

Awareness on Islamic Accounting among First Year Accountancy Students in Marawi City, Philippines

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Keywords: Awareness, Islamic Accounting, Accountancy Students, Marawi City, Philippines.

Abstract: The purpose of this study is to examine the level of awareness of first year accountancy students in Marawi City, Philippines towards Islamic accounting. A cross-sectional survey design was utilized and uses descriptive approach in the interpretation of the data by administering a survey questionnaire to one hundred twenty two first year accountancy students, who serve as the respondents of the study. The setting is the two higher education institutions in Marawi City. The data was analyzed, interpreted and were statistically treated using frequency, percentage, and weighted mean. The results of the study indicate that all the respondents were not aware of Islamic accounting. It also indicates that the respondents are not aware on the difference between Islamic accounting and conventional accounting. With regards to the importance of Islamic accounting and ethics attached to the practice of accounting, results indicate that the respondents are less aware of it. With this findings, it is suggested that Islamic accounting be offered in the accountancy program so as to armed future accountant with awareness on the concept and scheme of Islamic accounting thereby producing a well-rounded and holistic workforce in the field of accounting. It is further recommended that a comparative study on the scheme of Islamic accounting in other Asian countries be conducted so that the findings of the study on how the Islamic accounting operates are validated.

1 INTRODUCTION

1.1 Background of the Study

Most people do not know that Islamic accounting have been in existence for a long period of time. Regrettably, Islamic accounting was relegated to the background because of the dominance of modern economic system which dictates the global scene nowadays.

Consequently, the development of Islamic financial institution where Islamic accounting is applicable was stalled. Nevertheless, Islamic economic bounces back and existed alongside the conventional economics due to Islamization of some Muslim countries like Pakistan and Iran. This gives rise to the development of Islamic financial institution. Along with this development is the introduction of economic transactions, transactions that are within the bounds of Shari'ah laws and principles. These pave the way for Islamic accounting since conventional accounting is inappropriate and not applicable to Islamic financial institutions. Although, the accounting process of both accounting

is the same in some aspect, they differ in the aspect information needed, how the information is recorded, measured, valued and communicated. Conventional accounting focuses on individual who control the entity's resources (investors and creditors) and is based on maximization of profit principle; Islamic accounting is more concerned with profit sharing and risk sharing principles. It is more concern with accountability and transparency, hence, information provided to the community is free from bias and manipulations. It provides information regardless of whether the information is beneficial or not to the community. Furthermore, as cited by Abdullah (2018) the accounting system in Islamic society is based on Islamic ethics and laws, along with other necessary principles and postulates which are not in conflict with Islamic law.

1.2 Objectives

Due to the nonexistence of Islamic accounting course in the high learning institution in Marawi City, this study was conducted to identify the awareness of the respondents in Islamic accounting,

the difference between Islamic accounting and conventional accounting, its importance and the ethics that is associated with the practice of Islamic accounting. The finding of the study is expected to give information as to the status of the awareness of the respondents on Islamic accounting and to serve as the basis of whether Islamic accounting should be offered as part of the curriculum of the accountancy program either as a compulsory subject or at the very least as elective course..

2 LITERATURE REVIEW

2.1 Background Theory

This section provides the theoretical context that provides blueprint in conceptualizing the study. This theory is anchored on David Ausubel's Learning Theory. It also includes literature related to the study.

David Ausubel's Learning Theory gives an idea on the strategies to be adopted in seeking additional knowledge. This theory believes that learning of new knowledge is related to what is already known. That is, construction of knowledge begins with our observation and recognition of events and objects through concepts we already have. Meaning, new knowledge must interact with the learner's knowledge structure. Ausubel also believes that knowledge is hierarchically organized; that new information is meaningful to the extent that it can be related (attached, anchored) to what is already known. But, the most crucial element in meaningful learning is how the new information is integrated into the old knowledge structure.

Definition of Islamic Accounting and Conventional. Accounting Most stakeholders believe that Islamic accounting is not different from conventional accounting. While there may be similarities, the concept of Islamic accounting is entirely different from the conventional one.

Hameed (2003) defines Islamic accounting as the "accounting process which provides appropriate information (not necessarily limited to financial data) to stakeholders of an entity which will enable them to ensure that the entity is continuously operating within the bounds of Shariah law and principles and delivering on its socioeconomic objectives to evaluate their own accountabilities not only to Allah but to fellow human being also. However, its conventional counterpart is defined by the American Accounting Association (AAA, 1966)

as "conventional accounting refers to the process of identifying, measuring and communicating economic information to permit informed judgments and decisions by users of the information."

These definitions clearly present the similarities and differences of both accounting. The similarities lie on the financial information that is provided to stakeholders for them to make a sound economic decision beneficial to an entity as well as to various stakeholders. While both provide financial information, the differences lie on the type of information needed, how the information is recorded, measured, valued and communicated. Financial information provided by conventional accounting focuses on individual who control the entity's resources (investors and creditors), Islamic accounting information emphasizes on the community who take part in realizing resources. Islamic accounting is all inclusive as it does not only provide financial information but also non-financial information such as social, environmental and religious aspect of the transactions. It minimizes exploitative contract and unjust transactions. Furthermore, underpinning Islamic accounting is the Shariah laws and principles.

Moreover, Hameed (2003) stated that Islamic accounting ensures that Islamic organizations abide by the principles of Shariah or Islamic law in their dealings and enable the assessment of whether the objectives of the organization are being met. Shariah law is a broad concept comprising divine law governing the life of individual Muslims in their relationship with Allah (swt), human being and others. The rule in Shari'ah is based on the Qur'an, Hadith, Ijma nad Qiyas. Islamic accounting (Syari'ah based accounting) is designed to be consistent with the Shari'ah law underpinning the main principles from the Qur'an and Hadith. He further states that there are certain transactions were conventional accounting are not suitable. Hence, there is really a need to standardize the accounting report for Islamic product and services.

Definition of Islamic Accounting and Conventional. Globally, Islamic banking and finance is gaining popularity. However, Islamic accounting which is part and parcel of Islamic banking and finance with respect to accounting processes such as identifying, recording, measuring and communicating business activities through financial statements is left behind. This is mainly because Islamic accounting is still at its infancy stage.

In the Philippines, Islamic accounting education is not even in its embryo stage because very few individual including those in the accountancy profession have knowledge or even aware on the workings of Islamic accounting. The most popular prohibition that is being practice in the Philippines aside from maysir and gharar is riba or usury. In Islam, dealing with riba or usury is one of the major sins, which entail severe punishment by Allah (swt). Prophet Mohammad (saw) cursed the parties involve in riba, one who accepts, the one who pays, the one who records and the one who stands as witness to the transaction. Even co-operation dealing for which interest is involved is an incitement to the spell and wrath of Allah (swt). The reason for such severity in matter of interest is that Islam wants to create a society founded on compassion, generosity and sacrifice. If someone is in need of money, the rich should fulfill his needs for the shake of Allah's pleasure or to give him a loan without interest. The Prophet (saw) said that the equivalent reward for those who give loan to the needy without interest is eight times better of that giving of Zakat or Sadaqah. In relation to riba or interest, Abdullah (2018) cited that another key aspect of conventional accounting is the time value of money. The concept of time value of money in the conventional parlance is that the value of money today is more than the value of the same amount of money in the future. In Islamic accounting, interest is prohibited and it is viewed as a tool of the capital owner to oppress the borrower which is strictly prohibited in Islam because of its un-Islamic form, selfishness, exploitative and oppressive nature. However, there are cases where time value of money is acceptable in Shari'ah as long as the increase occurs to an exchange between money and commodity not money for money as it is practice in the conventional.

2.2 Previous Studies

According to the study conducted by Hameed (2000) which was cited by Talib et al. (2014) identified two factors that will justify the need of Islamic accounting. These are the push and the pull factors. The push factors resulted from the factors that make conventional accounting inappropriate for Islamic organizations and Muslim users. The pull factors on the other hand are factors related to decision usefulness framework, social and environmental issues, public interest arguments and etc. which conventional accounting fails to recognize. The result of the inappropriateness of conventional accounting as the accounting system

and practices to be used by Islamic financial institution necessitates the pull factors of introducing Islamic accounting.

This is where the education sector will play a major role. Education is a continuous and neverending process. In the field of Islamic accounting much has to be learned by many. The undergraduate student's acceptance level of Islamic accounting course study made by Amin, Rahman and Ramayah (2000) using the Theory of Reasoned Action (TRA) emphasizes the factors affecting the acceptance of students into the Islamic accounting course in Malaysian universities. The understanding of Muslims on Islamic accounting and Shari'ah law, business and financial dealings needs to be further enriched through education, training, development and greater publicity.

Likewise, in the study conducted by Halim (2014) on the understanding and awareness of Islamic accounting among Malaysian accounting undergraduates revealed that though accounting students awareness on Islamic accounting is high, it is still insufficient. It is suggested that it is important for the Islamic accounting course be integrated in the accounting program in order to produce a holistic future accountants who are equip with skills and knowledge not only with conventional accounting but Islamic accounting as well. This was reinforced by the study of Talib, Abdullah and Abdullah (2014) on the awareness of Malaysian accounting academician on Syari'ah-Based Accounting (SbA). The study indicates that there is a high degree of awareness among academicians who agree that SbA is needed to account for Islamic products and that it should be offered in the higher learning institutions so as to equip future accountants with SbA knowledge for them to be more competent and competitive in the job market.

In the same way, Karim (2005) emphasizes in his study that that Islamic financial service industry faces several challenges and one of the challenges is the absence of talent and human capital. This deficiency must be developed in order to strengthen the industry through innovation and sophistication. Shortage of skilled, well-trained and high caliber workforce is major impediments to its future growth. An insufficiently equipped pool of scholars of both Islamic laws and modern finance to serve on the Shari'ah Supervisory Board of International Islamic Financial Services (IIFS), for instance, may hinder the proper development of the market.

Islamic accounting courses are proposed to enhance the knowledge of accounting students and accounting practitioners in preparation of accounting

reports and financial statements of the Islamic institutions, in particular, Islamic Banking and Finance, Takaful (Insurance), Zakat (Obligatory Levy) and ArRahnu (Islamic Pawn). Such Islamic accounting courses will include, among others, zakat accounting, mua'malat and Shari'ah law, property valuation from the Islamic perspective, the current value concept on Income Statement and the Balance Sheet, Shari'ahbased auditing concept, Islamic business ethics, Islamic Contracts and Islamic accounting theory based on the Quran, Hadith, Ijmah and Qias (Abdullah et al., 2014).

Finally, Ibrahim (2004) in his study states that it is apparent that there have been attempts to develop normative theories of social accounting and social reporting. This is not surprising as they reflect the firm's implicit contract with the society. The disclosure in the annual report is expected to include the entity's contribution to employee well-being, product quality, public health and safety, environment protection, and related social aspects. These social reporting areas are also relevant for the Islamic perspective of accounting but it is likely to be more detailed than what is currently prevalent in Western societies because greater attention should be paid in demonstrating responsibility, accountability and transparency beyond society to include Allah (swt) and the environment. In addition, the report should also indicate that profits generated are in conformance with the principles of Moderation (i'tidal) and permissible (halal) and that business activities are ecologically sustainable (Haniffa, 2002). Manipulation of asset values and performance results should be avoided at all cost. In short, apart from the emphasis on the profit and loss statement, balance sheet, and cash flow statement, a considerable amount of social reporting information should also be provided. Last, but not the least, detailed account is likely to be provided about the zakat fund, qard, and charitable contributions.

The end product for both conventional accounting and its Islamic accounting counterpart is the financial statements presented to the end-users (investors and creditors) for decision making process. While it is true that conventional accounting has long been practice worldwide, Islamic accounting as an alternative accounting for Islamic financial institutions is now gaining acceptance worldwide.

3 METHODOLOGY

3.1 Data

The study used the descriptive cross-sectional study to determine the awareness of Islamic accounting in the select Accountancy schools in the BARMM and Region 10. This kind of research design is used to estimate the occurrence of risk factors in segments of the population characterized by age, sex, race or socioeconomic status. The manner of description was done by distributing set of survey questionnaires in order to collect data on the awareness, perspective and prospect of integrating Islamic accounting. This kind of research design is used to estimate the occurrence of risk factors in segments of the population characterized by age, sex, race or socioeconomic status. The manner of description was done by distributing set of survey questionnaires in order to collect data on the awareness of Islamic accounting.

The respondents is composed of one hundred twenty two (122) students from two (2) higher education institution in the locale of the study offering accountancy program.

3.2 Model Development

The study uses a research-made questionnaire patterned from other researchers with similar purpose and validated by a group composed of five panels before its distribution to the respondents. The questionnaire is divided into two (2) parts. The first part was put in a way to collect information regarding the profile of the respondents in terms of age and sex. The second part comprises statements that were based on the respondents' awareness on Islamic accounting. This includes four (4) variables using a scale format ranging from 3 indicating awareness, 2 indicates less aware and 1 indicates not aware in measuring the awareness on Islamic accounting.

3.3 Method

Questionnaire is vital and important instrumental process that takes part in the achievement of the study. It is the easiest and most applicable method when dealing with the huge number of respondents. Comparing it with other method of conducting research, questionnaire is most suitable when it comes to time and cost. Apart from that, this method of conducting research enabled the researcher to get back and collected the completed responses from the

respondents in a short period of time. Therefore, in order to get prompt responses from the respondents, the survey questionnaire was used in this study.

4 RESULTS AND DISCUSSIONS

4.1 Results

This section showcases all findings of the study. Tables are displayed according to the flow of the specific questions posed in the study.

Table 1: Profiles of the Respondents.

Age	Frequency	Percentage
20-21	23	18.85
17-19	97	79.95
Total	122	100
Sex		
Male	29	23.77
Female	93	76.23
Total	122	100

Table 2: Awareness on Islamic Accounting.

Indicators	Weighted Mean	Descriptive Rate
The key elements prohibited by Islamic law are uncertainty (gharar), gambling (maysir) and interest (riba).	2.89	Aware
Islamic accounting offers faithful representation of the economic transaction of the business entity	1.22	Not Aware
Islamic accounting is an alternative accounting system which aims to provide users with information enabling them to operate businesses and organizations according to Shariah, or Islamic law	1.11	Not Aware

The accounting standards on Presentation of Financial Statements of Islamic Financial Institutions (FRSi-1) is developed because in some cases Islamic financial institutions encounter accounting problems due to existing accounting standards being developed based on conventional institutions and may be perceived to be insufficient to account for and report Islamic financial transactions	1,0	Not Aware
The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) is an Islamic international autonomous non-for profit corporate body that prepares accounting, auditing, governance, ethics and Shariah standards for Islamic financial institutions and the industry	1,0	Not Aware
Concept of accounting was found in Muslim practices in seventh century	1.0	Not Aware
Islamic accounting is the process of identifying, measuring and communicating economic and other relevant information inspired by Islamic law	1.0	Not Aware
Shariah can help standards. harmonizing the Islamic society by following Islamic accounting	1.0	Not Aware
AVERAGE	1.28	Not Aware

Table 3: Awareness on the Difference between Conventional Accounting and Islamic Accounting.

Indicators	Weighted Mean	Descriptive Rate
Investment in Islamic financial institutions must be guided by Shariah guidelines whereas investments in conventional institutions are profit motive – can invest in liquor, tobacco, gambling companies (non-shariah compliant).	2.71	Aware
Islamic financial institutions are those that are based on Quranic principles and are different from conventional institutions which have no such religious reoccupations.	1.39	Not Aware
The conceptual framework is similar to that of conventional accounting but with different views and concepts in Islamic teaching.	1.19	Not Aware
Islamic accounting investment is called sukuk (similar to bond).	1.0	Not Aware
Islamic financial institutions are based on profit-and-loss sharing principle promotes risksharing between the investors and entrepreneur, unlike the interest-based commercial system that assured the investors of pre-determined rate of interest.	1.1	Not Aware
AVERAGE	1.46	Not Aware

Table 4: Awareness on Importance of Islamic Accounting.

Indicators	Weighted Mean	Descriptive Rate
Islamic accounting serves as a tool which enables Muslims to evaluate their accountability to God (Allah) and to his fellow human being.	1.86	Less Aware
Islamic accounting holds firmly those Islamic values such as honesty, fairness and truth in dealing with others.	1.86	Less Aware
Islamic accounting is most significant part in business which processes in formation of business activities into	1.74	Less Aware

financial statements to be presented to the decision makers.		
Islamic accounting provides appropriate information to stakeholders of an entity by ensuring them that the entity is continuously operating within the bounds of Islamic Shari'ah.	1.68	Less Aware
Islamic accounting is important because recording and presentation of financial reports using conventional accounting is not Shari'ah compliant.	1.56	Less Aware
AVERAGE	1.74	Less Aware

Table 5: Awareness on Ethics of Islamic Accounting.

Indicators	Weighted Mean	Descriptive Rate
Accountants and auditors are expected to behave ethically since they are commonly thought of as watchdog and gatekeepers of the business.	2.34	Aware
Accountants and auditors are expected to adhere to the rules of confidentiality, objectivity and independence.	2.09	Less Aware
Present and communicate relevant financial and non-financial information honestly, truthfully and with adequate transparency.	2.02	Less Aware
Acquire appropriate level of academic and professional competence, sufficient knowledge of Shari'ah related to financial transactions.	1.77	Less Aware
Ensure reports are complete, clear and supported by appropriate analyses of relevant and reliable information.	1.56	Less Aware
AVERAGE	1.46	Less Aware

4.2 Robustness Test

The data gathered were analysed and interpreted using the following statistical tools: in terms of the profile of the respondents, frequency counts and percentage were used and with regards to the level of awareness, weighted mean was utilized.

4.3 Analysis

On the Profiles of the Respondents As regards the profiles of the respondents the following findings surfaced: the bulk of the respondents in terms of age were between 18-19 years of age which is equivalent to 79.95%. Usually, the average age of students entering college is between 16 to 17 years old, however, with the adoption of K-12 Enhanced Basic Education Program, another two years is added to basic education, hence, the typical age to head off to college education nowadays is between 18 to 19 years old.

In terms of sex, data revealed that female outnumbered male respondents as 76.23% of the respondents are female. This information implies that it is not surprising that the study have more female than male respondents. In a speech made by former Commission on Higher Education (CHED) Chairperson Hon. Patricia Licuanan during the 55 th Session of the Commission on the Status of Women (2011) in New York, said that in almost every aspect of education in the Philippines women and girls outnumbered men and boys. Girls fare better in terms of enrollment indicators. She further states that girls continue their advantage in tertiary or higher education where women make up of 54% of the total enrollment and 57% of the total graduates.

On the Level of Awareness on Islamic Accounting. The data show that respondents were not aware of Islamic accounting in terms of developing accounting standards that are necessary for the Presentation of Financial Statements of Islamic Financial Institutions (FRSi-1) as in some cases, problems arises in this area because most of the accounting standards are based on conventional accounting which may be perceived to be insufficient to account for and report of Islamic financial institutions. Likewise, the respondents are not aware of the existence of AAOIFI; the concept of Islamic accounting founded in the 7 th century, as well as the definition of Islamic accounting. They are not even aware that following accounting standard according to Shariah can help harmonizing the Islamic society. Furthermore, majority of the respondents are not aware that Islamic accounting as an alternative to accounting systems offers faithful representation of the economic transaction of a business entity and that information provided is in accordance with Shariah or Islamic law.

The only information that indicates awareness of the respondents on Islamic accounting are the

prohibition of uncertainty (gharar), gambling (maysir) and interest (riba) under the Islamic law.

This non-awareness indicator of the respondents on Islamic accounting has negative implication. While Marawi City is a Muslim dominated place in the country that offers Madrasa schools, no institutions of higher learning in the place offer course involving Islamic banking and finance as well as Islamic accounting. Known Islamic teaching popular in the place aside from the five pillars of Islam are the prohibition of interest (riba), gambling (maysir) and uncertainties (gharar), selling and eating prohibited products and being accountable to one's action among others. However, regarding the recording of business activities using Islamic accounting, nothing is heard of.

On the Awareness of the Difference between Conventional Accounting and Islamic Accounting. The findings indicate a negative bearing as majority of the respondents are not aware that Islamic accounting is different from conventional accounting. Specifically, they are not aware of sukuk (similar to bonds) and the differential benefits that will accrue to the investors and the entrepreneurs. Profit and loss sharing and risksharing between the investors and the entrepreneur is what is being used by Islamic financial institutions while the conventional one is more concern with the investors benefit as it is interest based assuring investors' income regardless of the result of operation.

However, with respect to investment matters, respondents are aware that business activities of Islamic financial institutions must be guided by Shariah guidelines whereas in conventional institution, they can engage in transactions which include selling of liquor and tobacco, engage in interest based transactions, gambling and other non-Shariah compliant economic activities. The conventional institutions are profit motive that they can engage in economic activities that are not Shariah compliant.

On the Awareness on Importance of Islamic Accounting. The data shows that the less aware indicator was regarding the awareness of the respondents on the importance of Islamic accounting results to a negative implication. They are less aware with regards to Islamic accounting as the tool in evaluating their accountability to God and their fellow human being. The less awareness on Islamic values such as honesty, fairness and truth in dealing with others is disturbing as this is what is expected

to everybody. Less awareness on information presented in the financial statement for decision making purposes is disheartening because as future accountants, they must know the financial information presented in the financial statements is very important for a sound decision. Moreover, the respondents are less aware on the information that can be provided by Islamic accountants regarding the continuity of operation within the bounds of Islamic accounting. This is understandable as the respondents have no knowledge about Shariah principle. Additionally, respondents are less aware that conventional accounting cannot be used because it lacks Shariah compliant matters. In totality, the less aware of the respondents on the importance of Islamic accounting is that the Islamic law in the country is focus on family matters and not on business activities.

On the Awareness on Ethics of Islamic Accounting. The less awareness of the respondents regarding ethical issues on Islamic accounting is alarming. Accountants are very important in any organization, be it Islamic or conventional as they are responsible in preparing the financial statements necessary for decision making process. They are expected to have high moral values and able to enlighten ethical issues.

They are expected to behave ethically, must be honest, trustworthy, objectives, competent, credible, accountable, with integrity, independent in rendering opinion, have knowledge of Shariah related financial transactions and free from bias. Without having these characteristics, the danger of doing fraudulent, malpractices, misconduct, wrongful and unwanted activities is very high. The accounting profession has been involved on matters concerning ethical issue. The trust and confidence given to the accounting profession weakens due to the malpractices, misconduct and fraudulent acts committed by some members of the profession. The scandal that rocked multinational companies like Enron, Worldcom and others lessen the independence and integrity of the profession. With these, accountants have to do something to regain the trust and confidence expected of them.

5 CONCLUSIONS

5.1 Conclusion

In-depth analysis of the data gathered brings forth the following major conclusions to wit:

A critical look on the respondents profile reveals that the majority of the respondents were between 18-19 years old implying that the respondents were at their mid-teenage years when they head-off to college education. As far as sex is concerned, female outnumber their male counterparts, implying the dominance of female in the Philippine education in terms of enrollment indicator. Female dominance as far as enrollment and those who finished college is still the norm (Licuanan, 2011).

Generally, the responses of the respondents have negative implication in the sense that they are not aware and less aware of the variable presented in the study.

In terms of the awareness on Islamic accounting, the respondents are not aware of it. The same is true with the difference between Islamic accounting and its conventional counterpart. This has negative bearing as the respondents show to have no knowledge at all with Islamic accounting.

In terms of the importance of Islamic accounting, the respondents are less aware of this variable. This implies that the respondent have no knowledge about Shariah laws and principles and its usefulness in the preparation of financial statement in order to make the right economic decision.

Finally, in the case of ethics in Islamic accounting, again the respondents replied negatively due to less aware responses. This implies that the respondents being accountancy students' shows little knowledge on the ethical issues attached to the profession.

5.2 Recommendation

Taking cognizant on the finding of the study, the researcher saw it fit to advance the following recommendations:

The respondents were not aware or less aware on Islamic accounting mainly because Islamic accounting is not being taught in the higher education institution because of the lack of local experts in this field of endeavor. Hence, before equipping these students towards working of Islamic accounting, accountancy profession of different field of expertise should be equipped first. They should be sent for further education, trainings, seminars, conferences, and conventions for them to acquire knowledge and awareness on Islamic accounting and Shariah laws and principles. Through them, students will be developed thereby producing a more holistic accountancy graduates who will be the future workforce. In developing their potentials, Islamic accounting course should be offered as a compulsory

course or at least an elective course in the accountancy program. This way the gap between the needs of the accountancy profession and the content of Islamic accounting course are narrowed down to a minimum. In addition, this will provide an avenue for the students to acquire necessary knowledge on Shariah laws and principles and the applicability and appropriateness of Islamic accounting not only in Islamic financial institutions but to conventional institutions as well.

It is further recommended that a comparative study on the scheme of Islamic accounting in other Asian countries be conducted so that the findings of the study on how the Islamic accounting operates are validated.

Lastly, future researchers interested in conducting similar studies are encourage to increase the number of research sample so as to gain more diverse data results because the larger the sample, the more wide-ranging the findings and the greater the likelihood of generalizability of the finding.

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