



Indonesian Journal of Islamic Religious Education (INJIRE)

Journal homepage: <https://injire.org/index.php/journal>

e-mail: injireadpisi@gmail.com

The Application of *Ilahiyah* Accounting in Fostering the Character of Muslim Students: A Case Study at the Accounting Department of Pontianak State Polytechnic

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DOI:

<https://doi.org/10.63243/tgw2a485>

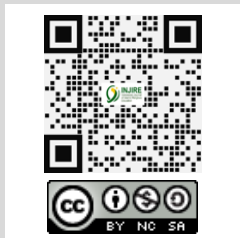
Dates:

Received 25 October 2024

Revised 03 March 2025

Accepted 10 June 2025

Available online 27 June 2025



Abstract

This study explores the application of Ilahiyah accounting in shaping the character of Muslim students majoring in Accounting at Pontianak State Polytechnic. The central issue addressed is the limited understanding among some students who perceive profit solely in material terms, thereby overlooking the immaterial dimensions emphasized in Islamic teachings. Employing a descriptive qualitative approach, this research adopts the Bayani method an analytical framework grounded in critical interpretation of relevant Qur'anic verses and Prophetic Hadiths. The findings reveal that integrating divine accounting principles based on the Qur'an and As-Sunnah effectively cultivates student character development that transcends mere financial orientation. Instead, it fosters an awareness of moral, ethical, and spiritual responsibilities. This study contributes to reinforcing an Islamic-values-based accounting paradigm, aiming to produce Muslim accountants endowed with integrity and holistic accountability.

Keywords:

Accounting Education; Ilahiyah Accounting; Islamic Values; Spiritual Ethics; Student Character.

Abstrak

Penelitian ini mengkaji penerapan akuntansi ilahiyah dalam membentuk karakter mahasiswa Muslim yang menempuh studi pada Program Studi Akuntansi di Politeknik Negeri Pontianak. Permasalahan utama yang diangkat adalah terbatasnya pemahaman sebagian mahasiswa yang memaknai laba semata-mata dalam aspek material, sehingga mengabaikan dimensi immaterial yang ditekankan dalam ajaran Islam. Dengan menggunakan pendekatan kualitatif deskriptif, penelitian ini mengadopsi metode Bayani, yakni suatu kerangka analisis yang berlandaskan pada penafsiran kritis terhadap ayat-ayat Al-Qur'an dan Hadis Nabi. Temuan penelitian menunjukkan bahwa integrasi prinsip-prinsip akuntansi ilahiyah yang bersumber dari Al-Qur'an dan As-Sunnah secara efektif mendorong pembentukan karakter mahasiswa yang melampaui orientasi finansial semata. Sebaliknya, pendekatan ini menumbuhkan kesadaran akan tanggung jawab moral, etis, dan spiritual. Penelitian ini turut berkontribusi dalam memperkuat paradigma akuntansi berbasis nilai-nilai Islam dengan tujuan melahirkan akuntan Muslim yang berintegritas dan memiliki tanggung jawab holistik.

Kata Kunci:

Akuntansi Ilahiyah, Karakter Mahasiswa, Nilai Islam, Pendidikan Akuntansi, Etika Spiritual

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Introduction

The character crisis plaguing Indonesia's young generation, especially university students, demands an alternative approach to character development that focuses not only on academic but also spiritual aspects. Accounting as a discipline that regulates transparency and accountability in resource management has great potential to be integrated with Islamic values in shaping the character of Muslim students. The urgency of this research lies in the urgent need to develop a holistic character building model, which combines accounting academic competencies with divine values, so as to produce graduates who are not only technically competent but also have high integrity (Firmansyah, 2019; Hidayat, Prayitno, & Ratmi 2020).

Indonesia Corruption Watch (ICW) recorded 791 corruption cases in Indonesia throughout 2023, with the number of suspects reaching 1,695 people. This data shows that corruption cases in the country have increased significantly compared to previous years. ICW also revealed that the total state losses due to corruption throughout 2023 amounted to IDR 56 trillion. The Attorney General's Office (AGO) noted that the total state losses due to alleged corruption in 2024 reached IDR 310.61 trillion, 7.88 million United States dollars (US). The 2024 Indonesia Anti-Corruption Behavior Index (ACBI) is 3.85 on a scale of 0 to 5, lower than in 2023 (3.92). This decline indicates a weakening of anti-corruption behavior in Indonesian society. State losses incurred from crude oil corruption reached IDR 193.7 trillion, consisting of domestic crude oil export losses of around IDR 35 trillion, crude oil import losses through brokers of around IDR 2.7 trillion. The Bank Indonesia Liquidity Assistance (BLBI) scandal is one of the biggest corruption cases in Indonesia with estimated state losses reaching hundreds of trillions of rupiah. (Badan Pusat Statistik Indonesia, 2024).

On a global scale, there is a growing interest in education that integrates religious and ethical values, reflecting a broader recognition of the role of spirituality and morality in personal and professional development. According to a 2022 survey by the Pew Research Centre, approximately 84% of the world's population identifies with a religious affiliation, with Islam recognized as the fastest-growing major religion. This demographic trend highlights a significant opportunity, particularly within Muslim-majority contexts to embed Islamic values into various educational domains, including accounting education.

Integrating Islamic ethical principles into accounting curricula not only responds to the spiritual needs of Muslim students but also addresses the global call for ethical reform in the financial and corporate sectors. In this context, Islamic accounting rooted in the teachings of the Qur'an and Sunnah offers a framework that balances material accountability with moral and spiritual responsibility. Thus, reorienting accounting education through an Islamic lens has the potential to cultivate professionals who uphold integrity, trustworthiness, and holistic accountability in both their personal conduct and professional practice.

Within this context, Islamic accounting anchored in the foundational teachings of the Qur'an and Sunnah emerges as a compelling alternative framework. It redefines core accounting concepts such as profit, loss, and accountability through a spiritual lens that emphasizes justice (*'adl*), trustworthiness (*amanah*), and responsibility before God (*muhasabah*). Rather than viewing financial outcomes in isolation, Islamic accounting promotes a balanced approach that considers both material results and the ethical processes by which they are achieved.

Reorienting accounting education through this Islamic worldview enables students to develop a more integrated professional identity one that harmonizes cognitive competence with spiritual consciousness. Such an approach does not reject technical excellence; rather, it embeds technical skills within a higher moral purpose. As a result, students are encouraged to see their future roles not merely as accountants for institutions, but as ethical stewards of public trust who contribute to societal well-being.

Previous studies have explored Islamic accounting within various scopes (Haniffa & Hudaib, 2010) examined its application in Islamic financial institutions with a technical focus emphasizing technical aspects such as compliance with Shariah standards and the development of alternative reporting frameworks. Kamla (2012) investigated Islamic accounting education in the Middle East highlighting the tension between Western accounting models and local Islamic values. However, their study did not delve deeply into the role of Islamic accounting in shaping students' moral and spiritual character, a gap also noted by more recent researchers such as (Qatawneh & Al-Naimat 2022).

In the Indonesian context, notable contributions have been made by scholars like Mulawarman (2009) and Triyuwono (2012), who advocate for postmodern and holistic paradigms in accounting. Their work introduces critical Islamic perspectives that challenge the dominance of profit-oriented, secular accounting frameworks. These paradigms emphasize the interconnectedness of economic activity, ethics, and spirituality. Despite these valuable contributions, the specific concept of “Ilahiyah accounting” which integrates divine values derived from the Qur'an and Sunnah into accounting practice has not been sufficiently explored, particularly in relation to its potential for fostering character development among students. This gap underscores the need for further investigation into how Islamic accounting can move beyond institutional or technical domains to influence personal transformation and ethical formation within educational settings. Understanding and implementing *Ilahiyah* accounting in this context may offer a transformative approach that prepares students not only as competent professionals, but also as morally grounded individuals committed to accountability before both society and God.

This study offers three key contributions. *First*, it introduces the concept of *Ilahiyah* accounting a fusion of conventional accounting with the values of tawhid, morality, and accountability to Allah SWT. *Second*, it focuses on the vocational education level, particularly among students at Politeknik Negeri Pontianak, offering insights distinct from studies centered on theoretical discourse or financial institutions. *Third*, it contextualizes Islamic accounting values within Indonesia's multi-religious society while aligning with the Pancasila principle of “Belief in One God.”

While acknowledging Indonesia's religious pluralism, this study focuses on Islamic tenets as a spiritual framework for Muslim students. Every Muslim is obligated to study and practice Islamic teachings derived from the Qur'an, Hadith, Ijma', and Qiyas. By internalizing these sources, students are encouraged to act consciously rather than follow tradition (taqlid) blindly, thereby fostering integrity rooted in divine accountability.

Methods

This study employs a descriptive qualitative approach supported by the Bayani method of reasoning, which emphasizes the analysis of *nash* (religious texts) as the primary basis for interpretation. The Bayani method is applied to examine selected verses from the Qur'an and Hadith in an effort to understand the concept of divine accounting in shaping the character of Muslim students. This approach enables the researcher to deeply describe the phenomenon by highlighting meanings embedded both in empirical data and sacred religious texts (Syarif, 2022). The research was conducted in the Accounting Department of Pontianak State Polytechnic, chosen based on two core considerations: *first*, accounting as a scientific discipline can be explored through multiple paradigms including spiritual and divine ones; *second*, the pressing need for Muslim students to develop a broader understanding of profit that encompasses not only material gains but also immaterial dimensions in line with Islamic teachings.

To support the research objectives, data collection involved three key techniques. *First*, a questionnaire was administered to assess students' understanding of the Islamic concept of profit

and the extent to which they apply divine accounting principles in daily life. *Second*, a documentation study was conducted, analyzing student worship activities as supporting data that reflect the application of spiritual values in practice. *Third*, a literature review was performed to obtain secondary data from scholarly references, including books and journal articles related to divine accounting, character education, and Islamic economic principles (Sayidah, 2018).

The collected data were analyzed through four systematic steps. The process began with data reduction, in which researchers selected, classified, and condensed information relevant to the research focus. This was followed by data presentation using descriptive narratives and, where needed, tabular or visual formats to facilitate interpretation. The third step involved data interpretation, linking empirical findings with naqli arguments (from the Qur'an and Hadith) to connect real-life practices with Islamic ethical concepts. Finally, conclusions were drawn by synthesizing the analyzed data with relevant theories and previous studies, resulting in key insights into how divine accounting contributes to the formation of Muslim student character within the academic setting.

Results

The concept of *Ilahiyah* accounting

The results of this study, derived from questionnaires distributed via Google Forms, indicate that Muslim students who consistently perform prayers, pay zakat, and observe fasting are those who had previously learned these practices within their family, academic, and community environments. This finding supports the interconnected framework of Moral Knowing, Moral Feeling, and Moral Acting. According to Faqihuddin (2021), moral development begins with knowledge (moral knowing), which cultivates emotional awareness of its value (moral feeling), subsequently motivating individuals to act upon that awareness (moral acting). Consistent engagement in these moral actions contributes to the realization of character. Hence, the character formation of an individual is rooted in correct moral knowledge; when misaligned, it can lead to undesirable outcomes.

A key finding of this study highlights the conceptual distinction between conventional and divine accounting. Divine accounting bases profit and loss assessments on *nash* (Qur'anic and Prophetic texts), emphasizes spiritual dimensions, and asks how profit is acquired. In contrast, conventional accounting relies on expert consensus, prioritizes material outcomes, and focuses on the magnitude of profit. These distinctions underscore the multi-paradigmatic nature of accounting and its interpretive flexibility, depending on the epistemological lens applied. It was observed that some students continue to view success solely through material gain such as high grades without sufficient attention to ethical processes. Divine accounting offers a corrective by urging students to balance material and spiritual considerations in their personal and academic conduct.

Students who were exposed to *Ilahiyah* Accounting concepts demonstrated an increased awareness of their accountability not only to institutional regulations but also to God (*Allah SWT*). This spiritual dimension of accountability encouraged students to internalize values such as honesty (*sidq*), trustworthiness (*amānah*), and justice (*'adl*) in academic and daily life. Participants reported a shift in mindset from simply meeting academic requirements to striving for personal integrity guided by Islamic ethics.

The implementation of *Ilahiyah* accounting in the Accounting Department of Pontianak State Polytechnic

The implementation of divine accounting in the Accounting Department of Pontianak State Polytechnic reflects alignment with the broader trajectory of sharia accounting in Indonesia. As noted by Harahap et al. (2022), both the practical and theoretical frameworks of Islamic accounting must be firmly rooted in Sharia law, with core principles sourced from the Qur'an, particularly Surah Al-Baqarah. This research extends that framework beyond technical applications to include the development of student character and ethics.

Furthermore, the integration of Islamic values into accounting education is shown to significantly enhance character formation. This aligns with curricula promoted by Islamic universities, which seek to produce accounting professionals who are not only competent but also possess spiritual integrity and a vision for an equitable and sustainable economy (Ritonga, 2022). Divine accounting is revealed to function as an effective character-building medium through its engagement of cognitive (knowledge), affective (attitude), and psychomotor (practice) domains. These dimensions resonate with established theories of moral development, where ethical character is cultivated through a balance of understanding, feeling, and behavior (Dian et al., 2022).

The implementation of *Ilahiyah* Accounting principles led to more thoughtful ethical decision-making among students. Rather than relying solely on technical knowledge or majority opinion, students were encouraged to refer to Islamic ethical frameworks (e.g., *maqāṣid al-sharī'ah* and *fiqh al-mu'āmalāt*) when faced with moral dilemmas. This was evident in classroom discussions and project work, where students actively referenced Qur'anic values and Hadith-based reasoning in analyzing accounting cases. In the specific context of accounting students, this framework enhances moral sensitivity in ethical decision-making. Students who internalize divine accounting principles are better equipped to navigate complex moral dilemmas within the profession.

This shift in ethical orientation was particularly observable in classroom settings and group projects, where students began to reference Qur'anic injunctions and Hadith-based arguments when analyzing complex accounting scenarios. Rather than asking only whether an action was legally permissible or procedurally correct, students increasingly raised questions about whether it was just, beneficial to society, and aligned with divine values such as fairness (*'adl*), trustworthiness (*amānah*), and social responsibility (*maslahah*) (Halim et al., 2021).

. This reflects a deeper internalization of values that extend the role of accounting from a technical task to a moral vocation.

In the specific context of accounting education, where students are being prepared to enter a profession often fraught with ethical dilemmas such as financial manipulation, conflict of interest, or corporate dishonesty. The *Ilahiyah* Accounting framework offers a robust moral compass. Students who have internalized its principles demonstrate a heightened capacity to evaluate situations not only based on what is profitable or permissible, but on what is ethically sound and spiritually accountable.

Fostering the Character of Muslim Students through *Ilahiyah* Accounting

Data collected from lecturer observations and student feedback indicate that students exposed to *Ilahiyah* Accounting exhibit enhanced character traits such as empathy, discipline, humility, and a heightened sense of social responsibility. These traits are not only reflected in their academic performance but also in their attitudes and behaviors within their broader social environments.

Lecturers who incorporated reflective pedagogical practices including Qur'anic contemplation (*tadabbur*) and ethical journaling reported that students increasingly connected accounting concepts with tangible moral and social issues. These issues ranged from addressing

poverty and social injustice to environmental stewardship, illustrating a broader awareness of the ethical implications inherent in accounting practices. One lecturer summarized this transformation succinctly:

“Accounting is not just about numbers it’s about serving the ummah and making decisions that benefit others, not just ourselves”.

This perspective shift underscores how *Ilahiyah* Accounting education encourages students to internalize the responsibility of balancing professional competence with spiritual and ethical integrity, preparing them to become accounting professionals who contribute positively to society and uphold Islamic values in their decision-making processes. This significant shift in perspective highlights the transformative power of *Ilahiyah* Accounting education in shaping not only the intellectual capabilities but also the moral compass of students. By embedding Islamic principles deeply within the accounting curriculum, students are encouraged to move beyond conventional technical proficiency and to embrace a holistic responsibility that integrates professional competence with spiritual and ethical integrity. This integration fosters a mindset where financial decisions are evaluated not merely by their economic outcomes but also by their alignment with values such as justice, honesty, and social welfare (Sanusi, Al-Rawafi, & Ningsih, 2023).

Ultimately, this educational approach cultivates professionals who are committed to upholding Islamic ethical standards while contributing meaningfully to the advancement of an equitable, transparent, and socially responsible economic system. The internalization of such values equips students to become conscientious leaders who can inspire integrity and accountability in the accounting profession and beyond.

Discussion

For Muslims, the Qur’an and Hadith are the primary sources in determining what constitutes right (profit) and wrong (loss). In this context, Divine Accounting situates the Qur’an and Sunnah as the foundation for assessing ethical success. This is in line with the prophetic tradition narrated by Ibn Abbas RA, where the Prophet Muhammad SAW stated:

عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "يَا أَيُّهَا النَّاسُ، إِنِّي قَدْ تَرَكْتُ فِيكُمْ مَا إِنْ اِعْتَصَمْتُمْ بِهِ، فَلَنْ تَضِلُّوا أَبَدًا: كِتَابَ اللَّهِ وَسُنَّةَ نَبِيِّهِ". رواه الحاكم.

From Ibn Abbas RA, that the Messenger of Allah SAW said: "O people, indeed I leave among you two things; as long as you hold fast to them, you will never go astray: the Book of Allah and the Sunnah of His Prophet" (HR. Al Hakim).

In the Qur’an, the concept of “profit” (falah) is not limited to material gain. Rather, it encompasses holistic success—both in this world and the hereafter. Terms such as “victory” and “success” frequently appear in relation to attaining Allah’s pleasure, practicing righteousness, and achieving spiritual fulfillment (Muslimin et al., 2024; Sholihah, 2016). Numerous verses—such as QS. Al-Mu’minun:1, QS. Asy-Syams:9, and QS. At-Tawbah:72—emphasize that true prosperity is realized through submission to divine guidance. For example, in QS. At-Tawbah (9:72), Allah promises Paradise and His pleasure to the believers, declaring it the greatest success. Other verses, such as QS. Al-Fajr (27–30) and QS. As-Saff (10–11) further highlights that the ultimate gain results from piety, sacrifice, and unwavering belief (see table 1).

Table 1. Concept of Profit with terms in the Qur'an

No	Konsep	Surat	Explanation
1	Good Fortune in Keeping Allah's Commandments	Allah has promised to the believers, men and women, a paradise in which rivers flow, eternal therein, and good dwellings in Paradise 'Adn. And the pleasure of Allah is greater. That is a great victory. At-Tawbah (9:72)	This verse shows that the real good fortune is the happiness gained in the Hereafter, which is Paradise, and the pleasure of Allah.
2	Being Lucky by Maintaining Piety and Faith	<i>And give glad tidings to those who believe and do righteous deeds, that for them is Paradise with rivers flowing beneath. Whenever they are given fruits therein, they say: 'This is what was given to us before.' They are given similar fruits. Therein they will find a pure spouse, and they will remain therein forever." Al-Baqarah: 25</i>	Those who believe in Him and follow His guidance with piety are the lucky ones. That good fortune is the result of believing and doing righteous deeds, which leads to eternal happiness.
3	Fortunate to be saved from the punishment of Hell	"O tranquil soul! Return to your Lord with a heart that is satisfied and pleasing to Him. Then enter the congregation of My servants, and enter My Paradise." Al-Fajr: 27-30	This verse describes good fortune as perfect safety and happiness in the hereafter.
4	Worldly and Hereafter Fortune	"O you who believe, shall I show you a trade that will save you from a painful punishment? (That is) that you believe in Allah and His messenger and strive in the cause of Allah with your wealth and your souls. That is better for you, if you know." As-Saff: 10-11	Allah also offers temporary worldly gains, which can be achieved through righteous deeds. However, the real gain is the result of striving in faith and righteous deeds.

Conversely, the concept of loss (Arabic: khasarah) is also central in Qur'anic discourse. Surah Al-'Asr (103:1–3) defines human beings as being inherently in loss, except those who combine faith, righteous deeds, truthfulness, and patience (Almizan, 2016; Sawaty, 2018). These four qualities form the moral foundation of character and guide the believer away from spiritual and ethical ruin. Other verses (e.g., QS. Al-Hajj:11; QS. Al-A'raf:9) emphasize the consequences of unbelief, unethical behavior, and the rejection of divine signs. Scholars such as Imam Ash-Shafi'i regarded Surah Al-'Asr as sufficient ethical guidance in itself, due to its comprehensive framework for salvation.

The Qur'anic dichotomy between profit and loss reinforces the ethical lens of Divine Accounting. The term laba (commonly understood as "profit" in conventional accounting) gains a deeper meaning when evaluated through the lens of falah. In Divine Accounting, the key question is not "how much is gained?" but "how was it gained?"—reflecting concern for the

integrity of means over the magnitude of outcomes. This paradigm nurtures a mindset that spiritual and moral alignment take precedence over material success alone (Riyadhi, Prasetyo, & Sari, 2021).

The analysis of the application of *Ilahiyah Accounting* in fostering the character of Muslim students reveals several key insights into how integrating divine principles within accounting education contributes to holistic student development.

Firstly, *Ilahiyah Accounting* serves as a unique educational framework that bridges religious values with professional competence. By rooting accounting practices in the teachings of the Qur'an and Sunnah, students are exposed to an ethical paradigm that transcends conventional materialistic metrics of success. This paradigm shift encourages students to view their academic and future professional responsibilities through a spiritual lens, emphasizing accountability not only to organizational standards but also to divine commands.

Secondly, the integration of *Ilahiyah Accounting* positively influences students' moral cognition and behavior. The curriculum fosters *moral knowing* by providing students with knowledge of Islamic ethical principles related to economic transactions and accountability. This knowledge cultivates *moral feeling*, as students develop empathy, conscientiousness, and a deep sense of justice. Subsequently, these cognitive and affective developments translate into *moral acting*, where students demonstrate integrity, honesty, and social responsibility in their academic work and interpersonal interactions.

Thirdly, the implementation of *Ilahiyah Accounting* contributes to the formation of a well-rounded character by addressing cognitive, emotional, and behavioral domains simultaneously. Reflective activities such as Qur'anic contemplation (*tadabbur*) and ethical journaling enable students to internalize Islamic values and apply them contextually (Anggraeni & Karnubi, 2023). This holistic approach prepares students to face ethical dilemmas in accounting with a balanced mindset that integrates religious duties and professional obligations.

Through the internalization of these principles, Muslim students are guided to prioritize worship such as prayer, zakat, and fasting not merely as ritual obligations, but as ethical practices that shape character. As modeled by Prophet Muhammad SAW, such actions generate both spiritual reward and moral discipline (Iqbal, 2019; Rahman, 2011). Ultimately, by understanding and practicing Divine Accounting, students can align their academic and personal goals with Qur'anic values, thereby achieving true profit in both temporal and eternal terms.

Conclusion

This study concludes that Divine Accounting—rooted in Qur'anic and Prophetic principles—has substantial potential to shape the moral character of Muslim accounting students. By integrating this framework into the academic environment, there is a shift from viewing profit solely in material terms to adopting a spiritually grounded perspective. Through the processes of moral knowing, moral feeling, and moral acting, students cultivate ethical sensitivity, integrity, and spiritual awareness. These qualities are essential for effectively navigating both academic challenges and professional dilemmas. This development of character aligns with the ultimate goal of Islamic education, which emphasizes achieving excellence in both worldly and spiritual matters..

This study has several limitations. First, it is focused exclusively on a single vocational institution—Pontianak State Polytechnic—which limits the ability to generalize the findings to other educational contexts. Second, the reliance on self-reported instruments, such as questionnaires, may introduce response bias, meaning participants may present socially desirable behaviors rather than their actual practices. Lastly, while the Bayani method offers insightful textual interpretation, it may not fully capture the dynamic spiritual transformations that students experience, especially in the absence of longitudinal or ethnographic support.

Future research could build upon this work by adopting multi-institutional or comparative approaches to explore how Divine Accounting is applied across diverse educational settings, including both religious and secular institutions. Employing mixed methods would deepen our understanding of students' ethical development over time. Furthermore, designing and evaluating structured curricula that incorporate *Ilahiyah* Accounting principles could offer innovative models for Islamic character education. Investigating interfaith or universal ethical accounting frameworks may also provide meaningful insights into how values-based education fosters integrity and professionalism within multicultural contexts.

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