

THE ROLE OF ISLAM VALUES (ETHICS) IN ACCOUNTING PRACTICE AND IMPACT OF ACCOUNTING INFORMATION QUALITY: A LIBRARY STUDY

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Abstract

This study is a library study based on extensive literature review on the role of the value (ethics) of Islam in relation to the quality of accounting and accounting information. This study is a collection of some of the study of values (ethics) a few expert and author tries to examine the links between values (ethics) of Islam with the quality of accounting information and link it to the source of Islamic law (Qur'an and Hadith). Results of the study, there is a relationship between the values (ethics) Islam in accounting, this can be seen from the values (ethics) which consists of honesty, fairness, and accountability that can affect the mindset of the perpetrators of accounting (accountants) in presenting quality accounting information (accurate, relevant, timely and complete).

Keywords: The Islamic value, Ethics, Accounting, Accounting Information Quality

INTRODUCTION

Islam is the religion of Allah. This religion is based on human nature and the religion revealed to all Prophets and Messengers before the arrival of Muhammad. Islam comes from the word-meaning salimayuslimuistislaam subject or submissive-than-salaam yaslamu which means goodbye, peace, or peace. According to the Arabic language, the word Islam implies fractions: islamulwajh (willingly surrender to God), istislama (subject totally to God), salaamah or saliim (pure and clean), salaam (peace survived), and silm (peace and quiet) (Dakwatuna, 2007:1).

The very notion of Islam gives meaning to human life meaningful to achieve happiness in this world and the world hereafter. It means that we as Muslims are there in this world should be able to apply the values contained in the word of Islam.

Islamic religion universally minded, fair to everyone even to the fauna and flora as well as delicate creatures. Islamic values in all aspects of life entered politics, defense, law, social, natural and economic, in the economy, including the science of accounting (Sofyan 1997; 118). The existence of accounting in Islam can be seen from the various historical evidence and in the Qur'an, especially in surah Al Baqarah verse 282 of bermuamalah. In Al-Baqarah verse 282 already covers the entire accounting activities and there are also Islamic values which should be done in accounting practices. For example, in the case noted that accrual, in this case Islam has been advocated to record the transactions that are not cash, this is done on the basis of interpretation that humans can not live or die in the prediction / forecast. So that if at a given time between the transaction was dead then still seen writing as evidence that the occurrence of debts.

Of surah Al Baqarah verse 282 that can provide meaning that in Islam since the time of Prophet Muhammad, had no orders to do the record keeping system that aims for truth, certainty, transparency, and fairness to both parties of muamalah. Called to accountability (accountability). In other words, Islam require that records for the purpose of truth and justice. In several verses of the Qur'an also contained the word of God regarding accounting, including accounting systems (for example Al Hadid verse 25).

Mean QS Al Hadid: 25

"We sent our messengers with bringing tangible evidence and Had we sent down with them the Book and the balance (of justice) so that people can carry out justice. and we created an iron that contained her great strength and benefits for mankind, (that they use the iron) and that Allah may know who helps (religion) and His Messengers and Allah has not seen him. Surely Allah is Strong, Mighty"

Later in the letter Asysyuraa 'verse 182-183:

182. *And weigh with a balance that is straight.*

183. *And do not harm humans on their rights and do not be rampant in the earth with mischief.*

The use of accounting systems is clearly a manifestation of the implementation of the commands of Allah in the Qur'an, since the system can keep the assets that are managed, accountability awake. So that there are no losers, straight, fair, and to him the right to be given in accordance with their rights. Efforts to achieve justice both in the implementation of the debit

and credit transactions as well as the cooperation between the various parties, such as the fellowship, Musharaka and mudaraba require facilities that do not harm each other as contained in the letters of the Qur'an before.

Various accounting transactions that end in the preparation of the financial statements. Financial statements for the Islamic entity consisting of Balance Sheet, Income Statement, Cash Flow Statement, Statement of Changes in Equity, Statement of Sources and Uses of Zakat Funds, Sources and Uses of Funds Statement Virtue, Notes to the Financial Statements (PSAK 101; p11). Financial accounting information / financial statements can help management in decision making. To be able to make good decisions, financial accounting information must have quality. Dimensions of quality financial accounting information consists of accurate, relevant, complete and timely (Azhar, 2013; 5).

Phenomena that occur in connection with the accounting information / financial statements is the number of accounting information / financial statements are still considered ugly / bad. This phenomena can be seen as follows:

1. Finance Minister Agus Martowardojo (2013): "The Government recognizes there are currently 10 ministries / institutions that have a poor quality of financial statements".
2. KPK chairman Busyro Muqoddas (2011): previously revealed that there are three ministries with the poor financial management and lack of transparency
3. 3. Finance Minister Agus Martowardojo (2010): Ministry of Finance in 2005-2009 get disclaimer opinion on the Financial Statements. The Ministry of Finance audit the financial statements give a disclaimer opinion. This is because the financial activities related to inventory and asset valuation countries do not have good financial statements.

Of this phenomenon, the author tries to examine the conduct library research on "The Role of Value (ethics) in Islamic Accounting and Its Relation to Quality of Accounting Information"

PROBLEM FORMULATION

Based on the description in the introduction to the various phenomena that occur, the writer tries to make a statement about the issue is:

How does the role of value (ethics) in Islamic Accounting and Its Relation to Quality of Accounting Information

DISCUSSION

Values (ethics) Islam in Accounting

Values and moral norms in a society, usually involving what should, may / may not, fair / unfair do. Systematic effort to understand the moral experience of individuals and communities, so as to determine the rules that should govern human behavior, values should be developed, and the properties that need to be developed in life.

According to Doni Koesoema A (2007) in the book Sukrisno Agoes, suggests that the value is the quality of a thing that makes it lovable, desirable, useful and valued so that it can make an object for a particular interest. Meanwhile, according to Fuad Abdullah Hamid and Farid (2003) defines value as a standard or measure (norm) is used to measure everything. Values (ethics) Ahmed Riahi-Belkoui (1992) in the book Triuwono (2006: 65) propose five ethical values are fairness, ETICS, honesty, social responsibility and truth.

According to Jere R. Francis (1990) also in the book Triuwono (2006: 69) five ethical values that can be realized through the practice of accounting, namely: honesty (honesty), attention to the economic status of others (concern for the economic status of other), sensitivity to the value of cooperation and conflict (sensitivity to the value of co operation and konflik), the character of accounting communication (communicative character of accounting), dissemination of economic information (dissemination of economic information). Sofyan (1997; 125) argues that Islamic values in accounting is intended as he values of which are justice, accountability, and the truth.

From the opinions that have been expressed about the value of Islam in accounting, the author tries to conclude that: the value (ethics) Islam in the accounting consist of virtues are intended for the good of the world and the hereafter which include honesty, fairness, truth, accountability, and neutral.

To find out more details about these values, the first described sense or definition of each of these Islamic values, to take literature from a large dictionary Indonesian Badudu JS-Zain. Honesty, the origin of the word honest means not cheating; upright. Honesty is the honest nature, nature will love the truth (2001: 585). Fairness, the original saying that equitable means even-handed, honest, impartial. Fairness, honesty, straightness, which is not biased keihaklisan (2001: 8). Truth, the origin of the word really means is not a lie, the truth is what is considered to be correct. (2001: 155) Welfare, the origin of the word meaning sejahterah survived, untouched any, safe and prosperous. Well-being, thing or state welfare, safety, and peace and prosperity. (2001: 1241) Neutral, does not take sides, do not choose one among the warring parties or war. (2001: 940).

Financial report of Sharia Entities

Financial Reports of Sharia Entities, under SFAS 101 (2007; p11) that regulate the presentation of financial statements in paragraph 11 stated that the components of a complete financial report consists of:

- Balance; Post balance sheet provides information about the company's financial position at a given time. Of balance sheet financial statement users to assess the financial performance of the company, which is assessing the liquidity and the smooth operation of the company or organization. Besides assessing the company's financial structure, analyze the composition of wealth and business services as well as evaluating potential service potential or economic sumber controlled companies.
- Income Statement; This report provides information on the success of management in the company manage. Success is measured by the company's ability to generate profits is the difference between the all income (revenue and profit) and all costs are estimated to bring in the income.
- Statement of Cash Flows; This report provides information about the management activities of a period in managing cash. Through cash flows, statement users can evaluate activities within operations management (operating), investment (investing), and finance (financing).
- Statement of Changes in Equity; This report is the link between the income statement to the balance sheet. Income and net capital transactions will be included in the statement of changes in equity so that the final figure will be obtained. Revenue and profit figures into account changes in net equity capital will constitute a process called closing the books.
- Report of Sources and Uses of Funds Zakat; This report provides information on the financial information contained recapitulation of Islamic charity-run entity as executor function BaitulMaal. Zakat can be derived from the individual in an Islamic entities such as owners, management, and employees. Individuals outside the Islamic entities can also distribute zakat through Islamic obligation that performs functions BaitulMaal. Therefore zakat funds have in the management, the distribution also needs to be set in accordance with sharia. Determination of zakat funds can be carried out by Islamic entity or organization through the zakat (OPZ) as Zakat Board (BAZ) and the Institute Amil Zakat (LAZ). Zakat distributed to Mustaqih (group receiving zakat), among others; indigent, poor, amyl, Riqab, gharim, Sabilillah, ibn sabil, and converts.

- Sources and Uses of Funds Report Virtue;; This report provides information on the receipt of funds virtue of several components that may be accepted by Islamic entities like infaq, shodaqah, the management of endowment funds in accordance with the provisions of the applicable legislation (Act No. 41 of 2004 on endowments), returns dhaa productive virtue, fines, and other non-halal income.
- Notes to the Financial Statements; systematically presented in this report. Each post's role in the balance sheet, income statement, statement of changes equity, cash flow statement, statement of sources and uses of zakah, reports the sources and uses of funds virtue must be related to the information contained in the notes to the financial statements. Mengungkapkn notes to the financial statements: a.) Information about the basis of preparation of the financial statements and the accounting policies selected and applied for significant transactions and events. b.) The information required under Statement of Financial Accounting Standards but are not presented in the balance sheet, income statement, cash flows, statement of changes in equity, statements of sources and uses of zakah, reports the sources and uses of funds virtue. c.) additional information that was not presented in the financial statements but are needed in order to fair presentation.

Accounting Information Quality

Barry E. Cushing,(1994:3) edduce that characteristics of information: For information to be useful , it must possess several characteristics. Information must be reliable, relevant, timely, complete, understandable, and verifieable. Similarly, Romney proposed (2004: 12) that can be said to be an information quality should have the following characteristics:

1. Reliably, it can be interpreted that information reliably if the free darikesalah or irregularities, and to accurately represent atauaktifitas events in the organization.
2. Relevant, can be interpreted that if the relevant information to reduce uncertainty, improve decision-making kemampuan to make predictions, inform or improve their previous expectations.
3. Right time, it can be interpreted that if timely accounting information is given at the right time to allow decision-making to use in making decisions.
4. Complete, it can be interpreted that a complete accounting information if not eliminate the important aspects of the event which is the basis of the problem or activity-measured aktivitas yang

5. Can be understood, the information can be understood if presented in a form that can be worn and clearly.
6. Can be verified, the information can be verified if two people with knowledge of the good, work independence and each will produce the same information.

According to Harrison, Horngren and Thomas, (2013: 6) To be relevant, information must be able to make a difference to the decision makers, have predictive value or confidentiality. In addition, the information must be material, meaning should be quite important for the users of information so that, if eliminated or wrong, it will make a difference in user decisions. Only material information that needs to be disclosed separately (listed or discussed) in the financial statements. If not, do not need a separate disclosure but can be combined with other information. To represent faithfully, information must be complete, neutral (free from bias), and without material error (inaccurate).

It can be concluded that the characteristics of quality information that is information be relevant, reliable / accurate, timely, complete, understandable, and verifiable.

The study of the Role Value (ethics) Islam in Accounting in Relation to Quality of Financial Statements

The study of Ahmed Riahi - Belkoui (1992, 2) filed in this case five ethical values, namely fairness, ethics, honesty, social responsibility, truth and morality as an important element in accounting.

Fairness is the embodiment neutral nature of an accountant in preparing the report keuangan. Hal this is an indication that the principles, procedures, and techniques of accounting must be fair, not biased and partial in the sense that the accountant as an information provider must use good faith and business ethics and accounting policies are good in presenting, producing and inspecting (auditing) of accounting information.

The second element, namely ethics (ethics), according to the view-BelkouiRiahi, ethics is closely kaitnnya with the role of the accounting profession, which means that in carrying out its role as an accountant, not only face the normal behaviors, tetapi juga moral values created by the environment . Therefore ethical values of right and wrong is one of the basic elements that need diperhatikan. Sebagai in decision-making.

The third element of honesty that can ensure the creation of a society or the belief common to the accounting profession. Due to the loss of honesty Froud (corporate Froud, fraudulent financial reporting, white collar crime, or audit failures) is increasing and causing huge losses for companies, individuals, and community and caused morale problems in the world prkatik (Riahi-Belkoui, 1992: 119).

The fourth element of social responsibility is closely related to one's perception of the company. It means that the company has a strong interest to the social environment as a very important part and parcel of doing business as well as the interests of social awareness pasar. Adanya This gives an indication that there is a perception of the company which is based on the values of ethics (moral) and a sense of responsibility great social responsibility towards society and the environment.

The fifth / last is Truth, truth in this case can be interpreted as neutrality (neutrality) and objectivity (Objectivity). Neutral here means that accountants accounting report is just. Objectivity means that the measures used in accounting impersonal or are beyond the thoughts of someone who made such measures, based on the evidence that can be verified, the size is based on the consensus of experts who can be trusted.

Of several elements that have been described by Belkoui, the author tries to provide a framework of relationships between the values (ethics) with the following accounting information quality:

Table 1. Impact of Islamic value (Ethics) to Quality of Accounting Information (Belkoui version)

Values (ethics)	Quality of Accounting Information
Transparent (Fairness)	Accurate / reliable, Timely, and Complete, understandable and verifiable
Good and true (Ethics)	Accurate / reliable, relevant, and verifiable
Honesty	Accurate / reliable and verifiable
Accountability (Social Responsibility)	Accurate / reliable, Relevant, Timely, and Complete
Neutral (Truth)	Accurate / reliable, relevant and verifiable

Accurate means that the accounting information truly reflect the situation and conditions. Relevant, means that the accounting information produced completely in accordance with our needs. Timely means that the accounting information available at the time the information is required. Complete means that the accounting information has been completely produced the desired and needed. Can be understood, if the information is presented in a form that can be understand clearly. Can be verified, the information can be verified if two people with good knowledge, work independence, will produce the same information (Francis 1990).

Ethical values expressed by Francis (1990) more specific and pragmatic than what raised by Riahi-Belkoui (1992). Francis (1990) promoted five ethical value that can be realized

through accounting practices, namely honesty (honesty), attention to economic status (concern for the economic status of other), sensitivity to the value of cooperation and conflict (sensitivity to the value of co-operation and conflict), accounting communicative character (communication character of accounting) and dissemination of economic information (dissemination of economic information).

The first element of Honesty are the main qualities that should be possessed by both accountants and auditors. Without this quality, the nature of self-accountants and auditors become incompatible with the nature itself and consequently can have a negative effect on society at large and the creation of social reality.

The second element of concern to economic status (concern for the economic status of other), accountant prepares a special discourse in some specific contexts as well. An accountant must always reflect how accounting can be used to affect hubunganekonomi between individuals.

The third element of the sensitivity of the value of cooperation and conflict, in which case such accounting can handle conflict and at the same time encourage the cooperation of the needs or interests of the organization is not in the interests of the individual. The point here is the existence of cooperation and conflict management are good and balanced, so that in this way cooperation and conflict into a very dynamic element in the company's activities.

The fourth element of accounting communicative character, it can simply be recognized that our capacity to understand the real events can be done through wacanakhusus that have been created by the accounting. Here we have to choose on what should be taken into account, when it is appropriate to take that into account. Such as income, how we calculate and report this.

The fifth element of the economic information dissemination. General function of accounting is to provide economic information used for decision making. In this case Francis (1990), mind if the economic information dissemination functions defined narrowly example only provider of capital (investors and creditors) will be given pre-eminence. In a pluralistic society, virtue lies precisely in its capacity to tell the history of (information) economy-wide (many and plural) of the organization to the general public (and varied).

Table 2. Impact of Islamic Value (Ethics) on the Quality of Accounting Information (version Francis)

Islamic Value (Ethics)	The Quality of Accounting Information
Honesty	Accurate
Perhatian terhadap status ekonomi (<i>concer for the economic status of other</i>) = netral/trust	Relevant and understandable
Sensitivitas terhadap nilai kerjasama dan konflik (<i>sensitivity to the value of co-operation and conflict</i>) = keadilan	Reliable /accurate, verifiable
Karakter komunikatif akuntansi(<i>communication character of accounting</i>) = netral/trust	Relevant, verifiable and can be understood
Penyebaran informasi ekonomi (<i>disemination of economic information</i>). = pertanggungjawaban	Accurate/reliable, Relevant Timely, complete and understandable

Sofyan (1997; 125) argued that Islamic values in accounting is intended as the values of which are fairness, accountability, and the truth. Which became the basis for Sofyan to conclude these Islamic values are as follows;

- The recorded accounting transactions (muamalah) which is part of the economic life of the people, which is also a part that should pay attention to the values of Islam.
- Basic recording is proof (proof of transaction), this evidence is supported by the nature of truth in the absence of fraud.
- Accounting standards are born (through committee) through various stages of testing to be a generally accepted principle, this process is based on the keadilan and objectivity.
- Accounting information is relevant, reliable, objective, timely, free of bias, comparable, consistent and the other in accordance with Islamic values.
- Phase-born financial statements, still has not reached the point of unbelievable. The report should be tested and inspected by an independent party.

Sofyan (1997: 127) argues Islamic Finance shall ensure that the information compiled and presented to be true and free from elements of fraud and injustice. By relying few letters in the Qur'anis Surah Annie': 29and58, AnNahl: 90 the following:

29. *Who believe, do not eat each other neighbor's property by way of vanity, except with the prevailing commercial street with the same love-love among you. And do not kill yourselves [287]; Indeed, Allah is Most Merciful to you.*

[287] the prohibition of killing themselves include the prohibition of killing other people, because killing people is to kill yourself, because the people is a unity.

58. Allah convey the message to those who deserve it, and (told you) when applying the laws of man that you assign to the fair. Allah gives his best teaching to you. God is All-hearing, the Seer.

90. Indeed, Allah tells (you) to be fair and do good, giving to kinsfolk, and God forbid of indecency, munkar and hostility.

From the foregoing description, the authors concluded that; values (ethics) Islam in accounting consists of the values of goodness which is intended for the good of the world and the hereafter which include honesty, justice, truth, accountability, and neutral. Of the five values after reading some of the letters of the Qur'an in kemukan justice equated with truth. So the author tries to draw attention to three values: Islam in the accounting value is; truth / justice, honesty, and accountability, to give an idea of the value of Islam in relation to the quality of accounting and financial laporan, the author attempts to examine some of the letters in the Qur'an in the following. A Muslim has the belief that the Qur'an and Sunnah / Hadith are the two main sources in determining good and true. From these two sources was derived formulations in the form of Islamic law, which ultimately we are familiar with the term "Sharia" to produce legal provisions, it is necessary to also ijma 'and analogy. Sharia according to its provisions is any action can be classified into five classes, namely; mandatory, mandub, permissible, makruh and haram.

Justice and Truth, in the Koran there in a few letters and the following verse: Qs.3: 18

God declares that there is no god but he (the right to be worshiped), which is justice. The angels and those who have knowledge [188] (also stated such). there is no God but he (the right to be worshiped), the Mighty, the Wise.

[188] This verse to explain the dignity of the wise men.

Qs.5:8,

O ye who believe, you shall be people who always uphold (the truth) For God, bearing witness with justice. and do not let the hatred of a people, encouraging you to apply unfair. be fair, equitable Because it is closer to piety. and fear Allah, Allah is aware of what you do.

Qs.6:152

And do not approach the orphan's property, except to improve it, until he was an adult. and complete the measures and weights fairly. we do not impose a burden on someone rather than

ability. and if you say, then you shall be fair, even though he is a relative (mu) [519], and fulfill the promise of God [520]. Such a God commanded thee that ye may remember. [519] In fact meant to say that despite adverse own relatives. [520] meaning fulfill all His commandments.

Of the three letters in the Qur'an that has been stated previously, it is clear that the value of ethics for justice/righteousness apparent existence of the word of God. That is to do justice, and this is indeed true action favored by God, everything we do because God simply will certainly give good results are rewarded. The third letter of the Qur'an is said to be a fair witness, according to the authors it has a meaning that in performing duties as an accountant and be of carrying out their duties independently. Kegiatan and doing accounting work must be based on the evidence of accurate transaction. As we know that one of the characteristics of quality financial reporting is accuracy.

Honesty, in the Qur'an are in some letters and verses about honesty, the following:
Al-Anfal: 58

And if you're worried about (the) betrayal of a group, then give back the treaty to them in an honest way. Allah does not love those who betray.

Hadiths

"Abdullah ibn Mas'ud said that the Prophet said," Verily true (honest) it leads to goodness, and goodness that leads to heaven, and it holds true that a person listed on the side of God as one who Siddiq (very honest and true). And lie leads to cheating, and cheating was led into the neraka. Dan a lie that was recorded with Allah as a liar"

From the hadith avail the author also tries to assess the honesty that is associated with accounting. If accountants perform their duties honestly, means ranging from taking notes to report the information to be present for what it is as it is dibukti transaction. In this case can be said to be relevant to any element of the quality of relevant information. In addition to presenting relevant if it is and have entered all the data, even this reflects the good quality that is complete. Thus, the financial statements reflect the relevant quality and complete.

Accountability, in the Qur'an are in some letters and the following verse:

QS: 2; 134,

It is the last race; him what has been earned and what you have you try, and you will not be asked about what they had done.

QS : 3 ; 25,

How we collect them later when in the day (of Judgment) that there is no doubt about the existence. and refined to every self-reply what they earned were not persecuted (harmed...).

QS : 4 ; 122

Those who believe and do righteous deeds, we will soon enter into heaven flowing rivers in it, they will abide therein forever. God has made a promise that is true. and who is more true words of God?

Accountability, here is associated with the job of an accountant, accountants prepare financial statements. In this case the accountant should work as efficiently and effectively as possible so as to present the financial statements on time. Presentation of the financial statements on time, then management can make decisions on time as well. Timeliness in presenting the financial statements would have a positive impact on the company due to rapid management decision making. So that problems that exist within the company can quickly resolved.

The Islamic in the accounting value is already there long before that at the time of the Prophet Muhammad, it's just a difficult application. It inidikarena man who implement it are not the same character and nature. It can also be assessed by the properties owned by the Apostle of Allah (Muhammad) namely; Siddiq (right), trust (trustworthy), Fatonah (wise / smart) and sermons (convey).

The first trait, Siddiq (true / honest, in word and deed) .Allah swt reconcile the command cautious with orders to follow people who are shidq.untuk it impossible to deliver something that is a lie (not in accordance with the teachings of Allah and His Messenger). Applications in this accounting is that we must keep records in accordance with what it is, does not involve manipulation of the data so that financial information can be inaccurate.

The second property, the trust (mandate, trustworthy), the nature of trust in bringing all the commands of Allah by not deducted and not ditambah.Terpercaya and always fulfill the mandate imposed on Beliau.Aplikasi in akuntansinnya is to provide information in accordance with the source, and seen here in presentation of relevant information.

The third quality Fathonah (Smart), very smart and minds long as the leader is always authoritative resolve problems with its accounting practices agile and bijaksana.Dalam fourth trait is to provide timely information.

Tablig (Delivering Revelation) the nature of the apostle who keempat.Menyampaikan all revelations of Allah without adding and deducting, both pleasant and unpleasant all

disembunyikan. Dalam submitted no accounting practice these four properties is to provide information that is complete and timely.

Of understanding obtained from the value (ethics), it can be said that accounting can not stand alone. But always dependent or related to the social conditions in which the accounting is and practiced.

CONCLUSION

From the discussion simple and still many shortcomings, in this last section the authors draw a conclusion that in order to get the quality of accounting information is essential role of values (ethics) in accounting. Value (ethics) in accounting commonly used for accounting practice is the truth / justice, honesty, and accountability. The third value from the standpoint of Belkoui, Francis, and Sofyan, can act well in the presentation of accounting information quality, with a focus on the behavior of economic agents in general and in particular accountant.

From the point of view of Islamic studies more receive specific verse / letter in the Qur'an and hadith / sunnah of the Prophet. reflect the role of values (ethics) in accounting and connect it with the quality of financial information. It can also be assessed by the properties owned by the Apostle of Allah (Muhammad) namely; Siddiq (right), trust (trustworthy), Fatonah (wise / smart) and sermons (convey).

Value (ethics) this (esoteric religious values or ethics internal value sharia) is nilai yang important, because only by the presence of these values all can be said to act ethically good and true. Good and true is certainly going to provide quality results, especially in this case konteksnya quality financial information.

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