommon to find hedonistic behaviour in managing business organisations, or a race for profit without considering Sharia principles. Therefore, Sharia accounting studies have emerged to protect and safeguard transactions carried out by Sharia-compliant business actors to achieve profits, or benefits, in this world and the hereafter.

The implementation of the behaviour-based Islamic accounting model proposed in this study has the potential to bring about substantial changes in Islamic accounting practices. Accounting procedures no longer focus solely on procedural compliance, but also on the moral accountability of accounting practitioners, the quality of their assessments, and the transparency of their reporting by making ethical intentions and behaviour the main mechanisms. Practically, this model offers a framework for Shariah organisations, accountants, and Shariah Supervisory Boards to more deeply integrate ethical issues into internal control systems, decision-making procedures, and Shariah governance. Furthermore, this conceptual discovery opens the door for the development of future Shariah accounting standards that prioritise behavioural and ethical aspects in addition to technical regulations as crucial components in ensuring fair, open, and sustainable accounting procedures.

Theoretically, this study makes a unique contribution to the literature on Shariah accounting and behavioural ethics. First, this model expands the Maqasid al-Shariah framework by operationalising the preservation of wealth (*hifz al-mal*) from an abstract concept into measurable accountant behaviour. Second, this study introduces intrinsic religiosity as a key factor influencing professional decision-making and challenges conventional concepts of economic rationality, thereby enriching existing behavioural theory. This theoretical study provides academics with a new perspective on how theological principles can be used to control organisational actions.

This study achieves a number of important conceptual findings that help explain the relationship between accounting behaviour and Shariah values. First, Islamic ethical idealism, including justice, accountability, honesty, and social obligation, functions as a motivator of behaviour that influences how accountants view their professional duties and responsibilities, in addition to being a normative principle. Second, the key mediating factor that transforms these moral principles into actual accounting behaviour is intention. Shariah-based objectives influence accountants' professional judgements, particularly in terms of discretion, openness, and ethical awareness. Third, accounting methods, such as reporting behaviour, decision-making procedures, and the actual application of Shariah compliance, are directly influenced by the intentions that drive this behaviour. Overall, these results indicate that Shariah accounting practices are fundamentally shaped by the internalisation of ethical idealism and the behavioural orientation of accounting practitioners, rather than being solely determined by formal rules and laws.

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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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LIST OF TABLES

No table of figures entries found.

1. Problem Indicators in the Study 218

***Table 1** / Problem Indicators in the Study*

No	Problem Indicator
1	Behavioral problems and their dynamics in muamalah transactions that frequently occur in society.
2	Many business actors often commit fraud in muamalah transactions, especially business receivables, which causes people to experience economic decline.
3	There are impacts that influence the soul and behavior of business actors
4	Reduction or failure to achieve business ethics based on sharia values
5	How does Sharia law address this, especially the fatwa of the MUI (Indonesian Ulema Council) and the Fatwa of the DSN (National Sharia Council)

LIST OF FIGURE

1. Conceptual Diagram of the Relevance of Pure Islamic Business and Applied Sharia Accounting.....220
2. Conceptual Model of Behaviour-Based Accounting on Business Ethics Value Added.....221

Figure 1 */ Conceptual Diagram of the Relevance of Pure Islamic Business and Applied Sharia Accounting*

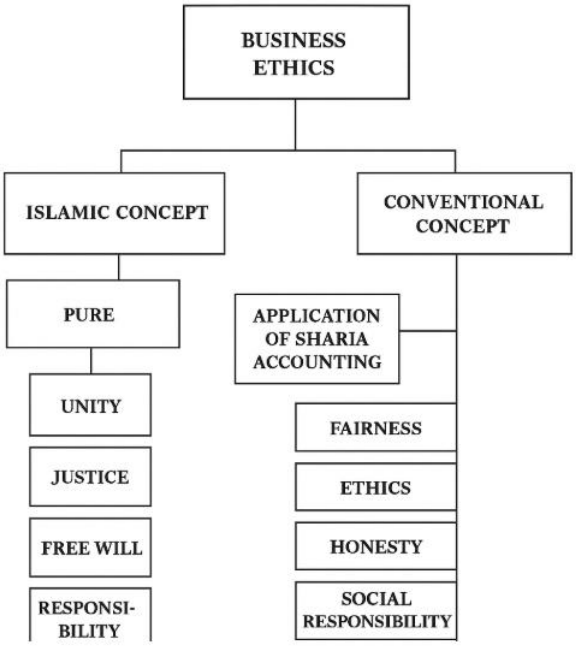


***Figure 2** / Conceptual Model of Behaviour-Based Accounting on Business Ethics Value Added*

