

A New Dimension Of Islamic Work Ethics In Improving The Quality Of Sharia Financial Reporting

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Abstract

This study aims to (1) examine how Islamic corporate governance and work ethics affect the quality of financial reporting, and (2) examine how fraud prevention and accounting confirmation systems moderate the effects of Islamic corporate governance and work ethics on financial reporting quality. Confidentiality and high morality are two new aspects of Islamic work ethics that are introduced in this study. Primary data is used in quantitative research. The study's population consists of 208 Islamic financial institutions, including banking, insurance, and Islamic multifinance, that are registered with the Financial Services Authority. Data processing uses Partial Least Square (PLS) software with Moderated Regression Analysis. The study's findings demonstrate that Islamic corporate governance and work ethics greatly raise the caliber of financial reporting. While Accounting Information Systems, as a moderator homologist, has little effect on the caliber of reporting, Fraud Prevention serves as a pure moderator that enhances this relationship. The study's innovative variable, the alteration of Islamic work ethics, produced better outcomes than the model without any novelties.

Keywords: Financial Reporting Quality, Islamic Work Ethics, Islamic Corporate Governance, Fraud Prevention, Accounting Information System

1. INTRODUCTION

High-quality financial statements are the main foundation in economic decision-making. Good financial statements reflect information that is true, honest, and meets qualitative requirements (Rahmadieni & Qizam, 2019a). Internal and external users place a high value on financial statement quality, particularly when it comes to lowering the possibility of information asymmetry. (Asiam, 2020; Ismunawan & Sriningsrum, 2021). Nevertheless, not every company entity displays financial statements that accurately reflect their current financial situation., as revealed in cases of financial reporting violations in Indonesia, such as the case of Wanaartha Life (2023) with embezzlement of IDR 15.7 trillion in funds until the revocation of licenses by the OJK, Garuda Indonesia (2019) with fictitious profits of USD 809,846 through unrealized revenue, and Hanson International (2020) with misuse of investor funds that caused default (Katadata; Bisnis.com). In the sharia realm, similar violations were also found, for example in the case of Bank NTB Syariah (2023) and the Sharia Investment Fund in Saudi Arabia (2022), which highlighted the low compliance with sharia principles in financial reporting (Bisnis.com; Suara.com). This phenomenon demonstrates how the issue of financial statement quality is directly tied to the inadequate application of corporate governance and ethics. An essential component of raising the caliber of financial reporting from an Islamic standpoint is work ethics grounded in Islamic principles. Islamic work ethics include values such as responsibility, integrity, and confidentiality, as reflected in the Qur'an (QS. Al-Isra: 34; QS. An-Nisa: 58). However, the guidelines for the implementation of Islamic work ethics in Islamic financial institutions are still limited (Melindawati et al., 2023).

Previous research has found mixed results regarding the combined effects of corporate governance and ethics on financial reporting. Ethics and the quality of financial reporting were found to be strongly positively correlated by Osunwole et al. (2020), Nkuranga & Tarus (2023), and Koufie et al. (2024). However, research by Andari et al. (2022) and Simaranata et al. (2019) shows that ethics has little impact on the quality of

financial reporting. Corporate governance enhances the quality of financial reporting, according to studies by Ajibade et al. (2022) and Kuraesin & Yadiati (2021); nevertheless, hid et al. (2024) reached a different conclusion. Additional evidence indicates that poor fraud prevention initiatives and financial statements' low quality is caused by ineffective accounting information systems. (Alifiananda et al., 2021; Budiman et al., 2022). This demonstrates the necessity of investigating how fraud prevention and accounting information systems may act as moderators in the link between Islamic company governance, Islamic labor ethics, and the caliber of financial reporting.

This study addresses the conflicting results of previous research on the influence of Islamic Corporate Governance and Islamic Work Ethics on the quality of financial reporting by utilizing the moderating variables of Fraud Prevention and Accounting Information Systems. The results of previous studies showed inconsistencies, where some studies found significant influence (Koufie et al., 2024; Nkuranga & Tarus, 2023; Osunwole et al., 2020), while others did not (Andari et al., 2022; Sinaranata et al., 2019; Im & Nam, 2019). This indicates the need for moderation variables to explain stronger relationships. Fraud prevention was chosen because it plays a role in minimizing manipulation of financial statements and increasing transparency, as supported by Budiman et al. (2022) and Umar et al. (2019), which appear that extortion anticipation features a critical impact on the quality of budgetary articulations. Meanwhile, Because it effectively ensures the correctness of financial data, hence preventing reporting errors, the Accounting Information System was selected, as per the findings of Alifiananda et al. (2021) and Antoni & Enggar Diah (2021). By adding Fraud Prevention and Accounting Information Systems as moderation, this study enriches the literature and provides a new perspective in analyzing the relationship between which appear that extortion anticipation features a critical impact on the quality of budgetary articulations.

This study's originality is found in the advancement of Islamic Work Ethics measurement adapted from Mubarak et al. (2022). This study grouped 17 indicators identified by Mubarak et al. (2022). into four main dimensions, namely work is virtue, hard work and optimum effort, humanity, and self-reliance. In addition, the researcher added two new dimensions, namely confidentiality and noble morals, to produce a more comprehensive measurement. In addition to adding value to the literature, this development is crucial for evaluating the caliber of financial reports produced by Islamic-based businesses.

2. LITERATURE REVIEW

2.1. Hypothesis Development

In the perspective of the Islamic worldview, Islamic work morals play a vital part in forming the quality of solid and straightforward money related detailing. Islamic work ethics based on values such as honesty, trust, responsibility, and courtesy direct individuals to carry out their duties with high integrity and fulfill accountability obligations to Allah, humans, and the environment. These values reduce the likelihood of data manipulation, biased financial statements, or disregard for sharia accounting principles. Similarly, studies on the quality of financial reporting in stock exchange-listed commercial banks have found that the ethics of financial recording have an impact on the quality of financial reporting. (Nkuranga and Tarus, 2023), as well as the research conducted (Mubaraq, Abdulrasaq and & saidu, 2019) investigated the impact of moral accounting standards and the caliber of financial reporting on Nigerian manufacturing firms. (Koufie et al., 2024). Based on the portrayal over, the taking after speculations are proposed:

H₁ The quality of financial reporting is positively impacted by Islamic work principles.

In *shariah enterprise theory*, in general, the form of responsibility is divided into two, namely the responsibility of the entity vertically to Allah *Subhanahu Wa Ta'ala*, and the responsibility horizontally to society and nature. Good Corporate Governance has an impact on studies on the caliber of financial reporting in Sharia financial organizations. (Kuraesin and Yadiati, 2021). Research (Kaawaase et al., 2021) at the State Financial Institution of Uganda and (Ajibade et al., 2022) The Nigerian Development Bank also demonstrates how corporate governance has a big impact on financial reporting quality. The following hypotheses are put out in light of the depiction above:

H₂ Islamic corporate governance has a beneficial impact on the caliber of financial reporting.

According to agency theory, the likelihood of fraud establishes extrinsic motive to reduce the number of people who refrain from manipulative action (Shi, Connelly, and Hoskisson, 2017). According to Shi, Connelly, and Hoskisson (2017), the possibility of fraud can be reduced by incorporating aspects of review by the principal through corporate control. In line with studies (Christinawati and Setiyawati, 2022). The study's findings show that measures to prevent incidents significantly and favorably impact the caliber of financial reports. The financial reports that are produced as a result are more accurate and pertinent. Wang and Lou (2011) It was discovered that the validity of financial reports and attempts to prevent circumstances are related. Preventive measures are thought to enhance the quality of financial reports, making them more dependable and trustworthy. (2012) Albrecht et al. (Budiman, Anwar, and Sudjono, 2022) Investigate It was found that preventative efforts have a positive and considerable impact on the quality of financial reporting. The following theories are proposed in view of the illustration:

H₃ Fraud prevention strengthens the influence of Islamic work principles on the standard of financial reporting.

Based on Shariah Enterprise Theory (SET), the role of Islamic values in maintaining justice, accountability, and social responsibility in financial reporting. The relationship between Islamic corporate governance and the quality of financial reporting is thought to be moderated in part by accident prevention. It is thought that Islamic corporate governance, which is founded on the ideas of shura (deliberation), amanah (trust), and maslahah (public welfare), can improve financial reporting quality by fostering greater transparency and integrity. However, disaster prevention, which serves as a check on the potential for deviations, can have an impact on how effective these principles are. According to research by Umar, Indriani, and Purba (2019), preventing situations has a beneficial effect on financial reporting quality and contributes more to its enhancement. The quality of financial reporting is also positively and significantly impacted by incident prevention, according to research by Noholo (2021). The following theories are put out in light of these data:

H₄ Fraud prevention strengthens the effect of Islamic corporate governance on the standard of financial reporting.

This hypothesis can be developed by examining the function of the Accounting Information System (SIA) as a moderator, which is based on the theory of attribution, which holds that both internal and external influences impact an individual's conduct. In the context of Islamic Work Ethics, internal factors such as moral values and spiritual responsibilities will influence the way individuals behave, including in financial reporting. External factors like the quality and dependability of the SIA employed also affect how effective this habit is. Therefore, it can be hypothesized that an effective Accounting Information System will strengthen the relationship between the application of Islamic Work Ethics and the improvement of Financial Reporting Quality, as SIA is able to ensure accuracy, transparency, and accountability in the financial reporting process. Based on research (Rahmansyah, Amin and Sari, 2021), the According to the quality of financial statements, digital accounting information systems significantly and favorably impact the caliber of financial reporting. Algifahri (2023) This study investigates how Islamic work ethics, leadership philosophies, and accounting information systems can impact the caliber of financial reporting.

H₅ Accounting information systems strengthen the effect of Islamic work principles on the caliber of financial reporting.

According to agency theory, conflicts of interest frequently arise in an organization's interaction between principals and agents, which may have an impact on the caliber of financial reporting. The Accounting Information System (SIA) can serve as a control tool in this situation, improving the information imbalance between shareholders and management. SIA has the potential to enhance oversight and raise the standard of financial reporting when paired with the application of Islamic Corporate Governance, which places an emphasis on the values of justice, accountability, and transparency. Therefore, it is possible to propose that the SIA moderates the relationship between Islamic Corporate Governance and financial reporting quality, and that the positive impact of Islamic Corporate Governance on financial reporting quality can be reinforced by the SIA's effective implementation. According to a study (Rashedi, H., & Dargahi, 2019), accounting information systems significantly impact the caliber of financial reporting. And also, previous research, such as research by Ahmed and Yaya (2019), indicates that the quality of financial reporting can be enhanced by

the incorporation of Islamic principles into corporate governance, particularly when backed by trustworthy information systems (Al-Mutairi & Qasem, 2021). Consequently, the following theory is put forth:

H₆ The impact of Islamic corporate governance on the caliber of financial reporting is reinforced by accounting information systems.

3. METHODS OF RESEARCH

3.1 Design of Research

Sharia-compliant financial institutions that are registered with The study's population is the Financial Services Authority of Indonesia. The research sample is professionals at the Top Management and Middle Management levels, namely Commissioners, President Director, Sharia Supervisory Board, Directors, General Managers and Managers

3.2 Defenisi Operasional Variabel dan Pengukurannya

The variables used in this study are as follows:

3.3 Independent Variable

3.3.1 Islamic Work Ethics

Islamic work ethics is an ethics that originates from sharia by dedicating the work business as a worship and virtue in his life (A. J. Ali, 1992). The measurement uses Islamic Work Ethics from Mubarak et al, (2022) which is grouped from 17 indicators into 4 dimensions and adds 2 new dimensions, namely: (1) work is virtue with 4 indicators, (2) Hard work and optimum effort with 6 indicators, (3) humanity with 4 indicators, (4) Self-reliance with 3 indicators. (5) Confidentiality with 4 indicators and (6) Noble Morals with 5 indicators.

3.3.2 Islamic Corporate Governance

Islamic corporate governance, according to Mansour and Bhatti (2018) and Suryani and Ika (2022), is a system that guides and regulates businesses to achieve corporate objectives while safeguarding the rights and interests of all stakeholders. It does this by applying the fundamental idea of decision-making based on Islamic socio-scientific epistemology, which is based on the teachings of Allah Subhanahu Wa Ta'ala. The six elements of Islamic corporate governance are as follows: transparency/openness (Shiddiq) with three indicators (Karbhari et al., 2020; If et al., 2022). There are four indicators for accountability (Trust), three for responsibility (Tabliq), two for independence or independence (Huriyah), three for fairness (Tawazun), and five for shariah compliance.

3.4 Dependent Variable

3.4.1 Financial Reporting Quality

The precision with which a firm provides high-quality information regarding the outcomes of its operations for users to use as decision-makers is what is meant by the quality of financial reporting. (Kieso, 2012; Suwardjono, 2006:190; Verdi, 2006; Q. Tang et al. 2008; Jonas and Blanchett, 2000). Dimensions of financial reporting quality based on Abed, I.A.; Hussin, N.; Haddad, H.; Almubaydeen, T.H.; Ali, M.A (2022) is the first dimension of Relevance. The second dimension is Faithful Representation. The third dimension is Understandability and the fourth dimension is Comparability, which is 5 indicators each.

3.5 Moderating Variable

3.5.1 Fraud Prevention

Fraud prevention is an effort made in a way to suppress the occurrence of an action that can cause fraud and reduce the chances of someone committing fraud (Lestari and Ayu, 2021). Four (four) dimensions are used to measure the fraud prevention variable: sensitivity to fraud has four indicators, standard prevention processes have three markers, control techniques have three indicators, and anti-fraud policies have two indicators. (Melindawati et.al 2023).

3.5.2 Accounting Information System

An accounting information system is a system that makes it easier to administer a business by coordinating forms, records, and reports to generate financial data that business leaders and management need to make decisions (Christensen, Nikolaev and Wittenberg-Moerman, 2016). In this study, the dimensions created by Fitriani (2020) are used by the Accounting Information System's variables., which consists of 3 dimensions, namely: 1) Integration. 2) SIA flexibility. 3) Ease of Use, and the 4th) Accessibility with 2 indicators for each dimension.

3.6 Control Variables

3.6.1 Internal Control's Effectiveness

The ability of an organization's internal control system to accomplish its goals—such as operational effectiveness, financial statement dependability, and compliance with relevant laws and regulations—is referred to as internal control effectiveness. In addition to ensuring that the financial data supplied is correct and dependable, effective internal controls can lower the risk of mistakes and fraud (Länsiluoto et al., 2016). The measurement of the Internal Control Effectiveness variable uses the dimension developed by Pham, et al. (2023) which consists of the first dimension of Operational Effectiveness and Efficiency. The second dimension is the Reliability of Financial Statements, and the third dimension is Compliance with Laws and Regulations which is 4 indicators each.

3.7 Method of Data Analysis

The data analysis method used in this study was the Partial Least Square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches. With the following equation, there are two test models: Model 1 is a novel test, while Model 2 is a non-novel test:

$$KPK = \beta_1 EKI + \beta_2 GKI + \beta_3 EKI*PK + \beta_4 GKI*PK + \beta_5 EKI*SIA + \beta_6 GKI*SIA + \beta_7 EPI + \epsilon$$

4. RESULT

4.1 Respondent Demographics

128 Islamic banking sectors, 29 Islamic multifinice sectors, and 51 Islamic insurance sectors were selected as samples for this study. With 155 male and 53 female respondents, the majority of respondents were between the ages of 36 and 45. Of them, 142 had a bachelor's degree, 54 had a master's degree, and 12 had successfully completed a PhD program. In addition to respondents who have been in their current roles for more than 16 years, the position level includes the sharia supervisory board, commissioners, presidents, directors, general managers, and managers who have the majority of 1 to 10 years in their current positions.

4.2 Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data are considered normal if the skewness value is in the range of ± 1.96 at a significance of 0.05 (Hair et al., 2018). The data is deemed normal since, according to the table, the normality test indicates that each variable's skewness value is less than 1.96. In the meantime, the data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor >0.7 and AVE >0.5 meeting the validity of convergence (Hair et al., 2019). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

4.3 The Hypothesis Test

Assuming that accounting information systems and fraud prevention are the moderators, the test employs a moderated regression analysis. The claim is that in order to attain high-quality financial reporting, Islamic corporate governance and work ethics necessitate additional factors. Therefore, accounting information systems and fraud prevention cannot be independent variables on their own; rather, they only work in conjunction with other independent variables, such as Islamic corporate governance and work ethics. (Sharma and others, 1981).

The test findings for models 1 and 2 (with and without novelty) are displayed in Table:

Table 1. T test results (Individual)

$$KPK = \beta_1 EKI + \beta_2 GKI + \beta_3 EKI*PK + \beta_4 GKI*PK + \beta_5 EKI*SIA + \beta_6 GKI*SIA + \beta_7 EPI + \epsilon$$

Variable	Prediction	Model 2 (without novelty)		Model 1 (with novelty)	
		Original Sample (O)	P- Values	Original Sample (O)	P- Values
EKI \rightarrow KPK	+	-0.048	0.669	0.527	0.000*
GKI \rightarrow KPK	+	0.178	0.006*	0.116	0.016*
PK * EKI \rightarrow KPK	+	0.102	0.182	0.124	0.017*

Variable	Prediction	Model 2 (without novelty)		Model 1 (with novelty)	
		Original Sample (O)	P- Values	Original Sample (O)	P- Values
PK * GKI > KPK	+	0.168	0.084**	0.109	0.085**
SIA * EKI > KPK	+	0.212	0.034	0.238	0.000*
SIA * GKI > KPK	+	0.143	0.078**	0.043	0.270
EPI > KPK		-0.093	0.147	-0.084	0.057**
R-squared		0.246		0.542	
Adjusted R-squared		0.212		0.522	

Significance Level *0.05; **0,10

Source: SmartPLS Data Processing Results

Caption: EKI = Islamic Work Ethics; GKI = Islamic Corporate Governance; KPK = Financial Reporting Quality; PK = Prevention of Fraud; SIA = Accounting information system; EPI = Internal Control Effectiveness

4.4Explanatory

Model 1's (with novelty) R-squared 0.542 and Adjusted R-squared 0.522 are significantly higher than Model 2's (without novelty) R-squared 0.246 and Adjusted R-squared 0.212, indicating that Model 1 produces superior outcomes. When the novelty variable is added to Model 1, the model's capacity to explain financial reporting quality variables is much enhanced. In addition, the use of novelty strengthens the moderation role of fraud prevention and accounting information systems on the relationship between Islamic work ethics and Financial Reporting Quality, as well as making the direct influence of Islamic work ethics significant in Model 1, thus clarifying the relationship between the variables in the study (Hair et al., 2019; Henseler et al., 2015).

4.5Expansion Test

The purpose of the expansion test is to determine how each of the six (six) independent dimensions of Islamic work ethics—WIV, HOE, HU, SR, CON, and AM—affects the four (four) dependent variables of financial reporting quality, which are REL, FAR, UND, and COM. The following outcomes are derived from the data processing findings:

Table 2 Expansion Test of the Impact of Islamic Work Ethics Aspects on Financial Reporting Quality Aspects

$$KPK = \beta_0 + \beta_1 WIV + \beta_2 HOE + \beta_3 HU + \beta_4 SR + \beta_5 CON + \beta_6 AM + \epsilon$$

Path Structure	The original sample (O)	t-Statistical	P- Values
WIV > COM	0.248	1.149	0.126
HOE > COM	0.330	1.751	0.040*
HU > COM	-0.225	1.149	0.125
SR > COM	0.258	1.565	0.059**
CON > COM	-0.500	2.142	0.016*
AM > COM	0.584	1.944	0.026*
WIV > FAR	0.279	1.142	0.127
HOE > FAR	-0.111	0.660	0.255
HU > FAR	-0.072	0.340	0.367
SR > FAR	0.026	0.155	0.439
CON > FAR	0.066	0.271	0.393
AM > FAR	0.369	1.439	0.075**
WIV > REL	0.293	1.130	0.130
HOE > REL	0.144	0.775	0.219

Path Structure	The original sample (O)	t-Statistical	P- Values
HU → REL	0.062	0.272	0.393
SR → REL	0.306	1.753	0.040*
CON → REL	-0.630	2.348	0.010*
AM → REL	0.391	1.159	0.123
WIV → UND	0.352	1.324	0.093**
HOE → UND	-0.080	0.390	0.348
HU → UND	0.019	0.092	0.463
SR → UND	0.188	1.023	0.153
CON → UND	-0.258	0.993	0.160
AM → UND	0.308	1.039	0.150

Note: *0.05, **0.10

Source: Results of SmartPls Data Processing 3, 2024

Information: WIV (Work is Virtue); HOE (Hard work and optimum effort); HU (Humanity); SR (Self-reliance); CON (Confidentiality); AM (Noble Morals); COM (Comparability)

5. DISCUSSION

5.1 Financial reporting quality is significantly improved by Islamic work ethics.

The results of this study include: Yanti (2019); Mubaraq et al. (2019); Aifuwa, H. O. et al. (2018); Nkuranga W., & Tarus T. (2023); Osunwole et al. (2023); Koufie, S., et al. (2024). This indicates that the quality of financial reporting is improved by Islamic work ethics in a genuine and significant way. This indicates that the quality of financial statements improves when Islamic ethical values—such as integrity, trust, equity, and accountability—are implemented in the workplace. The resulting financial statements give stakeholders pertinent and truthful information and are more transparent, accurate, and reliable. This claim demonstrates that the study's findings support the original presumptions (hypotheses). According to the theory, financial reporting will be of higher quality if Islamic work ethics are applied. The hypothesis is validated by these unidirectional results, supporting the idea that Islamic ethics are crucial to high-quality accounting procedures.

Based on the idea that all human endeavors, particularly those involving accounting and financial reporting, must adhere to Islamic law, the study's findings corroborate the Islamic Worldview perspective. This opinion is supported by the study's findings that Islamic work ethics enhance the caliber of financial reporting since they place a strong emphasis on integrity, equity, and openness. Accordingly, this ethics promotes the presentation of trustworthy financial statements that are devoid of manipulation, in keeping with Islamic values of accountability and trust. Furthermore, Shariah Enterprise Theory, which is founded on the values of justice, honesty, and sharia compliance, highlights that financial reporting must consider the welfare of all stakeholders, including the community and the environment. Applying an Islamic work ethic improves the transparency and equity of financial reporting, which supports SET's primary goal of providing stakeholders with information in a comprehensive and sharia-compliant manner.

5.2 Islamic corporate governance has a positive effect on the caliber of financial reporting.

Raharjo, Dewayanto's (2024), Ayodeji T. et al. (2022), Kuraesin et al. (2021), and Linh T.M. et al. (2021) The results of this study provide support for other investigations. This suggests that Islamic corporate governance plays a significant role in improving the standard of financial reporting. This indicates that the creation of accurate, truthful, and reliable financial accounts depends heavily on the application of sharia-compliant governance principles, such as transparency, accountability, fairness, and integrity. Businesses that use Islamic-based governance provide superior financial reporting, which better satisfy stakeholders' information needs. The findings of this study provide credence to the Shariah Enterprise Theory, which aims to broaden the scope of accounting beyond shareholder profits to include the well-being of all parties involved using the sharia-compliant values of justice, truth, and balance. Islamic corporate governance aligns with Shariah business theory because it encourages management to take into account the interests of all stakeholders,

including capital owners, employees, the community, and the environment. The importance of financial reporting as an instrument of societal balance from a sharia perspective is supported by good governance, which ensures that financial statements reflect the desired fairness and transparency.

5.3 The quality of financial reporting is greatly impacted by Islamic work ethics and fraud prevention.

The study's findings demonstrate that the beneficial impact of Islamic work ethics on the caliber of financial reporting is reinforced by fraud prevention. Cheating Prevention serves as a moderator that is pure. The findings of Budiman et al. (2021), Christinawati, Setiyawati (2022), Umar et al. (2019), Noholo (2021), Koufie, S., et al. (2024), Nkuranga W., & Tarus T. (2023), Osunwole et al. (2023), Yanti (2019), Mubaraq et al. (2019), and Aifuwa, H. O. et al. (2018) are supported by these findings. This indicates that Islamic work ethics characteristics like honesty, dependability, and responsibility have a greater influence on raising the caliber of financial reporting when fraud prevention measures like internal controls, recurring audits, and anti-fraud policies are put into place. Financial statements become more transparent, accurate, and trustworthy because the combination of work ethics and fraud prevention mechanisms reduces the chances of manipulation or fraud. Fraud prevention is a pure moderator, meaning that it merely moderates or enhances the relationship between Islamic work ethics and financial reporting quality rather than having a direct impact on it. This implies that fraud prevention could not be sufficient on its own to greatly raise the caliber of financial reporting in the absence of the application of Islamic Work Ethics. But when the two are combined, the effect is considerably greater.

The findings of this study also lend credence to the idea of attribution, which explains that people use both internal and external elements to determine the causes of behavior. The external method of fraud prevention reinforces internal elements, such as Islamic work ethics, making management and staff feel more motivated to act morally. In this context, rigorous external control mechanisms and internal ethical standards are credited with improving the quality of financial reporting.

5.4 The quality of financial reporting is greatly impacted by Islamic corporate governance and fraud prevention.

The results of the study show that fraud prevention strengthens the positive benefits of Islamic corporate governance on the standard of financial reporting. Cheating Prevention serves as a moderator that is pure. Budiman et al. (2021), Christinawati, Setiyawati (2022), Umar et al. (2019), Noholo (2021), Raharjo, Dewayanto (2024), Ayodeji T. et al. (2022), Kuraesin et al. (2021), and Linh T.M. et al. (2021) are all supported by these findings. This indicates that the influence on the quality of financial statements increases when sharia-based governance principles—like accountability, openness, and fairness—are applied in conjunction with initiatives to combat fraud. Financial statements become more truthful, accurate, and devoid of manipulation as a result. The quality of financial reporting is not directly impacted by fraud prevention, but it is a moderator that strengthens the relationship between Islamic corporate governance and financial reporting quality. This implies that fraud prevention may not have a major effect in the absence of Islamic-based governance. Nevertheless, when combined, the two produce synergies that enhance financial reporting integrity.

The findings of this study also lend credence to the notion of attribution, which describes how people understand the reasons behind particular acts. In this context, Fraud Prevention provides external controls that reinforce ethical behavior driven by Islamic Corporate Governance. With strict oversight and anti-fraud mechanisms, ethical and transparent management behavior is more valued by stakeholders, as it is perceived as the result of a good governance system and high accountability.

5.5 Accounting Information Systems significantly affect Islamic Work Ethics on the Quality of Financial Reporting.

The study's findings demonstrate that the Accounting Information System enhances the beneficial impact of Islamic work ethics on the caliber of financial reporting. The function of accounting information systems is that of a pure moderator. These findings corroborate the study conducted by Rahmansyah et al. (2021; Hadi In 2019, Rashedi Toraj and Dargahi Nkuranga W., & Tarus T. (2023); Osunwole et al. (2023); Yanti (2019); Mubaraq et al. (2019); Aifuwa, H. O. et al. (2018); Koufie, S., et al., (2024). This means from the research: the reliable and efficient use of SIA supports the implementation of Islamic-based work ethics by providing a more accurate, fast, and transparent data processing process. This reduces the potential for errors or

manipulations in financial reporting and increases the confidence of stakeholders in the resulting financial statements. The existence of a good SIA makes the application of Islamic Work Ethics more effective in producing quality financial reports. Without Islamic Work Ethics, the implementation of SIA may not be enough to significantly improve the quality of reports, but together they create stronger synergies.

Additionally, the study's findings lend credence to the notion of attribution, which explains how both external (like systems) and internal (like ethics) elements affect how people or organizations behave. SIA as an external factor strengthens ethical behavior driven by Islamic Work Ethics. With the existence of an Accounting Information System, stakeholders can better trust that the financial statements produced are the result of a transparent and ethical process, thereby strengthening the positive perception of the organization.

5.6 The accounting information system does not significantly moderate the relationship between Islamic corporate governance and the quality of financial reporting.

The results of the study show that the Accounting Information System does not improve the positive effects of Islamic corporate governance on the standard of financial reporting. Accounting Information Systems serves as a moderator for homologists. The findings of this study run counter to Hadi Rashedi's (2019) and Rahmansyah et al.'s (2021) studies. This means that SIA is considered a complementary tool that functions to maintain the consistency and accuracy of financial data. However, the quality of better financial reporting remains more dependent on how well GKI is implemented, rather than how SIA is used. Companies need to focus on improving governance and explore ways to make SIA more proactive in supporting the principles of Islamic corporate governance.

This study demonstrates that without a more thorough integration with governance principles grounded in Islamic values, the Accounting Information System by itself is insufficient. Particularly in nations with a majority of Muslims, this is pertinent given the growing emphasis on transparent and accountable Islamic financial reporting. Prior studies have demonstrated the importance of Islamic corporate governance in guaranteeing high-quality financial reporting through social responsibility, accountability, and openness. But other research has also demonstrated that the function of technology, like accounting information systems, frequently depends on how widely it is adopted, how well users understand it, and how well it is trained.

Islamic Corporate Governance reflects the implementation of the principles of Islamic Worldview in the management of companies. GKI aims to produce accurate financial statements and be free from manipulation in accordance with sharia. When SIA does not strengthen the relationship between GKI and the KPK, it shows that technology, while important, cannot replace the Islamic values that are the basis of the Islamic Worldview. In contrast, Islamic Worldview emphasizes human integrity and governance based on sharia values rather than just technical tools. Additionally, the findings of this study provide credence to the Shariah Enterprise Theory (SET), which sees businesses as having triple accountability—that is, responsibilities to Allah, people, and the environment. Sustainability and adherence to sharia are the main topics. SIA's function as a Homologist Moderator aligns with SET's perspective since technology serves as a tool to maintain the stability of administrative procedures without displacing the fundamental tenets of sharia.

5.7 Expansion of Dimensions – The Dimension of Islamic Work Ethics on the Dimension of Financial Reporting Quality.

In Islam, work that is considered a virtue must be oriented towards benefits for individuals and society, including through comparable financial reporting. QS. Al-Baqarah: 2:286 says: "Allah does not burden a person but according to his ability". However, the insignificance of these results may suggest that virtue in the job may not have been directly focused on the financial reporting standards and formats that encourage comparability. *Work is Virtue* reflects *internal attribution* on Attribution Theory, where actors feel responsible for producing comparable financial statements. Insignificance may occur if the implementation of virtue values has not been directed to the technical aspects in compiling reports that are in accordance with standards. *Islamic Worldview* Hard work and optimal work are in line with Islamic principles, as mentioned in QS. Al-Insyirah: 7-8: "So when you have finished (from one business), continue to work hard for (other matters)". In the context of financial reporting, this hard work encourages the preparation of more accurate and standardized reports so as to allow for comparability. HOE reflects *internal attribution*, where individuals within the organization feel responsible for giving maximum effort in producing comparable reports. Optimal hard work ensures financial statements meet comparability standards.

In this *Shariah Enterprise Theory*, hard work supports the principle of maximum contribution to stakeholders. The comparability of the report allows stakeholders to assess the performance of the organization fairly, in accordance with sharia values. Hard work reduces agency conflicts because hard-working managers tend to produce transparent and comparable financial reports, thereby increasing owners' trust in *agents*. The value of humanity in Islam emphasizes compassion and justice, as in QS. An-Nisa: 135: "O you who believe! Be you an enforcer of justice..."

6. CONCLUSION, IMPLICATION, LIMITATIONS AND FUTURE RESEARCH

(1) The quality of financial reporting is significantly improved by Islamic work ethics. (2) The quality of financial reporting is significantly improved by Islamic corporate governance. (3) The impact of Islamic work ethics on the caliber of financial reporting can be mitigated by fraud prevention. (4) The impact of Islamic corporate governance on the caliber of financial reporting can be mitigated by fraud prevention. (5) The impact of Islamic work ethics on the caliber of financial reporting can be mitigated by accounting information systems. (6) The impact of Islamic company governance on the caliber of financial reporting cannot be mitigated by the accounting information system.

6.1 Implication

6.1.1 Theoretical Implications

This study advances the concept and theory of financial reporting quality by integrating 17 indicators of Islamic work ethics into four dimensions and adding two more elements that have been discussed by specialists in Islamic finance, economics, and religion. These new measurements have proven to be reliable and statistically accurate, so they can be used in future research. The study model states that the quality of financial reporting is impacted by elements that support dimensional harmonization. Outperforming the prior evaluation, the new six dimensions of Islamic work ethics showed strong sensitivity test results (Mubarak et al., 2022). Future research on Islamic work ethics can benefit from the most recent findings of this study.

6.1.2 Managerial Implications

The implementation of good governance, the creation of ethics committees and independent audits, the adoption of efficient accounting information systems to boost transparency and thwart fraud, and the incorporation of Islamic work ethics into organizational culture are just a few of the significant conclusions this study offers Islamic financial institutions. Furthermore, in order to enhance the quality of financial reporting, foster customer trust, draw in investment, and promote moral behavior by spreading sharia values, a monitoring system must be put in place. This will boost performance, reputation, and the contribution to an ethical economy.

6.1.3 Policy Implications

With policy implications that promote the adoption of Islamic work ethics standards, openness, and fortifying corporate governance to boost accountability and public trust, this study offers significant insights for Islamic financial institutions. In addition, it is necessary to develop effective oversight mechanisms, including supervisory units to monitor compliance with ethical and governance principles, as well as investment in sophisticated accounting information systems to produce accurate financial statements, support sharia values, and contribute to an ethical and sustainable economy.

6.2 Restrictions & Upcoming Studies

6.2.1 Limitations

The conclusions of this study might not be applicable to other industries with distinct features because it is based on information from surveys and interviews that were limited to Islamic financial institutions. The results tend to mirror the features of the Islamic finance sector because of these sector limits. Furthermore, sampling takes a lot of time because respondents have time constraints, and the Association's policy prevents the full amount of data from being presented, therefore only publishable data is used.

6.2.2 Suggestion

Given these constraints, recommendations that can be made are: (1) Compare Islamic financial institutions in different countries to understand the influence of culture and regulations on work ethics and governance. (2) Exploring the use of technologies such as blockchain and big data to strengthen accounting information systems and prevent fraud. (3) Conduct qualitative research through in-depth interviews with managers and

employees for deeper insight into work ethics and governance. (4) Examine the influence of government regulations and market pressure on the implementation of work ethics and governance. (5) Evaluate employee training programs to assess their effectiveness in improving understanding of ethics and governance.

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