

Integrating Ibn Miskawaih's Akhlak Philosophy Into Public Accountant Ethics: A Framework for Fraud Prevention

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Abstract: This study aims to formulate an alternative approach to fraud prevention by internalizing the ethical philosophy of Ibn Miskawaih into the professional behavior of accountants. The study is motivated by the continuing occurrence of fraud involving accountants, which indicates that existing ethical codes have not been fully effective in preventing unethical practices. This research uses a qualitative library method by reviewing relevant literature on Islamic moral philosophy, particularly the concept of akhlak, and relating it to the Basic Principles of Public Accountant Ethics. The results show that the integration of four core virtues, namely self restraint (al iffah), moral courage (as syaja'ah), wisdom (al hikmah), and justice (al 'adalah), can strengthen ethical attitudes from within the individual. The novelty of this study lies in offering a philosophical and culturally grounded framework that complements existing ethical guidelines. This conceptual contribution provides a foundation for promoting value based ethical awareness in the accounting profession as a strategy for sustainable fraud prevention.

Keywords: Akhlak, Ethical Codes, Fraud Prevention, Ibn Miskawaih

A. Introduction

Organizations across the world continue to face serious challenges related to fraud, which has caused substantial financial losses and damaged public trust in professionals, particularly in the accounting field (DeZoort & Harrison, 2018; Firth et al., 2005; Greer & Tonge, 2006; Robinson et al., 2012). According to the 2020 report by the Association of Certified Fraud Examiners, global losses due to fraud reached 3.6 billion United States dollars, based on 2,504 examined cases across 125 countries (ACFE, 2020). The Asia Pacific region, including Indonesia, ranked third in the number of reported cases, with 198 incidents. In the Indonesian context, the 2019 Indonesian Fraud Survey identified 239 fraud cases involving corruption, misuse of state and corporate assets, and manipulation of financial statements, resulting in losses of over 873 trillion rupiah (ACFE Indonesia, 2019).

Historically, the most famous cases of financial reporting fraud and the auditor's failure to prevent it are the Enron and Arthur Andersen scandals (Roszkowska, 2021). Andersen's KAP was proven to have collaborated in manipulating Enron and WorldCom's financial reports, which harmed many parties, both external and internal to the two giant companies. In the case of PT Kimia Farma, KAP Hans, Tuanakotta & Mustofa failed to detect the inflation of the company's net profit in 2001, which should have only been IDR 99.7 billion but was reported at IDR 132 billion (Lukman & Harun, 2018) this was because the double recording of the sales was carried out in units that were not sampled by the accountant. Various studies have emphasized the relationship between ethical values and fraud in accounting (Putra et al., 2019; Siregar & Tenoyo, 2015; Smith, 2016). The Indonesian Accountant Code of Ethics outlines five basic principles, namely integrity, objectivity, professional competence and due care, confidentiality, and professional behavior (IAI, 2020). Ideally, these principles should guide accountants to act ethically and avoid involvement in fraud (Fernandhytia & Muslichah, 2020; Harry Krishna Mulia et al., 2017; Sahla & Ardianto, 2023; Said et al., 2017; Suh & Shim, 2020). However, the recurring nature of unethical practices suggests that codes of ethics alone are not enough. A deeper moral foundation is needed to guide individual behavior beyond rule compliance.

This study aims to explore how the concept of akhlak developed by Ibn Miskawaih can be internalized within the ethical framework of the accounting profession. Ibn Miskawaih, a classical Muslim philosopher, proposed that human morality arises from the balance of three essential elements in the soul, namely reason, anger, and desire. When these elements are aligned in harmony, they give rise to four core virtues: self restraint, moral courage, wisdom, and justice. These virtues are not based on external rules but on the internal development of character, cultivated through conscious moral practice and discipline. The approach of Ibn Miskawaih offers a distinct alternative to Western ethical theories such as Kohlberg's moral development framework, which focuses on rational stages of moral reasoning. While Kohlberg emphasizes how individuals think about moral choices, Ibn Miskawaih focuses on nurturing the ethical self through habituation and the purification of the soul. His emphasis on character formation provides a more personal and sustainable foundation for ethical conduct in professional settings, including accounting. By integrating these four virtues into the existing ethical principles of the accounting profession, this study proposes a complementary model that reinforces rather than replaces the established code of ethics. This philosophical contribution is expected to promote stronger ethical awareness and behavior among accountants in Indonesia, offering a culturally relevant and morally grounded approach to fraud prevention.

Fraud in Accounting Environment

Albrecht stated that fraud is a general term and covers all the various ways that can be designed by human ingenuity, which are used by an individual to gain advantage over others by false representation (Utami & Purnamasari, 2021). ACFE (2020) stated

that fraud is a global problem that affects all organizations around the world. Furthermore, ACFE categorizes fraud into three main categories, namely asset misappropriation, corruption and financial statement fraud. Tuannakota (2007) divides fraud into several areas, namely asset misappropriation, improper income, overstatement of assets, understatement of expenses/liabilities and other techniques. In fraud in financial statements, overstatement in reporting income is the most common.

Financial reporting fraud has dragged external auditors as parties who are also responsible. The auditors were proven to be involved in manipulating the client's financial statements. For example, in the fraud case that was hot in Indonesia in early 2019, namely the case of PT. Garuda Indonesia Tbk reported that the company made a profit from the 2018 financial year by falsifying revenue recognition, when in fact the company was making a loss (Handoko & Tandean, 2021) and it is suspected that there was a role for accountants in it based on the decision of the Ministry of Finance's Financial Profession Development Center (PPPK Kemenkeu) (Kemenkeu, 2018). A similar thing also happened to public accountant Sherly Jokom from KAP Purwantono, Sungkoro and Surja who is a partner of Ernst and Young (EY). Sherly was given a sanction in the form of a suspension of her Registered Certificate (STTD) for 1 year because she was considered careless in auditing the financial statements of PT Hanson Internasional for the December 2016 financial year. Sherly was also proven to have violated the Code of Ethics for the Public Accountant Profession-IAPI. In the case of PT. KAI, public accountant Salam Mannan was given a sanction in the form of a suspension of his practice license for 10 months because he was proven to have violated the SPAP and Code of Ethics when auditing the financial statements of the BUMN in 2005.

Getting to Know Ibn Miskawaih and His Philosophy

Ibn Miskawaih is known as the father of Islamic ethics, he was born with the name Abu Ali Ahmad Ibn Muhammad Ibn Ya'kub Ibn Miskawaih (Editorial Board of Islamic Encyclopedia, 2005). He was born in 320 H/932 AD in Ray and died in Isfahan on 9 Shafar in 412 H/16 February 1030 AD. Ibn Miskawaih is famous as a historian and philosopher. In addition, he was also a doctor, moralist, poet, linguist and studied chemistry. He studied history, especially *Tarikh al Tabari* (History written by al Tabari), from Abu Bakar Ahmad bin Kamil al Qadi in 350 H/960 AD, while he studied philosophy through a teacher named Ibn Khamar, a famous interpreter of Aristotle's works.

Ibn Miskawaih spent the last years of his life writing. Although his disciplines included medicine, language, history and philosophy, he was more popular as a philosopher of morals than as a philosopher of divinity. This may have been due to the chaotic social conditions of his time as a result of alcohol, adultery, glamorous living, and so on. That is why Miskawaih was more interested in the field of ethics.

Some of his written works are *al Fauz al Akbar* (great victory), *al Fauz al Asgar* (small victory), *Tajarib al Uman* (experience of nations), *Uns al Farid* (unparalleled pleasure), *Tartib as Sa'adah* (about morals and politics), *al Mustaufa* (the Chosen), *Jawidan khirad* (collection of wise expressions), *al-Jami'* (about the congregation), *as-Siyar* (about the rules of life), *kitab al Asyribah* (about drinks) and *Tahzibal Akhlak* (moral development), *On the Simple Drugs* (about Medicine), *On the Composition of the Bajats* (the art of cooking) (Nizar, 2016).

B. Methods

This study employs a library research approach as outlined by Zed (2008), which involves collecting, reviewing, and analyzing relevant literature from various academic sources. The primary objective is to explore how the internalization of ethical values can strengthen the basic principles of public accountant ethics, particularly as a conceptual strategy to prevent fraud in the accounting profession. To ensure a structured and comprehensive review, we collected data from several scientific databases, including Google Scholar, JSTOR, ScienceDirect, and the Indonesian national indexing platform SINTA. We used a range of relevant keywords such as "fraud in accounting," "auditor ethics," "public accountant code of ethics Indonesia," and "financial statement fraud." Selection criteria were applied to ensure relevance and quality: we included peer-reviewed articles, books, and institutional reports published between 2000 and 2024 that directly addressed fraud cases, ethical standards in accounting, or related regulatory frameworks. Non-academic sources and literature not focused on ethical or accounting topics were excluded.

We then conducted a qualitative thematic analysis by identifying recurring ideas and ethical concepts found across the selected sources. These themes included ethical lapses in auditing, auditor independence, the implementation of ethical codes, and gaps between professional standards and actual behavior. This thematic analysis became the foundation for examining how the values embedded in ethical guidelines, such as integrity, objectivity, and professional competence, can be reinforced through moral reasoning and internal commitment. Through this conceptual exploration, we sought to offer a deeper interpretation of the ethical challenges faced by accountants and how a more internalized approach could mitigate fraud risk. While this study is purely conceptual and does not involve empirical fieldwork, we acknowledge its limitations. The absence of primary data from practitioners may limit the generalizability of the findings. Moreover, library research relies heavily on the interpretation of existing texts, which may introduce subjectivity despite systematic selection and analysis. Nevertheless, this approach is considered appropriate for generating normative insights and theoretical propositions, particularly for ethical frameworks in professional settings.

C. Results and Discussion

We have studied various scientific studies and textbooks related to the topic of this research. We also explored how the ethical philosophy taught by Ibn Miskawaih in his era. Some of the results of the study are: Triyuwono (2015) stated that the code of ethics for professional accountants adopted from the International Ethics Standards Board for Accountants (IESBA) is far from ideal. He stated that the awareness of a professional accountant should move dynamically from rational awareness to psycho-spiritual awareness and divine awareness. Divine awareness is the key to awakening the conscience as an ethical accountant. Sawarjuwono et al. (2021) in their research stated that science should never be separated from religious understanding. The problem of accountant ethics is the same, it should not be separated from the understanding of the Qur'an. The accountant's code of ethics must unite with the Qur'an, so that its form, sound and content do not change as they are now, but include all religious values, especially Islam. If we as accountants follow the Qur'an, God willing, we will be safe until the end of life. Then the research Djasuli (2019) which constructs the Ethics of Maduraism in the Code of Ethics for Professional Accountants states that the values in the local wisdom of Madurese culture are full of divine values. This research produces a holistic concept of the Indonesian accountant's code of ethics which is based on the principles of knowledge, competence, surrender, gratitude, and happiness. These five principles are wrapped in the value of honesty as the spearhead that an accountant must have. The application of ethical values of local wisdom of Madurese culture based on these principles can be a new foundation for the code of ethics of Indonesian accountants in the era of rapid and growing business today. The three previous studies have similarities, namely trying to provide new ideas for the Code of Ethics of Accountants but with diverse approaches. Furthermore, the researcher relates it to the researcher's thoughts that have been explained in the theoretical basis above.

Basic Principles of Ethics Code of Ethics Formulated by IAPI

Public Accountants in carrying out their duties are bound by the Code of Ethics. One of the elements in the Code of Ethics is the Basic Principles of Ethics (section 110) formulated by the Indonesian Institute of Public Accountants (IAPI) which consists of five sub-sections (IAPI, 2020) as illustrated below:

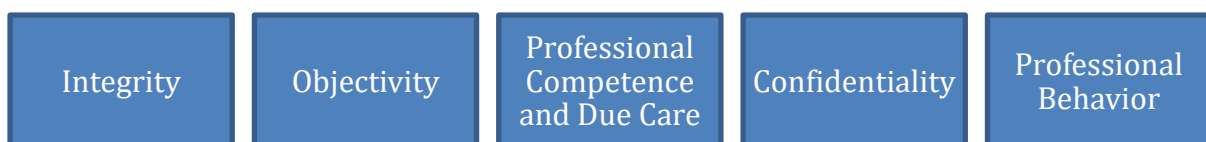


Figure 1. Basic Principles of Public Accountant Ethics

These principles are not merely procedural guidelines but are deeply rooted in the values of honesty, fairness, and responsibility. When applied consistently and earnestly, they form a strong foundation for ethical behavior in the profession. However, the persistent occurrence of fraudulent acts suggests a gap between ethical design and practical implementation.

1. Integrity (subsection 111)

Integrity refers to the obligation of accountants to be straightforward, honest, and truthful in all professional and business relationships. This principle prohibits any behavior involving deception, omission, or misrepresentation. An accountant must not communicate false or misleading information, whether intentionally or through negligence. This includes avoiding statements made without due consideration of their accuracy, as well as withholding material information that could alter the interpretation of a financial report. Integrity is the cornerstone of trust in the profession; without it, the reliability of financial reporting collapses.

2. Objectivity (subsection 112)

Objectivity requires accountants to maintain impartiality and professional judgment free from bias, conflict of interest, or undue influence. This principle is critical in ensuring that accountants act independently when assessing financial information or advising clients. The challenge of maintaining objectivity becomes more complex when external pressures, such as employer expectations, client demands, or personal gain, interfere with decision-making. Thus, this principle demands not only technical independence but also moral courage to resist unethical influence.

3. Professional competence and due care (subsection 113)

This principle emphasizes the duty of accountants to continually develop and maintain the knowledge and skills required to provide high-quality services. It also includes the responsibility to act diligently in accordance with applicable laws, standards, and best practices. Accountants are expected to be aware of current developments in the profession and apply sound judgment in all engagements. Failing to uphold this principle, either through negligence, ignorance, or complacency, can result in flawed audits, inaccurate reports, and ultimately, financial misconduct.

4. Confidentiality (subsection 114)

Confidentiality obliges accountants to protect all confidential information acquired during professional engagements. Disclosure of such information is only permitted when there is a legal or professional duty to do so. This principle builds client and public trust by ensuring that sensitive data is not misused or shared irresponsibly. Breaches of confidentiality can lead to reputational harm, legal consequences, and a breakdown in the professional-client relationship.

5. Professional behavior (subsection 115)

This principle mandates accountants to comply with relevant laws and avoid any conduct that may bring disrepute to the profession. It requires adherence

not only to the letter of regulations but also to their spirit. Accountants are expected to uphold dignity, act with courtesy, and avoid situations that may be perceived as unethical or unprofessional, such as associating with unlawful activities or misrepresenting qualifications.

At first glance, the five ethical principles described above appear to be comprehensive and well-structured. Each principle addresses a key dimension of professional behavior and collectively, they form a robust ethical framework. However, the recurrence of fraud cases involving accountants, both globally and in Indonesia, indicates a persistent gap between ethical ideals and real-world practice. High-profile scandals such as those involving PT Kimia Farma, Garuda Indonesia, and others demonstrate that adherence to ethical codes is often challenged by competing interests, ethical complacency, and a lack of internalized moral commitment.

This phenomenon raises a critical question: why do violations continue to occur despite the existence of a clear and comprehensive ethical code? One explanation lies in the formalistic application of ethics, where professionals treat ethical guidelines as external rules to comply with rather than internal values to embody. When ethical behavior is driven only by fear of sanction rather than moral conviction, it becomes fragile and easily compromised under pressure.

Therefore, what is needed is not only enforcement but also internalization, a process through which these ethical principles are genuinely understood, valued, and reflected in personal character and professional judgment. Ethics should not merely be a checklist to be followed but a part of the accountant's identity. Only through such internalization can these five principles truly function as effective tools in preventing fraud and restoring public confidence in the accounting profession.

Basic Principles of Ethics and the Concept of Akhlak of Ibn Miskawaih: a View

As previously mentioned, Ibn Miskawaih is known as the father of Islamic ethics or morality because he devoted his attention to morals. Through moral education, he formulated a goal, namely the realization of an inner attitude that is able to spontaneously encourage all actions that have good values so as to achieve perfection and obtain true and perfect happiness (Mahmud, 2020). In the classical period, Ibn Miskawaih was one of the Islamic thinkers who was very famous for his ethical/moral theory. Ethics in Ibn Miskawaih's view is related to the nature of the personality or character of Islam because the mission of the Prophet Muhammad SAW was sent to this world to perfect human ethics.

All of his thoughts are contained in his book *Tahzīb alAkhḷāk wa Thathhīr al-Arāq*. This book explains the virtue of morals, namely that goodness is in the middle, not at the extreme of excess or extreme deficiency (Maghfiroh, 2017). In essence, all that is

good is I'tidalat or balanced. A good person in his view is if he is able to take a balanced position which is then known as the middle way theory or Al-Wasath.

This Al-Wasath doctrine was already well known to philosophers before Ibn Miskawaih with the term The Doctrine of the Mean or The Golden Mean such as in mainland China which is known as the middle way doctrine through the Chinese philosopher, Mencius (551-479 BC). Likewise among the Greek philosophers Plato (427-347 BC), and Aristotle (384-322 BC) and Muslim philosophers such as Al-Kindi and Ibn Sina also have views on the middle way doctrine (Prasetya, 2018).

According to Miskawaih, there are three types of human souls, each of which has its middle position, a position where humans can achieve it so that they can achieve ideal ethical development. The three types of human souls and their middle positions are what researchers will internalize into the Basic Principles of Public Accountant Ethics with the hope of providing a new, more ideal construction. According to Ibn Miskawaih, humans are those who are able to regulate the two opposing poles so that they are in the middle.

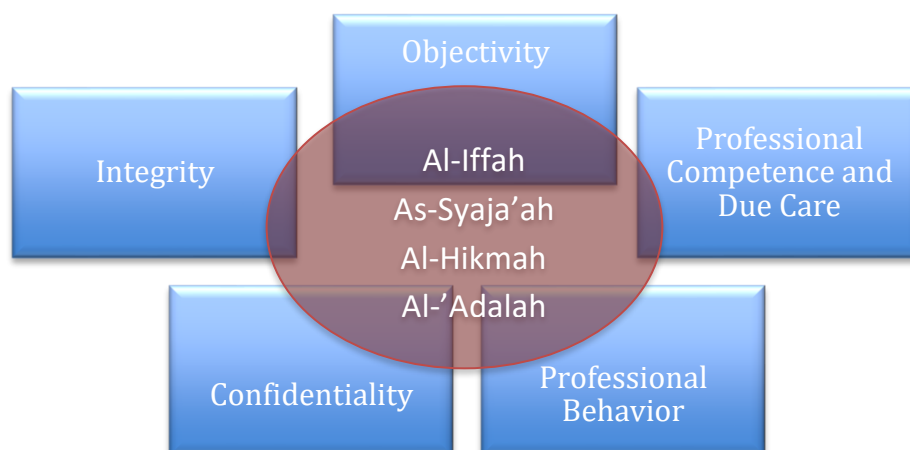


Figure 2. Internalization of "AKHLAK" with the Basic Principles of Public Accountant Ethics

Internalization of "akhlak" consisting of three kinds of souls plus one combination of all human souls is shown in Figure 2. The explanation is as follows:

1. Al-Bahamiyyah

Al-Bahamiyyah which is interpreted as a lustful soul. The middle position for this soul is Al-Iffah (maintaining self-purity/self-control). This character appears when humans prioritize reason to control lust and are able to encourage them to do right. The virtue of this soul will appear in humans if their lust can be controlled by their minds. This means being able to adjust the right choice so that they are free, not controlled and not enslaved by their lust

(Nizar, 2016). This nature is between greed (Al-Syarah) and cold-heartedness (Khumud Al-Syahwat). Al-Iffah is very important to be instilled in accountants so that they can restrain themselves from cheating. Instilling this nature can be done through self-habituation where accountants need to always train themselves to form a strong character. Several previous studies (for example (Faradiza, 2019; Fitri et al., 2019; Puspitha & Yasa, 2018) prove that opportunities or chances available to management or someone in the workplace can be a driver of fraudulent behavior. An accountant who has strong self-defense through the nature of Al-Iffah will certainly be free from the temptation to cheat even though there are many opportunities available. If we internalize it with the Basic Principles of Public Accountant Ethics, Al-Ijjah is very much in line with the principle of professional caution and confidentiality. Accountants who are able to control themselves will be more careful and can maintain the confidentiality of their clients professionally.

2. Al-Ghadabiyyah

Al-Ghadabiyyah which is interpreted as an angry soul. The middle position for this soul is *As-Syaja'ah* (courage). This character appears when human desires are guided by the soul of Al-Nathiqah so that it will eliminate the fear of conveying goodness and truth. This nature is between cowardice (Al-Jubn) and recklessness (Al-Tahawwur). Accountants often face audit conflict situations, namely conditions of differing opinions with clients in several aspects during assignments that often corner accountants to act unethically (Sahla & Iryanie, 2018). Such things can encourage accountants to commit fraud either of their own accord or because of coercion due to client requests. If accountants are equipped with the nature of *As-Syaja'ah*, they will have more power to ward off all forms of pressure. *As-Syaja'ah* will also be the foundation for the basic principles of ethics of "integrity" and "objectivity" so that accountants will be able to convey something that is right and wrong, honest and impartial.

3. An-Nathiqah

An-Nathiqah is interpreted as a thinking soul. The middle position of this soul is Al-Hikmah (wisdom). Al-Hikmah is in the middle position, namely between Al-Safah (insolence) and Al-Balah (ignorance). Al-Hikmah is the virtue of a rational soul that knows all things, both divine and human. This knowledge produces rational knowledge that is able to make decisions between what is obligatory to be carried out and what is obligatory to be abandoned. Thus, what Ibn Miskawaih emphasizes here is not on the quality of the power of thought but on the willingness to use it (Nizar, 2016). Accountants need to instill a wise nature so that their souls are healthy and calm. Someone with a calm soul will be able to control their actions and thoughts. Said et al., (2017) stated that fraud is partly caused by rationalization that misinterprets that fraud is considered normal. Accountants who are filled with wisdom will certainly not rationally misunderstand the reasons behind fraudulent behavior. Wisdom will actually

lead accountants to the path of goodness and salvation. We can internalize this nature with the Basic Principles of Public Accountant Ethics, namely Objectivity and Professional Behavior. A wise accountant will be able to act objectively and comply with applicable laws and regulations in order to maintain the good name of his profession.

4. Al-'Adalah

Al-'Adalah is interpreted as justice. This soul is the middle position of the combination of all souls. In Ibn Miskawaih's view, it will appear in humans when they are able to combine the characters of Al-Iffah, As-Syaja'ah and Al-Hikmah together. Philosophers agree that the concept of justice is not a separate virtue but a combination of several other virtues. This trait is the culmination of the three characters mentioned earlier. Accountants who have the Al-'Adalah trait will be able to act correctly without discriminating and without bias. For example, during the audit process, the accountant finds irregularities in the client's financial reporting and material differences are found, then in this case the accountant will be able to act fairly and reveal the true facts.

This fourth trait can be internalized in all the Basic Principles of Public Accountant Ethics because basically someone who can act fairly can certainly maintain integrity, objectivity, competence and professional due care, confidentiality and professional behavior. That was the concept of Ibn Miskawaih's Akhlak that the author tried to internalize into the Basic Principles of Public Accountant Ethics. The four (Al-Iffah, As-Syaja'ah, Al-Hikmah and Al-'Adalah) will complement and strengthen the basic principles of ethics (integrity, objectivity, competence and professional due care, confidentiality and professional behavior), instead of replacing or eliminating them.

Several financial reporting scandals in Indonesia have revealed that the root cause of fraudulent behavior is not merely the weakness of internal controls or a lack of technical knowledge, but rather the absence of deeply internalized ethical values among accounting professionals. In this context, the ethical framework proposed by Ibn Miskawaih, consisting of Al Iffah (self restraint), As Syaja'ah (moral courage), Al Hikmah (wisdom), and Al 'Adalah (justice), offers a meaningful foundation for shaping the moral character of accountants. These virtues guide professionals to resist unethical temptations, uphold honesty, and remain principled in situations where professional judgment is tested.

In various cases, there have been instances of premature revenue recognition, the issuance of audit opinions despite material misstatements, and tolerance of unethical practices for the sake of short-term gains. If accountants and auditors had internalized self restraint, they would resist the urge to manipulate data despite the opportunity. With moral courage, they would be able to reject unethical demands from superiors or clients. Wisdom would help them discern the long-term consequences of unethical behavior, and justice would enable them to act impartially and reveal the truth even

when doing so is uncomfortable. Thus, the integration of these virtues into professional conduct can strengthen the ethical foundation of the accounting profession and serve as a proactive strategy for fraud prevention.

D. Conclusion

Ibn Miskawaih, often referred to as the father of Islamic ethics, developed a moral framework based on the harmony of the human soul, which he categorized into three dimensions: reason, anger, and desire. Each of these has an ideal middle state that produces specific virtues such as wisdom, courage, and self restraint. The integration of all three leads to the emergence of justice as the highest moral virtue. This study internalizes these four ethical traits within the Basic Principles of Public Accountant Ethics, which include integrity, objectivity, professional competence and due care, confidentiality, and professional behavior. The frequent occurrence of fraud involving accountants reflects the inadequacy of ethical codes when they are not internalized as part of personal character.

This study contributes to the ongoing discourse on strengthening ethical conduct in the accounting profession by offering a philosophical approach rooted in the concept of *akhlak*. Building on the insights of previous research that has encouraged a reinterpretation of ethics in accounting, this study proposes the incorporation of moral development based on classical Islamic thought. The integration of *akhlak* with existing professional standards aims to enhance the internal commitment of accountants to ethical behavior, particularly in situations involving conflict of interest or ethical pressure. This conceptual framework presents an alternative perspective that supports fraud prevention through moral awareness and character formation.

To further develop this study, future research is recommended to empirically test the applicability of the proposed framework. Surveys, interviews, or focus group discussions with accounting practitioners could be used to examine how *akhlak*-based values influence ethical decision making in professional contexts. Additionally, policy makers and professional bodies such as IAPI may consider adopting elements of the *akhlak* framework in ethics training programs, ethical guideline revisions, or continuing education curricula. By aligning personal moral development with institutional ethics, this study lays the foundation for a more culturally relevant and sustainable approach to ethical practice in accounting.

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