

Reflecting the Nature of the Prophet Muhammad on the Ethics of Internal Auditors

Merefleksikan Sifat Nabi Muhammad pada Etika Auditor Internal

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Article Info	Abstract
Article History : Received: 14 September 2022 Accepted: 15 April 2023 Published: May 2023 DOI Number : 10.33059/jseb.v14i2.6239 How to Cite : Rayyes, F. (2023). Reflecting the nature of the prophet Muhammad on the ethics of internal auditors. <i>Jurnal Samudra Ekonomi dan Bisnis</i>, 14(2), 290-303. doi: 10.33059/jseb.v14i2.6239.	This study aims to explain the reflection of the characteristics of the Prophet Muhammad on the ethics of internal auditors located in Surabaya. This type of research is qualitative phenomenology to capture problems in internal auditors and reveal the meaning contained in them by understanding deeply the characteristics of the Prophet Muhammad SAW which are actualized in the ethics of internal auditors. The approach that will be used in this research is the case study method. This research is also an activity where exploration must be carried out to identify new information and understand the limited circumstances and want to know in depth and detail of the activities to be carried out. The results of this study found that the characteristics of the Prophet Muhammad SAW, namely <i>shiddiq</i>, <i>amanah</i>, <i>tabligh</i> and <i>fathanah</i>, are contained in the values of the code of ethics for internal auditors located in Surabaya. Keywords: Amanah, Fathanah, Shiddiq, Tabligh.

Info Artikel	Abstrak
Riwayat Artikel : Diterima: 14 September 2022 Disetujui: 15 April 2023 Dipublikasikan: Mei 2023 Nomor DOI : 10.33059/jseb.v14i2.6239 Cara Mensitasi : Rayyes, F. (2023). Reflecting the nature of the prophet Muhammad on the ethics of internal auditors. <i>Jurnal Samudra Ekonomi dan Bisnis</i>, 14(2), 290-303. doi: 10.33059/jseb.v14i2.6239.	<i>Penelitian ini bertujuan untuk menjelaskan refleksi dari sifat-sifat Nabi Muhammad pada etika auditor internal yang berlokasi di Surabaya. Jenis penelitian ini kualitatif fenomenologi untuk mengungkap permasalahan dalam auditor internal dan mengungkap makna yang ada didalamnya dengan memahami secara mendalam sifat-sifat Nabi Muhammad SAW yang diaktualisasikan pada etika auditor internal. Pendekatan yang akan digunakan dalam penelitian ini adalah metode studi kasus. Penelitian ini juga merupakan kegiatan dimana eksplorasi harus dilakukan untuk mengidentifikasi informasi baru dan memahami keadaan yang terbatas serta ingin mengetahui secara mendalam dan detail dari kegiatan yang akan dilakukan. Hasil penelitian ini menemukan bahwa sifat-sifat Nabi Muhammad SAW yaitu shiddiq, amanah, tabligh dan fathanah, terdapat dalam nilai-nilai kode etik auditor internal yang berlokasi di Surabaya.</i> Kata Kunci: Amanah, Fathanah, Shiddiq, Tabligh.

INTRODUCTION

Fraud can be interpreted as the intention of receiving profit (self and others) which is done intentionally and can cause material or non-material losses to the state and entity (Handika & Sudaryanti, 2017). Basically, fraud arises because of the opportunity to trigger individuals to use existing opportunities as well as pressure to commit fraud and the recognition (generally accepted) of the deviation or fraud. Fraud can be categorized into three main groups based on the Association of Certified Fraud Examiners (ACFE) and is known as the “fraud tree”, including corruption, misappropriation of assets, and fraudulent financial statements.

Based on Indonesian Corruption Watch (ICW) from January 1 to June 30 2017, there were 226 corruption cases in Indonesia. This case caused state losses of 1.83 trillion rupiah and the value of bribes was recorded at 118.1 billion rupiah. This value is quite high for the size of corruption, moreover this corruption causes many losses to various parties. Reporting from Transparency International in 2020 there are still many countries in the world that are involved in this corrupt practice. Countries in the Asia Pacific are also still vulnerable to these acts of corruption, and Indonesia ranks 102 out of 180 countries. Significant figures show that the level of corruption in Indonesia is still quite large.

One of the most widely discussed fraud cases is the Jiwasraya fraud case that has occurred since 2006. The occurrence of financial statement fraud or accounting engineering is called window dressing. Jiwasraya has internal audits that are conducted regularly and a whistleblowing system. However, the fraud that occurred in Jiwasraya was only detected in 2020. This indicates that Jiwasraya's internal audit and whistleblowing system is not running optimally.

Internal audit has an important function to improve fraud prevention effectively and efficiently in an organization. Extensive knowledge in a process, technique and stages to carry out the audit process will have a good influence on the organization, especially in reducing the risks that will be experienced by the organization. The Association of Certified Fraud Examiners (ACFE) in its report entitled Report to the Nation on Occupational Fraud and Abuse (2014 Global Fraud Study) explains that internal audit has an important role to prevent fraud. The responsibility for fraud detection is supported by adequate competence and ability of the auditor (Anggrastuti & Mayangsari, 2022). Competence and ethics are fundamental things that must be possessed by auditors. Competence can be obtained with adequate technical training, experience and education, so that an auditor can carry out his duties and functions optimally.

Violations in the accounting profession in Indonesia by auditors are principally related to professional ethics. Issues regarding the ethics of internal auditors develop along with the occurrence of violations of accountant ethics (Suherman & Susanti, 2017). In its development, ethics is associated with the study of human behavior based on agreement, according to different spaces and times, which describe human behavior in life in general. Ethics does not question the human condition, but questions how humans should act which is determined by various norms such as legal norms, religious norms, moral norms (inner voice) and politeness norms (Sirajudin, 2013). This requires that auditors must adhere to ethics and morals to make objective decisions so that they have value and benefit for stakeholders.

Basically, ethics can be interpreted as a rule that explains the guidelines for behaving about good, bad, right, wrong, rights and obligations and responsibilities (Anggrastuti & Mayangsari, 2022). Individuals who have ethics will be determined by a code of ethics with written and unwritten provisions regarding the moral behavior of a profession that must be obeyed. It aims to

prevent deviant actions. In applying ethics, the auditor must use ethical standards for the audit profession because the auditor has a position as a trusted individual and will find opportunities for conflicts of interest. The audit profession's code of ethics describes guidelines for professional auditors in protecting auditors from temptation and making difficult decisions. If an auditor complies with the pressure or request, then there has been a deviation from the ethical principles that have been adopted. Research conducted by Suherman & Susanti (2017) which states that internal audit has a role in management compliance in the context of preventing fraud in the organization, to prevent fraud in increasing the accuracy and credibility of financial reports. Other research that has been carried out by Adiko *et al.* (2019) obtained results which reveal that auditor ethics has an influence on fraud prevention.

Auditor ethics can be a guide for auditors in working and making decisions. The auditor must act in accordance with the standard guidelines of the auditor's code of ethics that have been determined. This can avoid fraud because the auditor's ethics have been carried out optimally. In addition, the application of auditor ethics will be able to maintain the credibility of the auditor so that it will produce an audit report that can be accounted for. Improving religiosity and making leaders as the main role models is the implementation of the Theory of Planned Behavior (TPB) which explains that in the implementation of ethics it is necessary to have a public figure as a reference, for example NIKE, an American shoe brand showing off its shoes through the film Step UP. From this film, most people want to have these shoes so that they have a contemporary style like the characters in the film.

Efforts in enforcing the code of ethics to increase religiosity and make leaders the main role models, this study presents the figure of the Prophet Muhammad as a reference for internal auditors, by choosing the figure of the Prophet Muhammad as a role model according to TPB, it will make it easier for an internal auditor to implement professional ethics because it has surprising in his beliefs, so that the application of professional ethics becomes richer in information/literacy that is not only based on the code of ethics (Azis, 2020). The figure of a good leader can be a guide and role model to support success in the task at hand. One of the characteristics of a leader who can be used as a role model by the current generation is the Prophet Muhammad. He is a leader known throughout the ages, to have a variety of techniques, strategies, leadership styles, and personality that is considered in line to be applied by leaders in this modern era (Musyrifin, 2020; Azis, 2020).

Prophet Muhammad SAW is an example in Islam, he has a noble character. Islam teaches morals that become a reference in carrying out life in accordance with the rules in the Qur'an and hadith. The Qur'an and hadith are sources of knowledge from all sources of human life, including ethics (Juliyani, 2016). An Apostle has at least four qualities in carrying out his leadership, the first is *Shiddiq* (honest) so that he can be trusted; the second is *Tabligh* (transmitter) the ability to communicate and negotiate; the third is *Amanah* (responsible) trustworthy; and, *Fathanah* (intelligent) function in making plans and strategies (Abduh, 1996). These four traits are sufficient to represent the leadership traits of the Prophet which can be reflected in the ethics of the internal auditor, namely integrity, objectivity, competence, professional behavior, confidentiality, and accountability. Engko & Gudono (2007) stated that leadership style will affect performance, in the right leadership will bring a good impact in the audit engagement team.

The focus in this study is to reflect the nature of the Prophet Muhammad on the ethics of internal auditors, so that it can be used as a source of literacy for internal auditors who will later be interviewed with informants to obtain information about the scope of work as an internal auditor.

When expressing an idea and behavior, researchers must be neutral in order to understand a phenomenon that is happening. Similar studies related to the ethics of internal auditors and the characteristics of the Prophet Muhammad, namely *siddiq*, *tabligh*, *amanah* and *fathanah*, have been conducted by previous researchers. According to Arens *et al.* (2008) which states that fraud can be prevented by creating a positive environment where all employees behave ethically, which can be encouraged by the whistleblowing system mechanism.

However, unlike the research by Bernardin & Solihat (2019), morality or ethics are not able to moderate internal whistleblowing towards fraud prevention. Musyrifin (2020) with the title of implementing the characteristics of the Prophet in behavioral counseling, this study examines the implementation of the characteristics of the Prophet Muhammad in counseling guidance. The method used in this research is library research. Sirajudin (2013) in his writing attempts to describe the ethical anomalies that occur in the accounting profession by linking it to Pancasila education and how Islam can regulate ethics that can be used in the Indonesian accounting profession. Several other studies were also conducted by Nini & Trisnawati (2009) and Dewi (2017) bringing similar topics, namely professional ethics and auditor independence.

Internal auditors are professions that have the potential to not run systems and procedures that are not in accordance with the applicable rules in the company, this is an interesting topic for further research. This study seeks to complement the previous research by reflecting on the four characteristics of the Prophet Muhammad, namely *siddiq*, *tabligh*, *amanah* and *fathanah*, with the internal auditor's code of ethics, namely integrity, objectivity, competence, professional behavior, confidentiality, and accountability. While this study uses direct interviews with a focus on questions about the characteristics of the Prophet Muhammad SAW which will become a reference for internal auditors in their profession for the implementation of TPB theory. The data collection technique used in this study is the interview method, with triangulation as an option to collect more valid information, so that it can present more complete information.

LITERATURE REVIEW

Theory of Planned Behavior

Ethics is the result of reflection on morality, in practice public accountants collectively act in accordance with ethical behavior to describe the ethics of the public accounting firm as the firm that houses it (Maryani & Ludigdo, 2001). In the world of psychology, the theory of planned behavior (TPB) is a theory related to the relationship between belief and behavior. It is this theory which states that attitudes toward behavior, subjective norms, and perceptions of behavioral control, together form an individual's behavioral intentions (Manuntung, 2018). This theory has been applied to the study of the relationship between beliefs, attitudes, behavioral intentions and behavior in various fields. Several fields have also adopted this theory such as the fields of advertising, advertising campaigns and health. Actions carried out by someone by influencing other people that are real are behaviors. In behaving, a person cannot fully control the behavior under the control of that person (Manuntung, 2018). Therefore, an accountant must be careful in behaving, because this can be an assessment by the entity or its client.

Public accountants in ethics should be able to adopt the values of the nature of the Prophet Muhammad SAW, namely *shiddiq*, *tabligh*, *amanah*, and *fathanah*. According to Musyrifin (2020), the characteristics of the Prophet Muhammad are still relevant to ethics in doing business in this modern era, especially in the nature of *shiddiq* which means honesty and integrity. The nature of

shiddiq is a universal business ethic that should be imitated in the world of business and the profession, especially in the public accounting profession as an implementation of TPB in order to explain how to shape ethics in public accountants by imitating the nature of the Prophet.

Internal Auditor Ethics

According to the Association of Indonesian Government Internal Auditors (AAIPI, 2014) there are six basic principles of internal auditor ethics, namely integrity, objectivity, competence, professional behavior, confidentiality, and accountability. Integrity is the quality, nature, or condition that shows a unified whole so that it has the potential and ability that radiates authority and honesty. The integrity of internal auditors builds trust and thus provides a basis for trust in their judgment. Integrity means not only honesty, but also fairness and truthfulness.

Objectivity is an honest attitude that is not influenced by personal or group opinions and considerations in making decisions or actions. Internal auditors demonstrate the highest level of professional objectivity in gathering, evaluating, and communicating information about the activity or process being audited. Internal auditors make a balanced assessment of all relevant circumstances and are not influenced by their own interests or those of others in making the assessment (Ali *et al.*, 2020; Amyar *et al.*, 2019). The principle of objectivity dictates the obligation for internal auditors to be forthright, intellectually honest and free from conflicts of interest.

Confidentiality is the nature of something that is entrusted to someone so as not to be told to others who are not authorized to know it. Internal auditors respect the value and ownership of information received and do not disclose information without proper authority, unless there is a statutory requirement or a professional obligation to do so. Competence is the ability and characteristics possessed by a person, in the form of knowledge, skills, and behavioral attitudes needed in carrying out the duties of his position (Amrizal, 2014; Candra & Badera, 2017)). Internal auditors apply the knowledge, expertise and skills, as well as the necessary experience in the implementation of internal control services.

Accountability is the ability to convey accountability or to answer and explain a person's performance and actions to parties who have the right or authority to ask for information or accountability (Ali *et al.*, 2020; Elfieni, 2016). Internal auditors are required to convey accountability for their performance and actions to parties who have the right or authority to request information or accountability. Professional behavior is an act that is a characteristic, quality, and quality of a profession or professional person which requires special skills to carry it out. Internal auditors should act in an attitude consistent with the good reputation of the profession and refrain from any behavior that might undermine confidence in the internal control profession or the organization.

The Attributes of the Prophet Muhammad

Apostle is someone who accepts the shari'ah from Allah SWT to be practiced and also to be conveyed to his people (Sabiq, 2006). Every apostle is a prophet, while the prophet is not necessarily an apostle. Prophet Muhammad SAW is a human figure with noble character who is right as an example for all mankind, especially Muslims, which is explained in the Qur'an (surah Al Ahzab: 21). Following the Prophet Muhammad SAW is a form of sunnah worship as well as adding to the value of one's faith in the existence of the prophet as a messenger of Allah SWT.

Prophet Muhammad SAW also has the infallible nature which means avoiding disgraceful acts or sins. In other words, Prophet Muhammad SAW is a perfect human being and free from sin. There are many hadith narrations that explain that when the prophet wanted to do something wrong, he was guided directly by Allah SWT. Prophet Muhammad SAW is the last apostle sent by Allah SWT to close the prophets (surah Al Ahzab: 40). Prophet Muhammad SAW had miracles from Allah SWT for his provision in preaching. In addition to the miracles of the Prophet Muhammad, he also has noble qualities. The following are four obligatory qualities possessed by Allah's Apostles.

First, the nature of *shiddiq* means honesty. With this attribute, Allah's apostles always speak the truth and the truth in all their words and actions (surah Maryam: 50). Prophet Muhammad SAW once received the title Al-Amin before being sent as a Prophet, the title was given by the people of Mecca because of his honesty in trading matters. Ali Bin Abi Talib, one of the companions of the Prophet Muhammad SAW once said that the Messenger of Allah was a person who in his words never lied and he was the one who was most truthful in his words (Al-Hufiy, 2000).

The second nature of *amanah* means trustworthy, Allah's apostles are trusted in all their actions and do not break promises (surah Asy Syu'ara: 107). Prophet Muhammad SAW is a messenger assigned to improve human morals, so that responsibility is carried out in a trustworthy manner solely for the sake of Allah (Beekun, 2012). The Messenger of Allah was given a mandate that was not easy by Allah, namely the wages of revelation for his people, the Prophet Muhammad as the leader of the end-time people was given a revelation in the form of the Qur'an which was revealed through the angel, Gabriel. Prophet Muhammad SAW is an illiterate person, some people say this is a disgrace. It turns out that this is a wisdom to emphasize that everything he said is truly a revelation from Allah SWT, because it is impossible for someone who is illiterate to make a lie that is structured until formation of the Koran. So, the illiteracy of the Prophet Muhammad SAW as wisdom from Allah SWT to maintain his mandate as the Messenger of Allah.

The third, *tabligh* is conveying. The Messenger is in charge of conveying revelations that come from Allah SWT, without hiding it from his people (surah Al Maidah: 67). The fourth characteristics is *fathanah*, meaning intelligent, clever or wise. The Messenger was given a gift by Allah in the form of intelligence, intellectual power and perfect reasoning power, because a Messenger of Allah had an obligation to convey the words of Allah (surah Al Jumu'ah: 2). Rasulullah is also very wise in leading the people, can unite the warring peoples. For example, the Aus and Hazrath tribes often clashed before the Prophet Muhammad moved to Medina. After the arrival of Prophet Muhammad SAW, these two tribes lived in peace even they defended Prophet Muhammad SAW and the emigrants or people who migrated from Mecca to Medina. This shows the intellectual intelligence of a Prophet in managing his people.

Actualization of the Characteristics of the Prophet Muhammad SAW into the Ethics of Internal Auditor

The nature of the Prophet Muhammad SAW is interconnected with the code of ethics of the internal auditor profession. *Shiddiq* means honesty is related to integrity which is being straightforward and honest; in which an internal auditor must be honest in carrying out the task of checking the financial statements of the place where he works, so that the opinion produced is in accordance with the conditions of the company. *Tabligh* is the ability to communicate related to objectivity; in which an internal auditor must convey an event based on the existing reality, especially in resolving a material problem in the process of examining the financial statements

where he works. *Amanah* is a responsibility that goes hand in hand with confidentiality; in which an internal auditor must be responsible for the confidentiality of the financial statements where he works. And the last characteristic of Prophet Muhammad SAW is *fathanah* which is related to competence and prudence, in which an internal auditor must be competent in solving problems faced by the company where he works.

An internal auditor must also apply professional behavior according to his ethics, what is meant by professional behavior is that the internal auditor works in accordance with the applicable rules. This is in line with all the characteristics of the Prophet Muhammad SAW who in his life always obeyed the agreed rules, one example was during the Hudaibiyah agreement, even though the contents of the agreement harmed the Prophet Muhammad SAW with his people, but he remained in the agreement, until in the end. The Meccans themselves broke the treaty.

METHOD

This type of research is qualitative phenomenology to capture problems in internal auditors and reveal the meaning in them by understanding deeply the characteristics of the Prophet Muhammad SAW which are actualized in the ethics of internal auditors in Surabaya (Rahardjo, 2010). This research is also an activity where exploration must be carried out to identify new information and understand the limited circumstances and want to know in depth and detail of the activities to be carried out. The approach that will be used in this research is the case study method.

The data collection technique used in this study is the triangulation method like interviews with five major internal auditors in Surabaya. The triangulation method is done by comparing the information obtained from different informants, so researchers can understand it from various different perspectives, this is used to obtain the truth of the information obtained (Moleong, 2015; Rahardjo, 2010). After that, the researchers made the necessary observations. In this study, there are three stages of data analysis, namely data reduction, data presentation, and drawing conclusions/verification. Further qualitative research was used to test the truth, triangulation is used, namely source triangulation, method triangulation, and time triangulation (Moleong, 2015).

RESULTS

The informants in this study were given a number of open-ended questions, so that they could provide opinions or opinions according to their understanding. There are four basic questions given to collect the data needed for the process of analyzing the problems in this research.

Answers to the results of interviews with informants regarding the theme of reflecting the characteristics of the Prophet Muhammad in the ethics of internal auditors. The first question is about how informants understand the auditor's professional ethics. The majority of informants answered that auditor ethics are values that must be upheld by an auditor so that his profession can be trusted by the public. He has ethics so that his auditor profession will be trusted by the public. Because if he is not ethical then he will not be trusted by society while the auditor profession requires trust from society.

The second question given to the informants was regarding their views on the professional ethics of auditors. The majority of the answers they gave were that AAPII had developed an applicable code of ethics, which an auditor must understand, describe and carry out, starting from audit activities from planning to reporting, already exists and must be implemented. The third question posed is how the auditor's professional ethics are applied in carrying out their audit duties;

and the majority of their answers that there are many forms of implementation. According to them, the simplest is a matter of independence, for example we are given instructions about who is the subject of the audit, then for example we have a special relationship with the subject of the audit. This must be disclosed if there is a conflict of interest, of course we must be honest.

The fourth question posed is what are the opinions of the informants regarding the ethical principles of auditors in an Islamic perspective. The majority of the answers from the informants were that in particular they could not explain what the ethical principles were in Islam. However, they stated that the point is when using an Islamic perspective, there is a spiritual understanding that they use. This is related to their own personal beliefs, so they must follow the rules. The rule is not to harm others and Islam does not teach that. Spiritual means mean generally applicable. It means that Islamic principles govern all professions, not just those related to professions and work ethics. If there are legal and spiritual rules, it is better for us to be calm if we work according to personal spiritual understanding, even though people's spiritual views are different.

The majority of the answers from the informants of this research to the questions given are summarized in Table 1.

Discussion

There are six ethical principles used in assessing the level of compliance of an auditor with his professional ethics, namely integrity, objectivity, competence, professional behavior, confidentiality, and accountability (AAIPI, 2014). Research on accountants associated with the characteristics possessed by the Prophet Muhammad SAW was studied by Azis (2020). The results of the study stated that the practice of accountant ethics based on the characteristics possessed by the Prophet Muhammad made it possible to increase compliance with work ethics or code of ethics voluntarily.

Based on the four main characteristics possessed by the Prophet Muhammad SAW, internal auditors have a major role in increasing compliance and knowledge of the code of ethics that has been regulated by AAIPI. Although in practice internal auditors choose this profession to improve welfare, but based on the strong characteristics of the Prophet Muhammad and the level of religiosity will fortify their ethical behavior. This previous research is in line with the results of interviews conducted with several informants about the need for figures who are closely related to our native culture and must be used as role models in the present. Human nature, good or bad, is often influenced by fast-paced changes in the times. This makes people want to continue to follow these changes so that in practice, many people justify all kinds of ways to fulfill or follow their desires. For that we need a character who can be used as a guide so that ethical violations can be fortified by remembering the character.

Furthermore, to strengthen one's ethical personality, one of the things that can be done is by studying the noble qualities possessed by the Prophet Muhammad as a role model or example and always teaching us as good human beings. One of the figures that can be used as a guide is one of Allah's Apostles, namely the Prophet Muhammad SAW because he has many good qualities that can be used as a reference for a profession to adhere to professional ethics. Therefore, by studying him as a role model, we will indirectly try to act fairly, honestly, and wisely in our behavior. In the next stage, the good characters of the Prophet can be applied in the performance of the internal auditors.

Table 1. Summary of Research Results

Prophet's Attributes	Explanation
Siddiq	Legitimacy in the AAOIFI code of ethics is a reflection of siddiq's nature where internal auditors must be honest so that all work is in accordance with applicable sharia rules and principles. The nature of siddiq becomes a guideline for internal auditors in carrying out their profession because internal auditors who are honest and have integrity will produce audit opinions that are accountable and not misleading.
Amanah	The nature of trustworthiness is also contained in the AAPI code of ethics objectivity in which the internal auditors work according to established procedures and have no other interests that could lead to a biased opinion on the fairness of the financial statements.
Tabligh	The reflection of the nature of tabligh in the AAOIFI code of ethics is in the form of faith-driven conduct where the internal auditor is obliged to convey the results of the audit examination in accordance with the actual situation so as not to mislead the stakeholders.
Fathanah	The nature of fathanah is contained in the AAPI code of ethics in the principle of competence and careful & careful attitude where the internal auditor is required to deepen and update his knowledge in order to improve the quality of financial statement auditing.

Source: Primary data (processed), 2022.

The performance of internal auditors is directly proportional to professional ethics where if an internal auditor is guided by ethics, his performance will be better and if he does not adhere to professional ethics, his performance will be worse. Violations of professional ethics can reduce the quality of an accountant's performance (Candra & Badera, 2017; Azis, 2020). Islam teaches about human morals and ethics as the Prophet Muhammad SAW was sent to earth to improve human morals (Bassam, 2019) and become a role model for mankind (Agama, 2010). Rasulullah Muhammad SAW was blessed with four main characteristics, namely: *shiddiq*, *amanah*, *tabligh* and *fathanah* (Azis, 2020). *Shiddiq* is the character who is honest in his actions and words. Rasulullah Muhammad SAW was a person who was always honest and kept his promises even before he was appointed as an Apostle. The Baitullah community called Rasulullah Muhammad SAW as Al-Amin because Rasulullah Muhammad SAW was an honest and trustworthy person. A friend of the Prophet Muhammad SAW named Ali Bin Abi Talib said that the Prophet Muhammad SAW was the most correct in his speech because all his words contained no lies (Azis, 2020).

Amanah is the nature of the Prophet Muhammad SAW who can be trusted in maintaining responsibility (Azis, 2020). Rasulullah Muhammad SAW is the messenger of Allah SWT who is assigned to improve human morals, so that this responsibility can be carried out by the Apostle in a trustworthy manner so that whatever the Apostle does is solely because of Allah SWT. The nature of the trust of the Prophet Muhammad SAW has even been applied since he was small where in childhood when he was a goat herder for the people of the city of Mecca, he did the job with full responsibility. It is narrated in the Hadith of Al Bukhari that the nature of the trustworthiness of the Prophet Muhammad SAW can also be seen during a war situation where he won the war with the Quraysh, he never reduced the booty for his own interests (Bassam, 2019). *Tablighi* is the delivery of Islamic teachings revealed through the Prophet Muhammad to Muslims as a guide to life in the world so that Muslims get peace of life in this world and in the hereafter.

Rasulullah Muhammad SAW was given a gift by Allah SWT with intelligence or fathanah. The intelligence of the Prophet Muhammad SAW is needed in understanding and explaining the revelations received from Allah SWT to be conveyed to Muslims. The intelligence of the Prophet is also a provision in becoming a leader of the people so that it can unite Muslims around the world and become a blessing for all nature. The apostle is the chosen person of Allah SWT to spread the religion of Islam who is blessed with intelligence. Only people who have reason (*ulul albab*) can take lessons from the word of Allah.

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) is an organization founded in Bahrain in 1991 which regulates the development of accounting standards for the Islamic finance industry (Azis, 2020; Rakhmawati, 2020). The standard of professional ethics set by AAOIFI consists of trustworthiness where accountants are required to be honest so that they can be trusted in carrying out their work; legitimacy where the accountant must guarantee the authenticity of various matters related to the implementation of his work in accordance with the rules and applicable sharia principles; objectivity where the accountant must be independent, impartial to anyone, free from various conflicts of interest in facts and appearance; professional competence and diligent where accountants must have competence in accordance with their duties and are well trained; faith driven conduct where the accountant must behave firmly based on the religious values adopted; professional conduct and technical standards where accountants must comply with the accounting and auditing standards set by AAOIFI.

Based on the description of the exemplary nature of the Prophet Muhammad SAW, it can be determined how the exemplary nature of the Prophet is contained in the internal auditor's code of ethics. First, *siddiq* is an apostle's character which means that honesty in actions and words is contained in integrity as in the AAOIFI code of ethics and trustworthiness as in the AAOIFI code of ethics, where every internal auditor must be honest, firm and tell the truth in carrying out his profession. Rasulullah Muhammad SAW taught Muslims to tell the truth and keep promises as in the hadith narrated by Imam Al Bukhari (Bassam, 2019): "Take care of six things from you, I guarantee you heaven; be honest when you speak, keep your promise, fulfill it when you are given a mandate, guard your genitals, lower your gaze and hold your hands (from something that is forbidden)". Honest actions will be guaranteed to go to heaven, so everyone should always prioritize honesty in doing work. Faith driven conduct in the AAOIFI code of ethics requires an accountant to do work based on faith. If the internal auditor has worked in accordance with faith, the internal auditor will work honestly and responsibly (Adiko *et al.*, 2019; Amrizal, 2014). Legitimacy in the AAOIFI code of ethics is a reflection of the *siddiq* nature where internal auditors must be honest so that all work is in accordance with applicable sharia rules and principles. The nature of *shiddiq* becomes a guideline for internal auditors in carrying out their profession because internal auditors who are honest and have integrity will produce audit opinions that can be accounted for and are not misleading.

Amanah is the second exemplary nature of the Prophet Muhammad SAW which means that it can be trusted in maintaining responsibility. Trust is contained in professionalism & confidentiality in the AAOIFI code of ethics where an internal auditor can be trusted and is responsible for his work to carry out internal audits of the company. The AAOIFI code of ethics in the form of responsibility is a reflection of the mandate because every internal auditor is obliged to be responsible for completing the work that has been mandated in the hadith narrated by Imam Al Bukhari (Bassam, 2019). In the hadith, it is said that people who are guaranteed to enter heaven, among others, if

given a mandate, will immediately fulfill it. Internal auditors are required to maintain the trust that has been given in examining the financial statements of the company where they work. The nature of trust is also contained in the code of ethics of AAPII objectivity where internal auditors work in accordance with established procedures and there are no other interests that can cause biased opinions on the fairness of the financial statements. Internal auditors must maintain independence as stipulated in the AAPII code of ethics so that internal auditors can complete the mandate that has been given in accordance with auditing standards for financial statements (Hasan, 2009; Herawaty & Susanto, 2009). The nature of trust is contained in the AAOIFI code of ethics in the form of faith driven conduct because *amanah* is a trait exemplified by the Prophet Muhammad SAW which is based on faith and piety, professional where internal auditors will work according to their abilities and based on applicable rules so that internal auditors will complete their work with trust.

Tabligh is the third nature of the Prophet Muhammad SAW, which means conveying the teachings of Islam revealed by Allah SWT. When associated with the internal auditor profession, the nature of *tabligh* can be seen from the objectivity in the AAPII code of ethics where internal auditors are required to be unbiased so that the information submitted can be accounted for. Reflecting the nature of *tabligh* in the AAOIFI code of ethics is in the form of faith driven conduct wherein the internal auditor is obliged to convey the results of the audit in accordance with the actual situation so as not to mislead the stakeholders.

Fathanah is the fourth nature of the Prophet Muhammad, which means intelligent. Rasulullah Muhammad SAW was given the gift of intelligence to understand and explain Allah's revelations to be conveyed to Muslims. He is also intelligent in managing the community so that he can become a reassuring community leader. The nature of *fathanah* is contained in the AAPII code of ethics in the principle of competence as well as a careful & careful attitude where internal auditors are required to deepen and update their knowledge in order to improve the quality of auditing financial statements (Herawaty & Susanto, 2009; Candra & Badera, 2017; Ali *et al.*, 2020). AAPII's code of ethics is in professional principles where internal auditors must master the science in order to be able to do work in accordance with established standards. Due Care in the AAOIFI code of ethics is a reflection of the *fathanah* nature where internal auditors always hone their abilities and competencies to work in accordance with company standard requirements. The nature of *fathanah* is needed in the nature of service where the competence and intelligence of the internal auditor can understand the rules and standards in the internal auditor's code of ethics.

Ethics (morals) in Islam requires humans to do good to themselves, other humans, the natural environment, and Allah as his creator. So that to be able to do good, humans are given the freedom of Islam to free humans to choose religious choices. However, Islam depends on the right choices upheld in Islam. Furthermore, humans should pay attention to the aspect of the oneness of God which is the vertical relationship between humans and God, and is a form of unconditional surrender to God so that humans can submit, obey God's commands (Djakfar, 2019). A Muslim accountant who has faith given reason and intelligence by Allah SWT is given the freedom to choose which is good and bad, and for Muslim accountants who have full faith in Islam will pay attention to the monotheism aspect (oneness of God) will always be subject to Allah's commands.

Muslim accountants who have confidence will always carry out their profession in accordance with the guidance of Allah SWT in the Qur'an and in accordance with the examples given by the Prophet Muhammad for fear of Allah's sin. Based on the explanation above and seeing the endless phenomenon of ethical scandals carried out by the accounting profession, it is hoped that with a

combination of knowledge and understanding of Muslim accountants about how Islam regulates ethics exemplified by the Prophet Muhammad SAW as well as the existence of an Indonesian accountant code of ethics that provides sanctions for punishment. The actions that do not comply with the rules that have been designed by AAIPI will produce Muslim accountants who are highly dedicated to their work and always have good and strong personal character, not only thinking about worldly things but also being able to be responsible in the hereafter.

CONCLUSION

Religion is the source of all sources. Guidelines for the preparation of the internal auditor's code of ethics are sourced from religion. Apostles are messengers of God who are role models for mankind. The exemplary nature of the Apostle consists of *shiddiq*, *amanah*, *tabligh* dan *fathanah*. The exemplary nature of the Apostle is contained in the internal auditor's code of ethics. Firstly, *shiddiq* is the nature of the Prophet Muhammad SAW which means honesty in actions and words is contained in integrity as in the AAIPI code of ethics and trustworthiness in the AAOIFI code of ethics. *Amanah* is contained in professionalism and confidentiality in the AAIPI code of ethics where an internal auditor can be trusted and is responsible for the work he does. *Tabligh* can be seen from the objectivity in the AAIPI code of ethics, faith driven conduct in the AAOIFI code of ethics. *Fathanah* is the exemplary nature of the Prophet Muhammad SAW which means intelligent, the nature of *fathanah* is contained in the AAIPI code of ethics in the principle of competence and careful and careful attitude.

The exemplary nature of the Prophet Muhammad SAW is in line with the internal auditor's code of ethics, so that internal auditors can imitate the example of the Prophet Muhammad SAW in carrying out the profession of auditing financial statements. The implication of this article for the internal auditor profession is that it can take lessons and make the role model of the Prophet Muhammad SAW in carrying out the profession so that it is hoped that the application of the professional code of ethics can be in line with the exemplary nature of the Prophet Muhammad SAW. For the code of ethics board, it can be a reference for improving the code of ethics standards in the future. People can take lessons and make examples of the character of the Prophet Muhammad SAW in everyday life.

The limitation of this article is that it only uses literature studies and limited reference sources, so the results of the discussion may differ from the research. Further research can use more complete data by using the interview method to resource persons who master theoretically and practically in the field of code of ethics for public accountants and resource persons who understand the study of the exemplary nature of the Prophet Muhammad SAW. Subsequent research can add codes of ethics from other institutions so that they can provide additional knowledge to readers regarding various codes of ethics.

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