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The quest for morally competent future Muslim accountants

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The quest for morally competent future Muslim accountants: a progress report

Abstract

Purpose - The moral credibility of accountants has been battered for over two decades due to a seemingly unending series of accounting scandals. The inclusion of ethics education in the accounting curricula has been advocated as one option through which a new generation of morally competent accountants can be produced. This paper presents the results of a study that sought to determine the success of this strategy by measuring the moral competencies of 160 final-year Muslim accounting students enrolled in two Islamic-university accounting programmes.

Design/methodology/approach - An open-ended, scenario-based, accounting-specific instrument was developed in collaboration with five Islamic accounting scholars to survey and measure the students' moral competencies from an Islamic perspective.

Findings - The results revealed that the students had glaring weaknesses in their moral competencies, particularly in selecting an Islamically-appropriate organization to work for after graduation, and the importance of diligence in completing one's task as an accountant. The implication of these results is that these accounting programmes have to critically assess the ethical content of their curricula in order to ensure that it is capable of developing the moral competencies of these students to an excellent level.

Originality/Value - This research is one of the few moral competence studies that consider the source of moral values of the respondents in measuring their moral competencies. Additionally, it provides much-needed insight into the effectiveness of a policy to address a pressing problem in the accounting profession.

Keywords Moral Competence, Accounting students, Ethics Education, Islamic university

Paper type Research paper

1. Introduction

The accounting profession works because people rely on the information that accountants provide, and make key financial and life decisions based on this information. There is an underlying expectation from various stakeholders that accounting information is trustworthy because accountants are viewed as professionals who follow a strict code of conduct that is built on integrity (Lasiyono and Istikhoroh, 2016). However, over the last two decades, the moral credibility of the accounting profession has taken a serious beating due to a rash of accounting scandals: from Waste Management Inc. to Enron; from WorldCom to Tyco; from HealthSouth to Freddie Mac; from American Insurance Group to Lehman Brothers; from Bernie Madoff to Satyam, and most recently Toshiba (Agrawal and Cooper, 2015; Roy, 2015; Voinea, 2015; Conde, De Almeida and Quintal, 2015; Gunz and Thorne, 2016); the list seems to go on and on, and every year seems to bring a new scandal to light.

In order to restore the moral credibility of the accounting profession, one option that has been suggested is that university accounting programmes be saddled with the crucial mission of developing a new breed of technically-proficient accountants imbued with moral values by

inculcating comprehensive ethics education into accounting curricula (Anzeh and Abed, 2015; Burns, Tackett and Wolf, 2015; Chawla, Khan, Jackson and Gray, 2015; Cameron and O’Leary, 2015; Martinov-Bennie and Mladenovic, 2015). The education policy makers in Malaysia are great believers in this suggestion as evidenced by three policy initiatives, including the publication of a strategic educational blueprint designed to transform the country’s educational system, the introduction of the integrated Cumulative Grade Point Average (iCGPA), and the *Hala Tuju* initiative. One key objective of the blueprint is a mandate that universities produce professionals who are technically and morally upright (Sack and Jalloun, 2017). Similarly, the iCGPA requires universities to expand the measure of student performance to include, among other metrics, a measure of their moral competencies (Aziman et al., 2016). The *Hala Tuju* initiative has as its objective the aim of producing “technically competent, ethical and well-rounded graduates, including accountancy graduates” (Gomes, 2013, p.11). As part of the initiative, ethics courses have been made compulsory for all undergraduate accounting degree programmes (Gomes, 2013).

Malaysia has a majority Muslim population, and thus a majority of the next generation of accountants will be Muslim. For this reason, accounting programmes situated at Malaysian Islamic universities, have a crucial role to play in achieving the government’s mandate requiring universities to produce morally competent accountants. This is because even before the government’s mandate was issued, these universities already had as their mission statements, the production of technically-proficient accountants imbued with Islamic values.

The objective of this study was to determine how these Islamic universities are faring in achieving their mission of producing a new generation of morally upright Muslim accountants. This was achieved by measuring the moral competencies of final-year Muslim accounting students enrolled at two accredited Islamic-university accounting programmes. The measurement was accomplished using an open-ended, accounting-specific, scenario-based instrument developed through collaboration with five Islamic accounting scholars well versed in modern accounting and its place within the framework of Islamic principles.

The results of the study revealed glaring weaknesses in the students’ moral competencies, particularly regarding selecting an Islamically-appropriate place to work and the importance of an accountant being diligent and thorough in completing his tasks. The implication of the study’s results is that at the moment, the accounting programmes at these Malaysian Islamic universities are neither fulfilling their mission statement, nor are they meeting the government’s mandate of producing morally competent Muslim accountants. On a positive note, the results shed light on exactly which aspects of the ethics curricula need to be improved upon in order for the accounting programmes to achieve their mission statement.

In the next four sections of this paper, a review the literature is presented, followed by a definition of how moral competence is envisioned in this study. This is followed by a description of the study’s methodology, and a presentation of the results. In the final section, some recommendations and a conclusion are presented.

2. Literature Review: Does ethics education improve accounting students’ moral competencies?

For those who advocate for the inclusion of ethics education in the accounting curricula as a viable means of improving the moral competencies of accounting students, there is an underlying assumption that morality can be taught in a university-setting. This assumption is a logical one: accounting programmes have for centuries successfully taught people the necessary skills to

become technically-proficient accountants. It is thus not far-fetched to assume that they can also successfully teach people to become morally competent accountants as well. The review of scholarship in this area was to determine whether empirical support existed for this intuitive assumption.

The vast majority of scholarship reviewed did in fact provide empirical support for the notion that morality can be taught to accounting students via ethics education (Sullivan, 2004; Dellaportas, 2006; Abdulmohammadi & Baker, 2007; Christensen, Barnes & Rees, 2007; Dillard, 2009; Fadzly, 2010; Saat, Porter & Woodbine, 2010; Agustina, Dwi & Tin, 2012; Holmes, Marriott & Randal, 2012; Ellis, 2013; Mahdavicou & Khotanlou, 2013; Royae, Ahmadi & Jari, 2013; Uyar & Gungormus, 2013; Chiang & Braender, 2014; Mustapha & Nadaraja, 2014; Fulmore, 2015; Martinov-Bennie & Mladenovic, 2015). Only a small minority of studies reviewed found no empirical support proving the efficacy of ethics education in developing the moral competencies of accounting students (Padia & Maroun, 2012; Al-Abdullah, 2014; Arfaoui, Damak-Ayadi, Ghram & Bouchekoua, 2015).

It is not surprising that there are some studies that found that ethics education did not improve accounting students' moral competencies. This is because learning can only take place if the student is willing to learn (Kohl, 1991; Aguirre & Haggerty, 1995; Oandasan & Reeves, 2005). As the saying goes, 'you can take a horse to water but you cannot make it drink'. The reality is if a student is unwilling to learn, it does not matter what is being taught; it could be the highest moral values or the most basic accounting concepts, he or she will not learn what is being taught. However, the fact that a significant number of studies reviewed found support for the effectiveness of ethics education in improving the moral competencies of accounting students provides evidence for the continued adoption of this strategy. Additionally, this support was found in most parts of the world, from the US (Sullivan, 2004; Abdulmohammadi & Baker, 2007; Christensen et al., 2007) to Europe (Uyar & Gungormus, 2013), to Asia (Saat et al., 2010; Fadzly, 2010; Agustina et al., 2012) and Australasia (Dellaportas, 2006; Holmes et al., 2012).

3. Defining Moral Competence

American psychologist, Lawrence Kohlberg, has been dubbed by some scholars as "the father of moral psychology" (Griggs, 2005; Winland-Brown & Dobrin, 2009; Kristjansson, 2012). His definition of moral competence is arguably the most commonly cited amongst moral competence scholars (Rest, Thoma & Edwards, 1997; Brugman, 2003; Biggs & Colesante, 2015; Lind & Nowak, 2015). He defined a morally competent person as "*one who has the capacity to make decisions and judgments which are moral (i.e. based on one's internal principles) and to act in accordance with such judgments*" (Jennings & Kohlberg, 1983, p33).

This study adopted Kohlberg's definition as a starting point in conceptualizing the moral competence of future Muslim accountants surveyed in this paper. The study then considered what constituted a moral decision or judgment from an Islamic perspective. In Islam, a decision is considered "good" if it strictly follows Islamic principles as contained in Islam's two primary sources of guidance, the Noble Quran and the *Sunnah* (sayings and deeds of the Noble Prophet Muhammad [Peace be upon him]). With this consideration in mind, in this study, a morally competent Muslim accountant was defined as *one who has the ability to make moral decisions in line with Islamic principles whilst discharging his or her duties as an accountant*.

Moral competence in Islam has two separate, but interdependent, components: 1) knowing the right thing to do (moral action), and 2) doing the right thing for God's sake alone (moral

intention). Islam proclaims that in the sight of God, a moral action is only acceptable if the moral intention is solely for His pleasure. This is a very crucial concept which this study took into consideration when assessing the moral competencies of the selected accounting students. Figure 1 illustrates the conceptualization of moral competence that has just been described:

Figure 1: Conceptualization of Moral Competence

4. Research Methodology

In order to fulfill this paper's objective of determining the impact of accounting ethics education in producing morally competent Muslim accounting students, a three-step process was adopted. The first step was to develop a profile of the morally competent Muslim accountant. The second step was to develop an instrument that contained scenarios to measure the attributes contained in the profile, and the third step was to utilize the developed instrument to measure the moral competencies of final-year Muslim accounting students enrolled in two Islamic universities. Each step is described in the following subsections.

4.1 Developing the profile of a morally competent Muslim accountant

The profile had two components, and was developed from the perspective of a newly-graduated Muslim accountant. Upon graduation, the first situation that requires the new accountant to exercise his or her moral competence is in deciding which kind of organization to work for. The Muslim accountant is required to select an organization which is Islamically-acceptable to work in. *Selecting an Islamically-acceptable job* was thus considered as the first attribute of a morally competent Muslim accountant, and served as the first component of the profile.

Once a Muslim accountant has secured a job at an organization where the activities are in line with Islamic principles, he or she is now required to discharge his or her duties in accordance with the commands of God. This "Code of Conduct" represented the second component of the profile, and was developed following a two-pronged approach. The first prong was to adopt the code of conduct developed for Muslim accountants by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in 1991; AAOIFI is a non-governmental organization whose objective is providing voluntary codes of conduct and accounting regulations for Islamic organizations. This code of conduct had five attributes described as follows:

1. **Trustworthiness:** The Muslim accountant should be straightforward and honest whilst discharging his duties, and must never present untruthful information. This attribute is considered integral to the success of the accounting profession (Liu and Ren, 2017; Naslmohavi and Jahanzeb, 2017; Tiwari and Debnath, 2017).
2. **Objectivity:** The Muslim accountant should be fair, impartial and free from any conflict of interest. The credibility of the work produced by accountants is based completely on their ability to be objective, and to prevent their biases and personal opinions from affecting the quality of their work (Aghdam and Karimzadeh, 2017; Saadeh et al., 2017; Schoenfeld et al., 2017).
3. **Professional competence and diligence:** The Muslim accountant must possess the requisite skill necessary to successfully discharge his duties. To be able to consistently produce accurate,

reliable and high quality work, diligence is a critical attribute that an accountant must possess (Mescall et al., 2016; Chen and Tsay, 2017; Rowbottom, 2017).

4. Confidentiality: The Muslim accountant must never divulge information obtained about an organization during the course of discharging his or her duties without permission unless he or she is legally or professionally obliged to do so. By law, the relationship between an accountant and his or her client is a confidential one. This enables the client to be able to speak freely to the accountant so that his or her best interests can be served within the parameters of the legal system (Awang et al., 2017; Hegazy et al., 2017; Nehme, 2017).

5. Professional conduct: The Muslim accountant must observe the rules of professional conduct and obey the accounting and auditing standards of *Shariah*-compliant organizations (*Shariah* means Islamic law). Accountants are considered the gatekeepers of the crucial financial information of an organization. It is thus important that they always act professionally in discharging their duties by stringently following laid down laws and procedures that govern the profession (Dattin, 2016; Herbert et al., 2016; Reinstein et al., 2017).

The second prong was to consult with five Islamic accounting scholars who validated these five attributes, and suggested the inclusion of three ‘faith-driven’ attributes unique to the Muslim accountant: 1) Avoiding interest (Ahmed et al., 2016; Hanif, 2016; Abdel Megeid, 2017), 2) Avoiding gambling (Kasim et al., 2016; Yaya, 2016; Alkali et al., 2017), and 3) Avoiding physical contact with the opposite sex (Hassan et al., 2015; Al-Sawafi, 2016; Zempi, 2016).

The completed profile of the morally competent Muslim accountant thus had nine attributes: 1) Selecting an Islamically-appropriate job 2) Trustworthiness 3) Objectivity 4) Professional competence and diligence 5) Confidentiality 6) Professional conduct 7) Avoiding interest 8) Avoiding gambling 9) Avoiding physical contact with the opposite sex.

4.2 Developing the Instrument

Extensive collaborations with the five Islamic accounting scholars led to the development of ethical scenarios designed to measure each of the nine attributes that made up the profile of the morally competent Muslim accountant. The instrument developed was called “The Muslim Accountant Moral Competency Test” (MAMOC). The Islamic accounting scholars also provided model resolutions to each of the scenarios which were used to assess the students’ resolutions of the scenarios.

MAMOC had a title and three main sections. The title was "Understanding the Career Aspirations and Work-Related Decisions of Future Accountants". This title was deliberately worded in a neutral manner with no obvious moral overtones so as to minimize social desirability bias amongst the students, and encourage them to provide honest responses to the scenarios. The first section was a basic demographic section, whilst the second section dealt with the first component of the profile, *selecting an Islamically-appropriate job*. In this section, students were given a scenario wherein they had job offers from five organizations: a conventional bank (this is as opposed to an Islamic bank that does not deal with interest), a casino, a tobacco company, a music company and a conventional insurance company (this is as opposed to an Islamic insurance company called *Takaful*). All the jobs offered were unacceptable from an Islamic perspective as their activities violated Islamic principles. The correct resolution was for the students to reject all the jobs because of their prohibited activities.

The third section of MAMOC had nine scenarios, with eight of them measuring the eight remaining attributes of the profile. The protagonist in these eight scenarios was described as a

friend of the student, and the student was required to resolve the ethical dilemmas by advising his or her friend on what to do. The scenarios were structured in this way with the hope that students would be more honest in their answers if they were placed in an advisory capacity, rather than as the main actors in the scenarios. The last scenario required the students to decide on whether or not they would remain in the organization after dealing with all the moral issues contained in the previous scenarios. A brief description of the nine scenarios in each section and the model resolution provided by the Islamic accounting scholars is presented in the subsequent paragraphs.

In the 'Professional conduct' scenario, the students were asked to advise a colleague on whether or not to leave the office before the designated lunch hour at the behest of two senior colleagues. The correct response was to advise the colleague to reject the offer and wait for the designated lunch hour, as Islam requires Muslim accountants to fulfill all their obligations.

The 'trustworthiness' scenario required the students to advise a colleague who had been asked by a supervisor to delay the recording of one of three incurred expenses, so as to ensure that the supervisor earned a bonus. The correct resolution was to advise the colleague to decline the supervisor's request and record all the expenses as Islam demands that Muslim accountants be scrupulously honest in all their dealings.

The 'professional competence and diligence' scenario concerned a colleague facing a dilemma of addressing an imbalance in the company's balance sheet by either going through all the transactions to discover the irregularity and thus missing an already booked flight for a vacation, or simply placing his own money into the company's petty cash account to resolve the imbalance. The correct resolution was to advise the colleague to find the irregularity in the balance sheet as Islam demands that the Muslim accountant be thorough in completing his or her assigned tasks.

For the 'avoiding interest' scenario, the company offered its employees a choice of three loans with a 10% interest rate: a marriage loan, a car loan, or a house loan. The students were asked to advise their colleague on whether or not to accept one of the three loans and the reason for their advice. The correct resolution was to advise their colleague not to take any of the loans, as dealing with interest is strictly prohibited in Islam.

The 'avoiding gambling' scenario required the students to advise a colleague on whether or not to participate in a lottery scheme initiated by the company to improve employee punctuality levels. The correct resolution was to advise the colleague not to participate in the lottery due to Islam's prohibition of gambling.

The 'avoiding physical contact with a *non-mahram*' scenario concerned a female colleague who was going for an advanced accounting course in the USA and was shy about dealing with the usual American custom of shaking hands as a form of greeting. The correct resolution was for the students to advise her to avoid shaking hands with her male colleagues due to Islam's prohibition of any physical contact with males who are not her close relatives (husband, father, brother, uncle and nephew).

The 'objectivity' scenario required the participants to advise a colleague on which of three candidates to recommend for promotion after they had been appraised. The participants had four options: 1) Recommend the first candidate which was the colleague's close friend, 2) Recommend the second candidate who came from the same hometown as the colleague, 3) Recommend the third candidate who was the niece of the CEO of the company or 4) "It depends" option. The correct resolution was for the participants to advise their colleague to recommend the

candidate solely based on their appraisal scores, as Islam commands justice and fairness in all dealings.

The ‘confidentiality’ scenario concerned a senior accountant discovering systematic manipulation of financial information by the company's Chief Financial Officer. After confronting the CFO with his findings, he was offered a bribe as an incentive to keep the information quiet, and emotionally black-mailed with the notion that exposing the fraud would ruin the company and lead to thousands of employees being laid off. The students were required to advise the senior accountant on the next course of action. The correct resolution was to advise the senior accountant to report the company to the relevant regulatory body, as Islam demands that Muslims stand up for truth and justice above all else.

The final scenario, ‘changing jobs’, asked the students whether or not they would remain with the company after all their experiences. The correct resolution was to leave the company as remaining in an organization where so many un-Islamic activities were taking place would lead to negative spiritual consequences from an Islamic perspective.

4.3 Measuring the moral competencies of final-year Muslim accounting students

As mentioned in section 3, moral competence (MC) from an Islamic perspective is a product of two components: moral action in line with Islamic principles and the moral intention to please God. Participating students were asked to resolve each scenario by stating the moral action they would advise their friend to take (MA), and providing a reason for that advice (MI). If a student’s MA corresponded with the model MA provided by the Islamic accounting scholars, a score of “1” was given; if it did not, a score of “0” was given. The same rule applied for MI (1 for the correct reason, and 0 for incorrect reason). For each scenario, a student’s $MC = MA * MI$. For a student to have a score for any scenario, both MA and MI must have corresponded with the model answers, otherwise he or she scored “0” for that scenario. Scores for each scenario were added to provide an overall MC score for each student.

MAMOC was pilot-tested with the objective being to determine if the students would understand the instructions, terminology and content of the instrument. Additionally, the pilot study enabled us to ascertain the reliability of the scoring system developed by the Islamic scholars. First-year students were used for the pilot test because they closely resembled the students selected for the actual study, i.e. final-year Muslim accounting students. 100 questionnaires were distributed, and the students were asked to carefully go through the questionnaire and ask any questions they might have as to its content. All the students stated that they clearly understood how to fill the questionnaires. The students were then told to take the questionnaires home, complete them, and bring them to the next class session. They were also told to write down how long it took them to complete the questionnaire. 33 out of the 100 distributed questionnaires were returned.

An analysis of the collected questionnaires revealed that the students did indeed understand how to correctly complete the instrument. They provided well-thought out and clear resolutions to the various scenarios, and followed the stated instructions very well. The fact that first-year students could understand the instructions, content and terminology of MAMOC so well provided the researchers with confidence that the actual respondents of the study would understand just as well.

The inter-rater reliability of the scoring system was assessed using the completed questionnaires from the pilot study. A naïve rater and one of this paper’s authors used the model answers to assess the moral competencies of the students that participated in the pilot study. An

Intra-Class correlation coefficient of 0.943 showed that the two raters had almost perfect agreement when assessing the moral competencies of the pilot study participants. This result proved the reliability of the model answer for assessment of the students' moral competencies.

The pilot study provided two additional pieces of valuable information. Firstly, it revealed that it took the students an average of thirty minutes to complete the questionnaire. This time was then used for the actual study. Secondly, it revealed that the best approach for conducting the survey would be to get the students to complete the survey during class time, as opposed to letting them take it home. By conducting the survey in class, the researchers were able to collect the questionnaires immediately thus ensuring a 100% response rate in the actual study.

For the actual study, all sections of a compulsory final-year accounting course were surveyed: 72 final-year accounting students completed MAMOC in the first Islamic university (Group 1) while 88 final-year students completed MAMOC in the second Islamic university (Group 2); in total, 160 final-year Muslim accounting students were surveyed for this study. The students' MC scores were then determined using the model answers. Their performances in resolving these scenarios and the implications of these findings are presented in the next section of this paper.

5. Findings and Implications

This section of the paper presents the study's findings and their implications. The descriptive statistics of the study's respondents is presented first. The students' mean MC scores are presented next, and this is followed by a more detailed analysis of their performances in resolving each scenario and the implication for their future as Muslim accountants. To provide insight as to the performances of the students in resolving the scenarios, an academic-style grading system was utilized, with a "C-" representing the minimum passing grade for each scenario. The grading system is presented in Table 1:

Table 1: Undergraduate Grading System

5.1 Descriptive Statistics

Table 2 provides demographic information regarding the accounting students surveyed in this study. Of the 72 final-year students surveyed from the first Islamic university, 10 were male and 62 were female. The pattern of females making up the majority of students surveyed continued in the second Islamic university, with 60 out of 88 being female. The fact that the students are mainly female is not surprising as Malaysian national educational statistics show that 67% of undergraduate students enrolled in social sciences are female (Ministry of Higher Education, 2016). The two groups of students had average ages of 23.47 years and 22.05 years respectively

Table 2: Descriptive Statistics

5.2 Assessing the students' MC scores

Table 3 presents the students' mean score for each of the ten scenarios contained in MAMOC. It also shows the resultant grade based on the undergraduate grading system, the description of that

grade based on the system, and whether or not the students' were considered to have a passing or failing grade based on the minimum passing grade of C-.

Table 3: Students' MC scores

In this section, a broad overview of the students' moral competence scores and their implications are presented. A more detailed scenario-by-scenario analysis of their performances is provided in the next subsection. It can be observed from Table 3 above that both groups of students had 'satisfactory' mean MC scores of 5.94 and 5.64 respectively. These scores are out of a maximum MC score of "10" earning both groups a passing grade of 'C'; this grade is just one above the minimum passing grade of "C-", adequate but definitely not inspiring. The implication of these scores is that both accounting departments have final-year students with 'satisfactory' levels of moral competence about to join the accounting profession.

There are two important questions to ask based on these results: 1) Have the accounting programmes fulfilled their mission of producing accountants imbued with Islamic values? 2) Have these programmes met the government's mandate of producing morally competent accountants? Technically, the answer has to be a tentative 'yes' to both questions. This is because the undergraduate grading system which is used to assess students' technical proficiency has a final grade of "C-" as the minimum requirement for graduation; both groups of accountant students have surpassed this minimum requirement, albeit only minimally. However, there is significant room for improvement, because the goal of optimistic accounting educators is to always push students to be the best they can be, and to continually improve. The researchers strongly believe that these accounting programmes should aspire to produce future accountants with "excellent" moral competencies. So exactly where can improvements be made? A more detailed analysis of the students' performances in each scenario will shed some light, and this is presented in the next subsection.

5.3 Scenario-by-Scenario analysis of student MC scores

It can be observed from Table 3 that accounting students in Group 1 had at least a passing grade in 7 out of the 10 scenarios, whilst the accounting students in Group 2 had a passing grade in 5 out of the 10 scenarios. Both groups had an 'excellent' grade in the Objectivity scenario. Additionally, both groups had 'extremely good' grades in one scenario: the Trustworthiness Scenario for Group 1 students and the Professional Conduct scenario for Group 2 students. Finally both groups had 'very good' grades in one scenario: the Professional Conduct scenario for Group 1 students and the Trustworthiness scenario for Group 2 students. These results are very encouraging considering the importance of these attributes for the success of the accounting profession. That's the good news, now for the bad.

The students from Group1 earned a failing grade in 3 out of the 10 scenarios (Job Selection, Professional Competence and Avoiding Gambling), whilst their counterparts in Group 2 had a failing grade in 5 out of the 10 scenarios (Job Selection, Professional Competence and Diligence, Avoiding Interest, Avoiding Gambling and Confidentiality). Now let us examine each of these scenarios and the implications for the Muslim accountant.

Respondents from both universities 'failed' the Job Selection Scenario. Only 22% of group 1 and 18% group 2 were able to successfully recognize that all the five jobs offered were

Islamically-unacceptable to work in. The majority of students chose one of the five jobs either because of the salary offered, or because of the prestige of working for such an organization, or because they had a personal interest in working in such an organization. From an Islamic perspective, this statistic will be of tremendous concern to the accounting educators working at these accounting programmes. This is because Muslims believe that working in any organization that is involved in prohibited activities has devastating spiritual effects on the soul. All earnings from such a job are considered tainted, and thus any usage of those earnings is also considered tainted. In fact, choosing to work in such an organization negates all the other eight attributes included in the profile of a morally competent Muslim accountant. For example, being trustworthy and professionally diligent whilst working in an Islamically-unacceptable organization has no value in the sight of God, as the foundation is rotten, and God only accepts what is pure. Remember that in the last subsection, a tentative ‘yes’ was given to the question of whether or not these accounting programmes had successfully fulfilled their mission statements and the government’s mandate of producing morally competent accountants. Now based on the magnitude of the students’ failure in resolving this scenario from an Islamic perspective, the answer must change to a resounding ‘No’. Even though, this sounds harsh, the researchers had no choice given that without a proper foundation, the entire building collapses no matter how beautiful the walls and roof are.

Sadly, the bad news continues considering that both groups of accounting students also ‘failed’ the Professional Competence and Diligence scenario, with only 42% of group 1 students and 40% of group 2 students successfully resolving the scenario. The majority of students chose expedience over diligence by advising their colleague to simply place his own money into the company’s petty cash account to address the imbalance in the balance sheet rather than going through all the transactions to identify and correct the imbalance. The most common reason given for this advice was that the amount was immaterial. Islam holds Muslims to a much higher standard, and regardless of the amount of the irregularity, the correct resolution that reflects professional competence and diligence was for the accountant to go through all the company transactions again so as to identify and rectify the irregularity. This is what his job entails and as a Muslim accountant, he is obligated to fulfill this requirement.

As the saying goes, ‘when it rains, it pours’, and the torrent of bad news continues with the ‘Avoiding Gambling’ scenario, with both groups of students earning a ‘failing’ grade. For the 58% of group 1 students and 57% of group 2 students who incorrectly resolved this scenario, their responses revealed that fact that they did not understand that any form of gambling is prohibited in Islam, regardless of whether the intent was a good one, as was the case in this scenario where the company lottery was initiated to improve employee punctuality levels. Gambling is viewed in Islam as the work of the devil, and Muslims are instructed to avoid it completely.

Regarding the ‘Avoiding Interest’ scenario, only group 2 students earned a ‘failing’ grade, with 61% failing to realize that all forms of interest are strictly prohibited in Islam. This statistic is arguably as concerning as the ‘Job Selection’ score due to the fact that dealing with interest is seen as one of seven major sins in Islam, and God is viewed to be at war with those who deal in interest: the giver of interest and the taker of interest; even the one who records the interest-based transactions is included in this war.

Finally the bad news storm ends with the ‘Confidentiality’ scenario, with only group 2 students earning a ‘failing’ grade. 61% of the students showed a lack of understanding that there are limits to confidentiality for a Muslim accountant. Muslim accountants are bound to keep the secrets of the company as long as their actions are in line with Islamic principles; once they venture into systematic wrongdoing (cooking the books in this scenario), their loyalty ends and they have to become whistleblowers so as to safeguard the rest of society from the negative consequences of the company's actions.

Now that the moral strengths and weaknesses of final-year Muslim accounting students enrolled in two Islamic universities have been identified, what steps can these accounting programmes take in order to build on these strengths and minimize the weaknesses? Some recommendations are presented in the next section, along with a conclusion.

6. Recommendations and Conclusion

As mentioned previously, the mission of accounting programmes situated in Islamic universities and the mandate of the Ministry of Education is for them to produce technically proficient accounting graduates with excellent moral competencies. At the moment, the accounting programmes surveyed in this study are not fulfilling this crucial mandate. This paper has several recommendations on what needs to happen for this mandate to be successfully achieved. These recommendations fall into two categories: 1) Practice recommendations and 2) Policy recommendations.

6.1 Practice Recommendations

Firstly, the results of the study have revealed the exact areas where the ethical content of the current accounting curricula needs to be improved in order to address some glaring weaknesses in the moral competencies of these final-year classes of Muslim accounting students: 1) Students need to be taught to critically consider Islamic principles when deciding where to work after graduation. This is because of the crucial importance of lawful earnings in Islam. 2) Students must be made to understand that as future Muslim accountants, they are held to a much higher standard of competence and diligence than what is legally required for accountants. This is because they are ultimately accountable to God regarding how well they discharge their accounting duties. 3) Students’ understanding of Islam’s prohibition of interest should be reinforced, particularly considering its hugely negative spiritual consequences. 4) Students should be made to understand that although confidentiality is important as Muslim accountants, their allegiance lies first and foremost with God. Confidentiality must be broken if it means exposing illegal actions that are harmful to welfare of the society.

Secondly, the use of an open-ended scenario-based instrument (MAMOC) provided the researchers with great insight into the moral psychology of Muslim accounting students, particularly regarding the motivation behind their ethical decisions in an accounting context. This paper therefore recommends that accounting educators in Islamic universities adopt MAMOC or a variation of it as a useful teaching tool. It will enable them to pinpoint the strengths and weaknesses in the moral competencies of their students, and help them in their quest to enhance these competencies.

Thirdly, it is important that accounting programmes ensure that when students complete their practical accounting training in their third year of study, they do so only in Islamically-

appropriate organizations. This will reinforce the importance of considering Islamic principles when selecting a job in the minds of the students.

6.2 Policy Recommendations

Assume that these accounting programmes successfully implement all the practice recommendations suggested in the previous subsection, how would they know if these changes had successfully led to an improvement in the moral competencies of their students? The answer lies in a famous saying attributed by some to management guru, Peter Drucker: “what gets measured, gets done” (Gravett & Caldwell, 2016). At the moment, the Cumulative Grade Point Average (CGPA) is the only measure of student’s performance in these accounting programmes, and it measures technical proficiency, not moral competency. Following Peter Drucker’s advice, a policy recommendation is that there is a vital need to institutionalize a measure of accounting students’ moral competencies. This measure could be called the Moral Grade Point Average (MGPA), and it should stand side by side with the traditional CGPA. Additionally, like the CGPA, there should be a minimum MGPA as a graduation requirement.

The adoption of such a policy would produce three key benefits: firstly, it would send a strong signal to all educational stakeholders that these accounting programmes are truly committed to achieving their mission of producing morally competent accountants, and that it is not mere rhetoric. Secondly, it would provide a tangible metric which the department and government could utilize to determine the progress that is being made in meeting the “moral professional” mandate. Finally, and perhaps, most importantly, from an Islamic perspective it would enable Muslim accounting educators to fulfill a responsibility they owe to God by doing their very best to facilitate the technical and moral development of their students. This is because in Islam, being a lecturer is much more than simply a job, it is a sacred calling.

Fortunately, during the course of this study, the government seemed to have reached the same policy conclusion in this paper. They introduced a more comprehensive version of the CGPA which is currently being pilot tested in selected universities. This new CGPA contains many components that go beyond academic performance; one of these components is a measure of moral competence. The one major concern about this measure is that it attempts to measure the moral competencies of all accounting students in the university without considering the source of the students’ morality. In order to effectively measure a student’s moral competency, the measure must be developed with the person’s source of morality in mind. This paper’s recommendation to the government is that Islamic universities be allowed to develop their own measure (E.g. MAMOC) that takes the source of morality for Muslims into consideration.

In conclusion, the quest for a new breed of morally upright accountants is still a long way from being achieved. It is indeed the journey of a thousand miles, and at least the first steps have been taken as evidenced by the government’s mandate to all universities. It is hoped that this paper enables Islamic-university accounting programmes to take several more significant steps towards completing this noble quest.

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Table 1: Undergraduate Grading System

Percentage Score	Letter Grade	Quality Point Equivalent	Remark
85-100	A	4.00	Excellent
75-84	A-	3.67	Extremely Good
70-74	B+	3.33	Very Good
65-69	B	3.00	Good
60-64	B-	2.67	Fairly Good
55-59	C	2.33	Satisfactory
50-54	C-	2.00	Quite Satisfactory
45-49	D	1.67	Poor
40-44	D-	1.33	Very Poor
35-39	E	1.00	Extremely Poor
0-34	F	0.00	Failed

Source: Islamic university website

Table 2: Descriptive Statistics

Islamic University	N	Gender		Average Age
		Male	Female	
1	72	10	62	23.47
2	88	28	60	22.05

Table 3: Students' MC scores

Scenario		Islamic University 1				Islamic University 2			
		Mean score	Grade	Remark	Status: Pass/Fail	Mean score	Grade	Remark	Status: Pass/Fail
1	Job selection	0.22	F	Failed	Fail	0.18	F	Failed	Fail
2	Professional Conduct	0.72	B+	Very good	Pass	0.77	A-	Extremely good	Pass
3	Trustworthiness	0.78	A-	Extremely good	Pass	0.70	B+	Very good	Pass
4	Professional Competence and Diligence	0.42	D-	Very poor	Fail	0.40	D-	Very poor	Fail
5	Avoiding interest	0.58	C	Satisfactory	Pass	0.39	E	Extremely poor	Fail
6	Avoiding gambling	0.42	D-	Very poor	Fail	0.43	D-	Very poor	Fail
7	Avoiding contact with the opposite sex	0.53	C-	Quite satisfactory	Pass	0.64	B+	Fairly good	Pass
8	Objectivity	0.97	A	Excellent	Pass	0.91	A	Excellent	Pass
9	Confidentiality	0.67	B	Good	Pass	0.39	E	Extremely poor	Fail
10	Final choice	0.58	C	Satisfactory	Pass	0.69	B	Good	Pass
Mean MC Score		5.94	C	Satisfactory	Pass	5.64	C	Satisfactory	Pass