



ACCOUNTING FROM AN ISLAMIC PERSPECTIVE: BRIDGING SHARIAH VALUES AND MODERN FINANCIAL REPORTING

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ABSTRACT

Research Objectives: This study aims to explore accounting from an Islamic perspective by examining how Shariah values can be integrated into modern financial reporting practices. It seeks to analyze the relevance of key Islamic principles—such as accountability (*amanah*), justice (*‘adl*), transparency (*shafafiyah*), and social responsibility (*maslahah*)—and assess their potential to complement and enhance contemporary accounting frameworks.

Design/ Methodology / Approach Research: The study adopts a qualitative research design using a conceptual and normative approach. It relies on secondary data collected through a systematic literature review of academic journals, books, conference proceedings, and regulatory frameworks, including standards such as IFRS, AAOIFI, and IFSB.

Data analysis is conducted using: **Content analysis** to identify key Shariah principles in accounting, **Comparative analysis** to examine similarities and differences between Islamic accounting and conventional financial reporting, To ensure validity, the study applies **triangulation** by integrating insights from multiple credible sources.

Research Results: The findings indicate that: Islamic accounting extends beyond technical financial measurement to include **ethical, social, and spiritual accountability**, emphasizing responsibility not only to stakeholders but also to God, Core Shariah values such as **justice, trust, transparency, and social welfare** provide a broader and more holistic framework compared to conventional accounting, There are significant **areas of convergence** between Islamic accounting and modern developments such as sustainability reporting, ESG, and corporate governance.

However, challenges remain, including: Lack of standardized Shariah-based accounting frameworks, Limited disclosure of Shariah-specific elements (e.g., zakat, non-halal income), Dominance of shareholder-oriented objectives in conventional accounting.

Implications of Research Results: The study implies that integrating Shariah values into modern financial reporting can: Enhance the **credibility, ethical integrity, and legitimacy** of financial statements, Promote a more **holistic and value-driven accounting system** that incorporates moral and social dimensions, Support the development of **hybrid reporting frameworks** that balance global standards with Shariah compliance, For practitioners and policymakers, the findings highlight the

importance of developing accounting standards that incorporate **ethical, social, and religious considerations** while maintaining comparability and regulatory compliance.

Keywords: Islamic Accounting; Shariah Values; Financial Reporting; Accountability; Ethical Accounting.

A. INTRODUCTION

The rapid development of global financial markets has positioned accounting as a fundamental instrument for measuring, communicating, and evaluating organizational performance. Modern financial reporting frameworks, such as International Financial Reporting Standards (IFRS), are primarily designed to enhance transparency, comparability, and decision usefulness for investors and other stakeholders (IASB, 2018; Deegan, 2020). While these frameworks have significantly improved the quality of financial information, they are largely rooted in value-neutral and profit-oriented paradigms that may not fully address ethical, social, and spiritual dimensions of economic activities (Gray, 2010; Kamla & Rammal, 2013). From an Islamic perspective, economic and business activities are inseparable from moral and ethical accountability to God (*Allah*), society, and the environment. Islamic accounting is therefore grounded in Shariah principles that emphasize justice (*'adl*), trust (*amanah*), transparency (*shafafiyah*), and social welfare (*maslahah*) (Haniffa & Hudaib, 2007; Baydoun & Willett, 2000). Unlike conventional accounting, which predominantly focuses on maximizing shareholder wealth, Islamic accounting seeks to ensure that economic activities contribute to equitable wealth distribution and social justice in accordance with Islamic law (*Shariah*) (Chapra, 2000; Ahmed, 2011).

(Baviga, 2024b) The growing expansion of Islamic financial institutions across both Muslim-majority and non-Muslim countries has intensified the need for accounting systems that are not only technically sound but also Shariah-compliant (IFSB, 2021). Islamic banks, takaful companies, and zakat institutions operate under dual accountability: compliance with international accounting standards and adherence to Islamic ethical values (Karim, 2001; Rahman, 2010). This duality presents a significant challenge, as existing financial reporting standards may not adequately capture Shariah-based objectives such as prohibition of *riba* (interest), avoidance of *gharar* (uncertainty), and fulfillment of social obligations including zakat and waqf disclosure (Haniffa, 2002; Maali, Casson, & Napier, 2006). Prior studies highlight that the adoption of conventional accounting frameworks by Islamic institutions often leads to partial compliance with Shariah principles, particularly in areas

related to ethical disclosure and social accountability (Kamla, 2009; Sulaiman, 2005). Financial statements prepared under conventional standards may provide sufficient economic information but fail to reflect the broader moral responsibilities embedded in Islamic teachings (Baydoun & Willett, 1997; Lewis, 2001). This gap underscores the importance of developing an accounting perspective that bridges Shariah values with modern financial reporting practices (Baviga, Rio. Amriana, 2023).

Accounting in Islam is viewed as a form of accountability not only to stakeholders but ultimately to God (*hisab*), where every action is subject to moral evaluation (Qur'an 2:282; Askary & Clarke, 1997). This spiritual dimension elevates accounting beyond a mere technical practice into a comprehensive system of ethical governance (Napier, 2009). Consequently, Islamic accounting advocates argue that financial reporting should incorporate both financial and non-financial information, including ethical conduct, social impact, and compliance with Shariah objectives (*maqasid al-shariah*) (Hameed, 2009; Mohammed & Taib, 2015). In recent years, the discourse on sustainability and ethical reporting in conventional accounting has opened opportunities for convergence with Islamic accounting principles. Concepts such as corporate social responsibility (CSR), environmental, social, and governance (ESG) reporting, and integrated reporting resonate strongly with Islamic values of stewardship (*khalifah*) and social justice (Gray, Owen, & Adams, 2014; Amran, Ooi, & Devi, 2015). This convergence suggests that Shariah-based accounting principles can complement and enrich modern financial reporting, rather than stand in opposition to it (Baviga & Desiyanti, 2024).

Despite the increasing academic attention to Islamic accounting, there remains a lack of comprehensive frameworks that effectively integrate Shariah values into globally accepted financial reporting systems (Napier & Haniffa, 2011; Kamla & Alsoufi, 2015). Most existing studies are either normative in nature or focus on limited disclosure practices, leaving room for further exploration of how Islamic principles can be operationalized within modern accounting standards. This study seeks to address this gap by examining accounting from an Islamic perspective and exploring pathways to bridge Shariah values with contemporary financial reporting practices. By contributing to the ongoing debate on ethical and value-based accounting, this paper aims to provide insights for academics, practitioners, regulators, and standard setters interested in developing a more holistic accounting system. Integrating Shariah values into modern financial reporting is expected to enhance accountability, ethical conduct, and stakeholder trust, thereby supporting the sustainability and legitimacy of financial institutions in an increasingly complex global economy (Rio Baviga, Afrizal, Wirmie Eka Putra, 2024).

B. LITERATURE REVIEW

Islamic Accounting and Shariah-Based Principles

(Baviga, 2024a) Islamic accounting has been widely discussed as an alternative accounting paradigm that is rooted in Islamic law (*Shariah*) and ethical teachings derived from the Qur'an and Sunnah. Unlike conventional accounting, which primarily emphasizes economic efficiency and shareholder value, Islamic accounting is grounded in the principles of accountability (*amanah*), justice (*'adl*), truthfulness, and social responsibility (*maslahah*) (Baydoun & Willett, 2000; Lewis, 2001). Accounting in Islam is not merely a technical process of recording and reporting financial transactions, but a moral obligation that reflects compliance with divine accountability (*hisab*) (Askary & Clarke, 1997; Napier, 2009). Haniffa and Hudaib (2007) argue that Islamic accounting should ensure that financial reporting reflects adherence to Islamic ethical values, including fairness, transparency, and prohibition of unlawful (*haram*) activities. This perspective aligns with the concept of *maqasid al-shariah*, which emphasizes the protection of faith, life, intellect, progeny, and wealth. Consequently, accounting information is expected to support not only economic decision-making but also ethical judgment and social welfare (Chapra, 2000; Mohammed & Taib, 2015).

Conventional Financial Reporting and Ethical Limitations

(Rio Baviga, 2025) Modern financial reporting frameworks such as IFRS are designed to enhance comparability, reliability, and decision usefulness for stakeholders (IASB, 2018). These standards are largely developed within a secular and value-neutral framework that prioritizes economic substance over ethical or spiritual considerations (Gray, 2010; Deegan, 2020). Although conventional accounting has evolved to include broader disclosure practices such as corporate social responsibility (CSR) and sustainability reporting, critics argue that these developments remain largely voluntary and instrumental in nature (Gray, Owen, & Adams, 2014). Several scholars highlight that conventional accounting frameworks may inadequately address ethical accountability, particularly in contexts where moral and religious values play a central role in economic activities (Kamla, 2009; Kamla & Rammal, 2013). As a result, financial statements prepared under conventional standards may fail to capture the broader social and ethical implications of organizational behavior, especially for Islamic financial institutions that operate under Shariah constraints (Maali, Casson, & Napier, 2006).

Islamic Financial Institutions and Disclosure Practices

(Haryono & Albetris, 2022) The rapid growth of Islamic financial institutions has stimulated empirical research on Shariah compliance and disclosure practices. Prior studies reveal that many Islamic banks adopt conventional accounting standards with limited

modifications, leading to partial disclosure of Shariah-related information (Sulaiman, 2005; Haniffa, 2002). Maali et al. (2006) find that social and ethical disclosures by Islamic banks remain inconsistent and often fall short of stakeholders' expectations regarding Shariah compliance. Karim (2001) emphasizes that Islamic financial institutions face dual accountability: compliance with international accounting standards and adherence to Shariah principles. This dual accountability creates tension, particularly in areas such as profit recognition, zakat reporting, and disclosure of prohibited income (*non-halal income*) (Rahman, 2010; Vinnicombe, 2010). These findings suggest a need for accounting frameworks that explicitly integrate Shariah values rather than merely adapting conventional standards.

Bridging Shariah Values and Modern Financial Reporting

(Haryono et al., 2026) The notion of bridging Shariah values with modern financial reporting has gained increasing attention in recent literature. Baydoun and Willett (1997) propose the concept of an Islamic Corporate Report that incorporates both financial performance and social accountability. Similarly, Hameed (2009) introduces the idea of Islamic accountability, which integrates ethical, social, and spiritual dimensions into accounting practices. Recent studies suggest that emerging trends in sustainability reporting, ESG disclosure, and integrated reporting provide opportunities for convergence between Islamic accounting and modern reporting frameworks (Amran et al., 2015; Kamla & Alsoufi, 2015). Islamic concepts such as stewardship (*khalifah*) and social justice closely align with sustainability principles, indicating that Shariah-based values can enhance the ethical foundation of contemporary accounting practices (Gray et al., 2014).

Research Gap

Despite the growing body of literature on Islamic accounting, existing studies are predominantly normative or focus on limited aspects of disclosure within Islamic financial institutions. There remains a lack of comprehensive analysis on how Shariah values can be systematically integrated into modern financial reporting frameworks without compromising global comparability and regulatory compliance (Napier & Haniffa, 2011). This study addresses this gap by examining accounting from an Islamic perspective and exploring conceptual pathways to bridge Shariah values with contemporary financial reporting practices.

C. RESEARCH METHODS

This study employs a qualitative research design using a conceptual and normative approach to examine accounting from an Islamic perspective and explore the integration of Shariah values into modern financial reporting. This approach is appropriate as the study does

not aim to test hypotheses or measure causal relationships, but rather to analyze, interpret, and synthesize existing theories, standards, and scholarly works related to Islamic accounting and financial reporting practices. The primary data sources consist of secondary data obtained from academic journals, books, conference proceedings, and authoritative publications related to accounting, Islamic finance, and Shariah governance. Key references include classical and contemporary literature on Islamic accounting, International Financial Reporting Standards (IFRS), and guidelines issued by institutions such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB). These sources provide a comprehensive foundation for understanding both conventional and Islamic accounting frameworks.

Data collection is conducted through a systematic literature review process. Relevant publications are identified using academic databases such as Scopus, Web of Science, Google Scholar, and reputable journal publishers. Keywords employed in the search process include “Islamic accounting,” “Shariah values,” “financial reporting,” “ethical accounting,” and “Islamic financial institutions.” The selected literature is screened based on relevance, credibility, and contribution to the research objectives. The data analysis technique involves content analysis and comparative analysis. Content analysis is used to identify recurring themes, principles, and concepts related to Shariah values in accounting practices, such as accountability (*amanah*), justice (*‘adl*), transparency, and social responsibility (*maslahah*). Comparative analysis is then applied to examine similarities and differences between conventional financial reporting frameworks and Islamic accounting principles, highlighting areas of convergence and divergence.

To enhance the rigor and validity of the analysis, triangulation is employed by comparing insights from multiple sources, including academic literature, accounting standards, and regulatory guidelines. This process helps ensure consistency and reliability in interpreting how Shariah values can be incorporated into modern financial reporting practices. The outcome of this methodological approach is the development of a conceptual understanding of how Islamic accounting principles can complement contemporary financial reporting systems. The findings are expected to provide theoretical contributions to the literature on Islamic accounting and practical insights for policymakers, standard setters, and practitioners seeking to strengthen ethical and Shariah-compliant financial reporting.

D. RESULT AND DISCUSSION

The analysis of the literature reveals several key findings regarding the integration of Shariah values into modern financial reporting. These findings highlight both conceptual

alignments and structural challenges between Islamic accounting principles and contemporary accounting frameworks.

Integration of Shariah Values in Accounting Practices

The results indicate that Shariah-based accounting principles emphasize a broader concept of accountability compared to conventional financial reporting. Accountability in Islamic accounting extends beyond stakeholders to include accountability to God (*hisab*), which requires honesty, transparency, and ethical conduct in financial reporting (Askary & Clarke, 1997; Napier, 2009). This finding supports prior studies suggesting that accounting in Islam functions not only as a technical system but also as a moral framework guiding organizational behavior (Baydoun & Willett, 2000; Lewis, 2001). Furthermore, the principles of justice (*'adl*) and trust (*amanah*) are identified as foundational elements that shape financial measurement and disclosure in Islamic accounting. These principles demand fair recognition of profits, equitable treatment of stakeholders, and avoidance of misleading information. In contrast, conventional accounting frameworks primarily focus on decision usefulness and economic substance, often without explicit consideration of ethical accountability (Gray, 2010; Deegan, 2020). This divergence underscores the added value of integrating Shariah values into modern financial reporting.

Convergence with Modern Financial Reporting Frameworks

The findings also demonstrate areas of convergence between Shariah values and contemporary accounting developments. The increasing emphasis on transparency, corporate governance, sustainability reporting, and ESG disclosure within modern accounting aligns closely with Islamic principles of social responsibility (*maslahah*) and stewardship (*khalifah*) (Gray et al., 2014; Amran et al., 2015). This convergence suggests that Shariah-based values can complement existing financial reporting standards rather than contradict them. However, the analysis reveals that current financial reporting standards do not explicitly accommodate Shariah-specific disclosures, such as zakat calculation, prohibited income (*non-halal income*), and Shariah compliance assurance. As noted in previous studies, Islamic financial institutions often adopt conventional standards with supplementary disclosures, resulting in inconsistent reporting practices across jurisdictions (Maali et al., 2006; Vinnicombe, 2010). This inconsistency highlights the need for a more structured approach to integrating Shariah values into mainstream accounting frameworks.

Challenges in Bridging Shariah Values and Modern Reporting

Despite the conceptual compatibility, several challenges hinder the effective integration of Shariah values into modern financial reporting. One major challenge is the dominance of

shareholder-oriented objectives in conventional accounting, which may conflict with the broader stakeholder orientation emphasized in Islamic accounting (Chapra, 2000; Haniffa & Hudaib, 2007). Additionally, the lack of standardized Shariah-based accounting guidelines across countries creates variations in interpretation and implementation. Another challenge relates to the technical limitations of existing accounting standards in capturing ethical and spiritual dimensions. While financial statements are effective in quantifying economic performance, they often fail to convey qualitative aspects such as ethical compliance, social justice, and moral responsibility that are central to Islamic teachings (Kamla, 2009; Napier & Haniffa, 2011). This limitation suggests that financial reporting should be complemented by narrative and non-financial disclosures to reflect Shariah values more comprehensively.

Implications for Accounting Theory and Practice

The discussion highlights that integrating Shariah values into modern financial reporting has important theoretical and practical implications. From a theoretical perspective, Islamic accounting offers an alternative paradigm that challenges the value-neutral assumption of conventional accounting and promotes a value-based approach grounded in ethical and spiritual accountability. Practically, incorporating Shariah values can enhance the credibility and legitimacy of financial reports, particularly for stakeholders seeking ethically responsible and Shariah-compliant financial information. The findings also imply that standard setters and regulators should consider developing hybrid reporting frameworks that allow for the inclusion of Shariah-specific disclosures within globally accepted accounting standards. Such frameworks would support comparability while respecting the ethical and religious foundations of Islamic financial institutions. Overall, the results and discussion demonstrate that bridging Shariah values with modern financial reporting is both feasible and beneficial. By integrating ethical, social, and spiritual dimensions into accounting practices, financial reporting can evolve into a more holistic system that supports sustainable and equitable economic development.

E. CONCLUSIONS

This study examines accounting from an Islamic perspective by exploring the integration of Shariah values into modern financial reporting. The findings indicate that Islamic accounting extends beyond a technical system of financial measurement to encompass ethical, social, and spiritual accountability rooted in Shariah principles. Core values such as accountability (*amanah*), justice (*'adl*), transparency, and social welfare (*maslahah*) provide a comprehensive foundation for financial reporting that addresses both economic and moral

responsibilities. The analysis demonstrates that, while modern financial reporting frameworks emphasize transparency and decision usefulness, they often lack explicit ethical and spiritual dimensions. However, recent developments in sustainability, ESG, and integrated reporting reveal areas of convergence with Islamic accounting principles. This convergence suggests that Shariah values can complement and enrich contemporary accounting practices rather than contradict them.

Despite this compatibility, challenges remain in bridging Shariah values with modern financial reporting, particularly in relation to standardization, Shariah-specific disclosures, and the dominance of shareholder-oriented objectives. These challenges highlight the need for more inclusive reporting frameworks that accommodate ethical and religious considerations without undermining global comparability. Overall, this study contributes to the growing discourse on Islamic accounting by reinforcing the relevance of Shariah-based values in enhancing the credibility, legitimacy, and ethical orientation of financial reporting. Future research is encouraged to extend this conceptual analysis through empirical investigation and the development of practical reporting models that integrate Shariah values within internationally accepted accounting standards.

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