The role of accountability in strengthening business sustainability: An Islamic perspective

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ARTICLE INFO

Article history:
Received 26 May 2023
Received in rev. form 24 June 2023
Accepted 16 July 2023

Keywords:
Accountability, Business Sustainability, Mu’amalah, Islamic Perspective

JEL Classification:
A13, D63, I31, L21

ABSTRACT

This study aims to investigate and examine the role of accountability in strengthening business sustainability from an Islamic perspective. This research methodology uses qualitative methods and uses literature and documentation study techniques. The research data came from secondary data sources, based on literature studies, and were analyzed descriptively and qualitatively with emphasis on the use of scientific logic. The results of the study found that Islam is a system of life that regulates all aspects of life, both in ritual matters such as faith (aqidah) and worship, as well as covering activities that regulate the way of life of fellow human beings to meet the needs of everyday life issues such as government politics, economics, education, and social systems, including related to how accountability must be realized in a business or company. The accountability mechanism that is carried out must prioritize the principle of trust, especially in working with both subordinates who are given the mandate and superiors who give the mandate and are carried out as worship to Allah SWT. At the level of society and the state, Islam also regulates how accountability must be realized in the administration of the state by a leader or caliph. A leader will be held accountable both horizontally and vertically. Therefore, the results of this research are expected to be used by stakeholders including the government, legislators, academicians, practitioners in both profit and non-profit organizations, and other interested parties, especially regarding the role of accountability in strengthening business sustainability in an Islamic perspective.

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Introduction

Today, the issue of the role of accountability in strengthening business sustainability has become a global issue and a focus of attention for both profit and non-profit institutions. This is because the world is increasingly experiencing disruptions in environmental, social, and economic conditions. As 2023 begins, global conditions face a series of global risks shaping a unique, uncertain, and turbulent decade (World Economic Forum, 2023). According to the World Economic Forum, (2023), this generation of business leaders and public policymakers is facing a variety of challenges, global risks include inflation, cost-of-living crises, trade wars, capital outflows from emerging markets, geopolitical confrontations, the specter of nuclear war, increasing pressure from the impacts of climate change and de-globalization, declining human development According to the United Nations (2022a), three complex layers of uncertainty are currently identified: dangerous planetary change, the transition to new ways of organizing industrial societies, and the intensification of political and social polarization.

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According to Guterres (2022), humanity's ecological footprint is becoming increasingly unsustainable so global well-being is in jeopardy, largely because humans are not keeping their promises to the environment. The Earth itself has been experiencing disruptions with increasing frequency and severity (Brende, and Sternfels, 2023). Environmental degradation and social and economic inequality in a country trigger the importance of the world discussing sustainability issues called sustainability development goals. In order to respond to the challenges of these global risks, leaders are expected to use their role as professionals to make policies and implement their actions more accountability-based (Crovin et.al., 2022). Therefore, it is necessary to ensure that strategies for each goal are well-designed and efficiently implemented by involving all stakeholders in a transparent and accountable implementation process (Shulla, 2023).

In general, accountability can be interpreted as a concept in corporate governance that is an acknowledgment of responsibility by an organization for its actions, decisions, products, and policies. Accountability is critical to the success of any organization to know what it has achieved as competition for limited development resources increases (WHO, 2023). According to Donohue (2022), accountability is an essential characteristic of good governance, as it is in many other areas of business and public life. In a business context, boards of directors are accountable to groups and individuals affected by their decisions, including shareholders, stakeholders, vendors, employees, and the general public (Donohue, 2022).

Therefore, within the company, there must be social accountability to ensure that the company's existence is beneficial to its social environment (Tyas et.al., 2019). However, in its development, there are several problems with the application of conventional accountability concepts that are practiced today and also tend to be dry from spiritual values. The problem with applying the concept of accountability according to Rached (2016) is that the concept of accountability is still unstable due to:

i. Its descriptive and normative aspects do not have a clearer articulation;
ii. The traditional taxonomy fails to explain precisely, its political and extra-political instances, and their respective relationships with the law;
iii. The relevant descriptive variables that makeup accountability arrangements have not been comprehensively systematized; and
iv. The specific normative goals lurking behind calls for more accountability tend to be taken for granted, and the internal trade-offs or tensions that need to occur are usually disguised.

Experts in Chakhovich and Virtanen (2023) have agreed that accountability is an important agenda for business sustainability and is the focus of stakeholders' views. The concept of business sustainability in an Islamic perspective can be used as a basis because the pillars of the concept of conventional business sustainability practiced at this time are dry from spiritual values (Sarkawi et.al., 2016). According to Sarkawi et.al. (2016), the Islamic concept of fiqh mu'amalah, can be interpreted as knowledge of legal provisions regarding efforts to acquire and develop assets, buying and selling, accounts payable, and safekeeping services among community members as needed, which can be understood and detailed syara' arguments (Syafei,2001:14). Fiqh mu'amalah can be used as the basis for implementing the 3 (Three) pillars related to business sustainability to improve the phenomenon of conventional accountability concepts. In this context, Sarkawi et.al. (2016), stated that the application of the concept of business sustainability in an Islamic perspective is as follows:

i. For the implementation of the social pillar, fiqh munakahat (or fiqh of marriage is the science that explains the Shari'a of worship including the meaning, legal basis and procedures which in this case concern marriage, divorce, reconciliation and so on), and jinayat (or Islamic Criminal Law is all legal provisions regarding criminal acts or criminal acts committed by people of mukallafl (people who can be burdened with obligations), who as a result of understanding the detailed legal arguments from the Qur'an and Hadith. can be used;
ii. For the implementation of the environmental pillar, fiqh ibadah is used; and
iii. For the simple organization the economic pillar, fiqh mu' malah is used.

These three things are the framework of Islamic Accountability in strengthening the sustainability of a business through Business Continuity Management (BCM). Foster and Dye (2005) in Supriadi and Pheng (2018) view BCM as the process of developing advanced arrangements and procedures that enable an organization to anticipate/respond to/deal with a specific event so that key business functions can continue with a planned level of interruption or critical change. BCM can be performed by organizations through good governance practices – i.e.: having the right people, policies, and practices in place to direct and control business continuity (Strawser, 2022). Then, since the monetary crisis, both the government and the private sector have focused on the implementation of good governance which includes government and non-government actors as well as private and public institutions (Rhodes, 2007; Hill, 2013). The implementation of good governance is based on various research results that state that market failure or failure of institutions or companies in terms of expected welfare is due to poor or negligent application of best practices in the business.

The implementation of good governance also applies to both central and local governments, which ultimately also carry out regional financial reform. Furthermore, to overcome this, if institutions both government and private survive (minimum standards) must
implement Good Governance. In government, it is called Good Government Governance, while in private or business, the term Good Corporate Governance is used. The issue of good governance is still being discussed both in concept and practice. On the other hand, there is a blessing in disguise behind the monetary crisis, namely that it is proven that even with the application of the best concepts and practices if you ignore the religiosity factor (religion), it causes failure after failure.

Therefore, Islamic intellectuals see the need to apply elements of Islamic values in every business in both profit and non-profit organizations, including human resources. This is indicated by the rise of issues related to the implementation of higher education and carrying out various scientific kinds of research both at the level of Strata One (S1) to Strata Three (S3) based on sharia or Islamic values both at the international and national levels. The implementation of this intellectual activity is aimed at producing graduates with integrated personalities, value skills, rational, humane, and generic (Aziz, 2022) and able to produce economic policy decisions related to business and management decisions and manage business organizations in an Islamic perspective (FEB Unair 2023).

Furthermore, one of the main principles in the implementation of governance is accountability, and this research aims to answer the question of what and how the role of accountability in strengthening business sustainability in an Islamic perspective as an empirical phenomenon, the emergence of the concept of sharia. Furthermore, this study only limits the discussion to accountability from an Islamic perspective with the following research problem formulation:

i. What and how accountability and fiqh mua'malah in strengthening business sustainability in an Islamic perspective?
ii. What and how are the concepts and practices of accountability in strengthening business sustainability in an Islamic perspective?
iii. What and how accountability and state, in strengthening business sustainability in an Islamic perspective?
iv. What and how are Islamic accountability and business sustainability in an Islamic perspective?

Thus, this article is titled: “The Role of Accountability in Strengthening Business Sustainability: An Islamic Perspective”. Then, this article ends with the results of the discussion and conclusions, and the findings of this research which will become the state of the art in this research is that the Islamic view is needed as a basic concept and practice of accountability starting from the beginning to the end of the business process to strengthen business sustainability. This research is an argument, theory, or concept related to the role of accountability to strengthen business sustainability from an Islamic perspective. Furthermore, the findings of this research are expected to be used by both profit and non-profit institutions as reference material to strengthen business sustainability as described in Figure 1 below as follows:

![Figure 1: The role of accountability in strengthening business sustainability from an Islamic perspective](image)

**Research and Methodology**

This research uses qualitative methods to answer questions about what, how, or why a phenomenon as stated by McCusker & Gunaydin (2014). While the technique of collecting data and information is using literature study techniques and documentation. According to Arikunto (2010), documentation is an activity to find data about things such as notes, books, newspapers, magazines, transcripts, and agendas. This research data comes from secondary data sources, and the data is obtained from various sources based
on literature studies that are published and have become public domain including books, magazines, electronic media, and scientific journals. Secondary data collection was carried out using data from related institutions and literature references to support various theories and concepts in this study. The secondary data that has been collected is investigated and analyzed clearly and in detail (Creswell, 2007) by researchers using a qualitative descriptive approach and prioritizing the use of scientific logic (Bachtiar, 2018) to answer the problems discussed in this article. All data and information obtained from documentation sources will be correlated to produce research findings that are described and presented in detail in accordance with the objectives of this study. Thus, the qualitative method used in this research is expected to be able to answer questions about the role of accountability in strengthening business sustainability in an Islamic perspective as a phenomenon, the emergence of the concept of Sharia, and the role of accountability in strengthening business sustainability.

**Accountability and Fiqh Mua’malah**

In the business world, disruption can be caused by changing times (Revita, 2023), Disruption as a phenomenon is not new and society has developed sophisticated ways to manage and use institutions to create stability against extreme events (Brende, and Stermfels,2023). According to Revita (2023), a company that still uses the old system or methods will most likely fail to compete with those who already have a new system. Therefore, every company must have the right strategies and steps to deal with disruption in the midst of the 4.0 industrial revolution era. This then becomes quite a challenge for companies to continue to make innovations that are relevant to the changing times through increased accountability to promote better systems in organizations/Companies.

In a world of increasing complexity and change, including the rapidly changing dynamics of business or muamalah, management needs to capture complex dynamics and create an environment for learning and policy design. (Sterman, 2002). According to Sterman (2002), wise leaders are increasingly aware that the principle of accountability is taking on a greater role especially what and how the responsibility of the organization/company in society, and in the world through a new culture-building approach in the organization, where everyone in the organization is accountable (Yohn,2021). Accountability is seen not only as a reactive response to influences such as regulation but should also be a proactive function that seeks to ensure public trust in the organization (Yunanda, 2016). According to Yohn (2021), the general division of responsibilities is as follows::

i. Board of directors - Guides the definition and development of the desired culture, ensuring that it aligns with business objectives and meets the needs of all stakeholders.

ii. CEO and senior management team - Define the desired culture and develop it through leadership actions including setting goals, strategies, and key results that prioritize culture building; and designing the organization and its operational processes to support and advance the company's purpose and core values.

iii. Human Resources Department - Design employee experiences that interpret and reinforce the desired culture. Also, implement strategies and programs that enable the entire organization to fulfill their cultural responsibilities, such as offering training programs that develop leaders' capacity to build culture and employee engagement; and developing cultural handbooks, processes such as performance management, and systems such as reward and recognition programs that nurture the desired culture.

iv. Compliance, Risk, and Ethics Department - Provide input to the CEO and senior management team on the definition of the desired culture from an ethical and risk perspective. In addition, ensure that the implementation of the desired culture across the organization is aligned with the company's risk management strategy through tools such as ethics decision trees, processes such as whistleblower programs, and systems such as compliance monitoring that are aligned with the desired culture.

v. Middle managers - Provide employee experiences that interpret and reinforce the desired culture. Also, implement culture-building strategies, foster employee engagement with the desired culture, and fulfill employee culture-building responsibilities.

vi. Employees - Provide input to the CEO and senior management team on the definition of the desired culture and culture-building programs and tactics by providing insight into how the desired culture aligns or differs from the actual culture, customer perspective, and employee needs and expectations. Employees should provide feedback on existing culture-building efforts and ideas for new ones. Also, creating, following, and enforcing routines and norms that interpret the desired culture; and align their attitudes and behaviors with the desired culture.

Chakhovich and Virtanen (2023) state that accountability can be claimed to be improved by considering important constructions, organizations should be future-oriented through the implementation of good governance (Abdu Dauda and Yusha'u,2017). Corporate governance is the system of rules, practices, and processes by which an organization/company is directed and controlled and involves the company's many stakeholders, such as shareholders, senior management executives, customers, suppliers, financiers, governments, and communities (Donohue,2022). According to Donohue (2022), it is in the corporate context that good governance sets the tone and environment for all individuals within the organization or among stakeholders to have a voice, and a commitment to good corporate governance means the following:

i. Embedding diversity and inclusion from the top of the organization;
ii. Putting in place a governance framework that includes all the characteristics of good governance to ensure every aspect of the task; and

iii. Demanding good board practices.

Accountability is a form of accountability that refers to who and for what and what must be accounted for, which is understood as an obligation for the trustee to (1). Provide accountability; (2). Present and report all activities that are his responsibility to the trustee; and (3). Have the authority to hold such accountability. (Khatami, 2017). According to Khatami (2017), accountability is a relationship between an actor and a forum, where the actor has an obligation to explain, and justify his behavior, and at times the forum can ask questions to provide an assessment where the actor can also face the consequences.

According to Abdu Dauda and Yusha'u (2017), good governance is the key to development, peace, and stability in a shrinking world that is increasingly vulnerable. Good governance provides both the foundation and the scaffolding in global peace architecture (Abdu Dauda and Yusha'u, 2017). Then, the principles of good governance are characterized as participation, rule of law, transparency, responsiveness, consensus orientation, effectiveness and efficiency, accountability, and strategic vision (UNDP, 2014). According to UNDP (2004), good governance is the overall mechanisms, processes, and institutions through which people express their interests by exercising their legal rights, and obligations, and bridging the differences between them.

Furthermore, from an Islamic perspective, Rahman (1980) and Harvey (2018) explain that the primary goal of the Qur'an is a workable social order on Earth based on justice and ethics. As the Qur'an itself states, the quest for human justice was the primary goal of the various prophets sent by God (Harvey, 2018): In this context, Allah SWT says in QS Al-Hadid/57:25 as follows: "Indeed, We sent Our messengers with clear proofs, and We sent down with them the Book and the Scales so that mankind may be just. And We have created iron, which has strength and power and many benefits for mankind, and that Allah may know who helps Him and His messengers, though He does not see him. Verily, Allah is the Mighty, the Powerful".

Based on some of these opinions, it is undeniable that Islam is a system of life that regulates all aspects of life both in ritual matters such as aqidah and worship, as well as covering muamalah issues such as government politics, economics, education, and social systems. Moreover, Islam also regulates how to practice the concept of life, defend it and spread Islam throughout the world in line with the nature and guidance of the teachings of Islam itself. Islam Rahmatan lil'alamin is Islam whose presence in the midst of community life is able to realize peace and compassion for humans and the universe.

Rahmatan lil'alamin is a qurancic term and the term is already found in the Quran, as Allah SWT says in QS Al- Anbiya'/21:107: "And we did not send you (Muhammad), but to (be) a mercy for the universe". Therefore, in order to realize Islam as the mercy of all nature, it is necessary to practice Islam in a kaffah manner, not just partially including in muamalat issues". This view is further strengthened by Jacobs (2005) who states that a person who is very religious, all points of view will always be based on spiritual understanding:

i. Jurisprudence is the knowledge of the specific rulings of Shara' for the actions of mukallaf, such as wajib, haram, mubah (permissible), sunnah, makruh, sah, valid, void, qadâ'an, adâ'an, and the like; and

ii. Muamalah is more widely understood as the rules of Allah SWT that regulate human relations with humans (habl min Allah) in obtaining and developing property or more precisely it can be said to be Islamic rules regarding economic activities carried out by humans. fiqh muamalah Aaliyah. Fikih muamalah Maltiyah is knowledge about activities or transactions based on Sharia laws regarding human behavior in their lives related to property management, money circulation, and seeking sustenance, such as buying and selling, trading, and others. The urgency is to be able to practice muamalah according to the provisions of sharia, especially in the dynamic world of transactional in this day and age, that's where the importance of understanding muamalah maliyah ( or Islamic sharia law governs interactions between humans with one another, with regard to property, for example: buying and selling, rent, grants, gifts, borrowing, debts etc.)

According to Azzam (2010), fiqh muamalah plays a role in (1). Realizing justice and equality between individuals in the community or society; and (2). As a balance between conflicting interests and maintaining restricted areas that are more important to maintain and preserve, this does not eliminate the meaning of obeying Allah SWT and whoever leaves this is considered disobeying Allah and neglecting His rights. In fiqh muamalah, Azzam (2010) divides muamalah into three branches, namely;

i. Laws that regulate relations between one individual and another and within the Islamic state which includes matters of civil law, commerce, family, lawsuits, and state law in particular;

ii. Laws governing the relationship of individuals with the Islamic state which are in line with the constitution, government, finance, criminal, and judicial laws; and

iii. Laws governing the relations between the Islamic state and other states.

According to Ath-Thayyar et.al. (2010), during the Islamic Daulah period, Islamic fiqh was manifested in all aspects of human life, both individually and socially, in the economic, social, political, and other fields. At that time, ijtihad experts from among the Companions and Tabi'in and the generations after them had studied all the problems and issues of human life based on the principles
and rules of Shari'ah, explained the rulings, wrote them down, and practiced them (Ath-Thayyar et.al.,2010). Therefore, Sarkawi et.al. (2016) stated that in terms of positioning, the role of fiqh muamalah in the concept of sustainability can be associated with fiqh worship, munakahat jinayat and fiqh muamalah with regard to the concept and practice of Islamic accountability. Fiqh muamalah is a law that regulates the relationship between one individual and another individual, or between individuals and the state which aims to safeguard human rights, realize benefits and keep away all disadvantages.

Based on various previous descriptions, accountability can conceptually be interpreted as an implicit or explicit expectation that a person or an institution can account for and justify their beliefs, feelings, and actions to others for evaluation, whether to be rewarded or punished depending on the results of the evaluation of individual/team performance and also the organization in aggregate. Therefore, accountability instruments have an important role as one of the elements in carrying out good governance / corporate governance to respond to the expectations of superiors of / or organizations and other stakeholders, such as owners of capital, and society at the organizational level. The accountability instrument can be applied by referring to maqasid al-syar'iah, muamalat fiqh.

Thus, accountability is interpreted as a guarantee that individuals or organizations are evaluated for their performance or behavior in relation to something they are responsible for. Accountability refers to the processes, norms, and structures that make citizens and public officials legally responsible for their actions and that provide sanctions if they break the law (The United States Institute of Peace, N/D). Meanwhile, fiqh muamalah is interpreted as a collection of laws that are determined and have the aim of realizing the creation of security, and the establishment of laws in an Islamic state or society. Therefore, accountability and fiqh muamalah can be used as concepts and practices of Islamic accountability in strengthening the sustainability of a business.

Islamic Accountability Concept and Practice

According to Abdul-Rahim & Goddard (1998) in Alaudin et.al. (2015), Islamic accountability or taklif refers to the day of judgment (Yawm al-Hisab), where everyone is held accountable for their actions or inaction to God. Related to Islamic accountability, Allah SWT says in QS Fatir / 35{39 as follows: "It is He who made you caliphs on the earth, and whoever disbelieves, then the consequences of his disbelief will be upon himself. And the disbelief of those who disbelieve will only increase the wrath of their Lord. And the disbelief of those who disbelieve will only increase their loss.” In this context, Allah SWT entrusts the earth to humans, which leads to a vice-governance relationship.

Therefore, humans as caliphs on earth are not only responsible for the legal provisions that characterize their environment but also for Allah SWT. Thus, Muslims view their role as trustees who are responsible to their community (ummah) and to God for the use of resources given by Allah SWT (Alaudin et.al.,2015). Then, at the level of organizational practice, both profit and non-profit, accountability can be interpreted as the obligation of power holders to account for all their activities on behalf of the public. These public officials are those who on behalf of the public are authorized with political, financial, or other forms of power. Referring to this definition, there are three important elements in accountability that are inherent as follows::

i. The right of authority element, accountability is a response to the authority given. So that those who are obliged to carry out accountability are those who are given authority;

ii. The answerability element, because of the granting of authority, it is the obligation of the recipient of authority to inform and explain what they are doing to related agencies and the public; and

iii. The element of enforcement, in accountability there is the capacity to sanction and reward authority holders. In this case, there is an element of external parties in this element who are placed as assessors.

Furthermore, Islam has formulated a comprehensive code of ethics governing both profit and non-profit organizations (Basri et.al.,2016). This opinion is in line with Dandago (2007) in Basri et.al. (2016) who said that Islam is not just about a set of religious rites and rituals; it is a complete and comprehensive package for shaping human life and, at the same time, uplifting the human soul. The responsibility of a person or organization in managing authorized resources results from the accountability mechanism (Nasyi'ah et.al., 2022). Accountability is a concept that continues to grow and is often used because it provides a picture of transparency and trust for those who carry it out (Khatami,2017). According to Khatami (2017), accountability can be interpreted as an evaluation activity of the process of implementing organizational performance so that it can be accounted for so that it becomes feedback for future organizational leadership.

Then, accountability can also be interpreted as an active process, where public institutions are obliged to inform everything to justify all forms of planning, implementation, and outputs produced. Accountability that must be carried out by organizations, especially public sector organizations, consists of several dimensions. According to Ellwood (1993), there are four dimensions of accountability that must be fulfilled by the institution, namely: (1). Honesty accountability and legal accountability; (2). Process accountability; (3) Programme accountability; and (4) Policy accountability.

Muslims believe that everything created by Allah SWT has a purpose and purpose as Allah SWT says in QS Al-Anbiya/21: 16) as follows: “We did not create the heavens and the earth and all that is between them in vain”. The word of Allah SWT can be interpreted that Allah SWT created the heavens, the earth, and its contents, and what is between them, is for humans to worship Him and try to know Him through His creation. In general, the majority of scholars agree that the creation of nature was followed by the decline of
the book, the Qur'an, which contains guidance and by sending Messengers to guide humans. In addition to being a guide for humans, the Quran also serves as the greatest miracle for the Prophet Muhammad SAW, to prove the truth of his apostolate (Amini, 2011). Amini (2011), states that the Qur'an is the most important miracle of the Prophet Muhammad SAW, and the best proof of his prophethood has a great miracle and superiority over all other miracles from the following aspects:

i. The essence of the Quran is permanent and eternal and has been given to human beings forever and they can witness the miracle of the Quran throughout history. Unlike other miracles, which last only for a limited period of time.

ii. The Quran is not limited in terms of space; it is under the control of one and all in every period, so that he can realize that it is a miracle, in contrast to another miracle that can be proven in a particular place and only a few people can witness them.

iii. The Qur'an is not only a proof of Muhammad's prophethood but also a program of life and a guide to the right path, in contrast to other miracles, which do not have such advantages.

The Quran is the word of God and a miracle in such a way that others are incapable of presenting such a discourse The Quran introduces itself as a miracle and through the challenge of which Allah SWT says: "Say: Verily if men and jinn were to come together to make anything like this Qur'an, they could not make anything like it, though they helped one another" (Al Isra'/17:88). In this context, Muslims believe that all of these things were created by Allah for the benefit and advancement of human life itself. Then, Muslims always feel grateful to Allah SWT, and believe that everything created by Allah SWT is based on a noble purpose because everything provides countless benefits. This purpose gives importance and significance to human existence. Humans have accountability to their God and their success depends on their achievements or performance in the life of this world (Sulaiman, 2005).

Then, stewardship reporting, stewardship contributes an important dimension to financial reporting (Lennard, 2007), and is primarily related to the idea of accountability to internal and external groups, both. In this sense, stewardship reporting is a form of assessing past performance and controlling future management actions. However, there is no common definition of stewardship in the literature, and the concept itself seems subject to a variety of alternative interpretations. According to Sulaiman (2005), various questions arise as follows:

i. What is the contemporary understanding of the term stewardship among different groups such as providers, regulators, users, and academics?

ii. Does the interpretation of the term differ significantly from other groups?

iii. What are the differences and overlaps between the terms: stewardship, accountability, and control?

iv. To what extent do the definition and meaning of stewardship differ across countries?

v. What are the specific accountability reporting needs of alternative user groups? and

vi. How (if at all) does stewardship affect the firm's accounting policy choices? Accountability is a broader concept than stewardship. Stewardship refers to the management of an activity economically and efficiently without the obligation to report, while accountability refers to accountability by a steward to a responsible person.

The realization of accountability is a key objective of public sector reform including the private sector. The demand for public and private accountability requires public and private sector institutions to place more emphasis on horizontal and vertical accountability. The demand that then arises is the need for external financial reports that can describe the performance of public and private sector institutions (Mardiasmo, 2005). According to Mouck (1994), the concept of corporate accountability is assumed to provide adequate assurance that the interests of shareholders (the people) will be safeguarded. When the owners (the people) use the basis of managerial performance, the leaders will try to maximize the welfare of their people (Mouck, 1994).

Candler and Dumont, (2010) divide the dimensions of accountability into three important aspects, namely: (1) input accountability; (2) output accountability; and (3) procedural accountability. Although constructive studies and discussions on accountability have been conducted, there are still few studies that have discussed how accountability is seen from an Islamic perspective. Islamic accountability has not been operationalized consistently across studies. For this reason, what is interesting and must be introduced is how Islamic accountability can realize and strengthen the sustainability of a business.

According to Gray et.al (1987), accountability in Islam includes all things both vertical accountability, which is responsible to God, and horizontal accountability, which is responsible to fellow human beings (Gray et.al., 1987). This view is in line with Hameed (2000) who states that in the Islamic perspective, there are two levels of accountability: the first level is closely related to human accountability to God (primary accountability), and the second level (secondary accountability) which states that individual accountability to the company (top management to shareholders or managers to top management):

Accountability relationships in Islam are seen not only as fulfilling legal requirements but also as fulfilling relationships with God (Basri et.al., 2016). The Qur'an is a guide for Muslims, and the Prophet's traditions serve to strengthen the arguments of the Qur'an, either explicitly or implicitly (Fajriah et.al.,2016). In Islam, everyone is responsible to Allah SWT and fellow creatures (QS Al
Hatta et al., International Journal of Research in Business & Social Science 12(5) (2023), 223-236

Baqarah/2: 286) where Allah SWT says: "Allah does not demand from His servants what they cannot bear. Whoever does good will have a good reward, and whoever does evil will have a bad reward", and each individual is guaranteed for their actions. Allah SWT says: "Everyone is bound by what he does" (QS/52:21), and "Every soul will be held in assurance for its deeds." (QS/52:38).

Therefore, every individual has personal responsibilities and fulfilling responsibilities is an act of worship (serving Allah) as well as righteous deeds (righteous deeds) that lead to the achievement of rewards in this world and the hereafter (Al-Falah). The word that is similar to the meaning of Al-Falah (happiness), in the Qur'an is mentioned using several words, such as the words fauzan (success and/or victory), fairoha (one who carefully plans and is faithful), and sa'adah (happiness related to the Day of Resurrection, namely Allah's reward for those who obey his teachings in the form of the happiness of Heaven) (Fajriah et al., 2016). Fulfilling responsibility is an act of worship as Allah SWT says: "And seek in what Allah has bestowed upon you (the happiness) of the Hereafter, and do not forget your share of the (pleasures) of this world and do good (to others) as Allah has done good, to you, and do not do damage on (the) earth. Indeed Allah does not like those who do damage". (QS. al-Qashash /28:77).

Based on various previous descriptions, the role of accountability is very important because it can communicate information about social reality in profit or non-profit institutions/organizations. This is very useful for shareholders and other stakeholders. On the other hand, the relationship between religion and accountability can influence decision-making. Religion can shape personal characteristics as well as work culture factors in organizations because Islam strongly emphasizes accountability and ethics where actions are worship (serving Allah) and amal shah (righteous deeds) that lead to the achievement of rewards in this world and the hereafter. These religious elements if communicated then the business organization can not only fulfill its social obligations, but the institution can also fulfill its religious obligations, the pleasure and blessings of Allah SWT.

Thus, in the Islamic context, the concept and practice of accountability implies a condition for making an individual responsible. Such individual responsibility is supposed to be aligned with Islamic teachings which emphatically rely on the message of one's responsibility under one's authority. Therefore, as a servant of Allah, decisions or actions taken by individuals both horizontally and vertically are to be deeds of good deeds so that they can be used in the context of accountability and the state in strengthening the sustainability of a business. The Islamic concept of accountability extends the scope of accountability to God the Creator as the Judge and Ruler of man. This paradigm of Tawhid (Oneness of God) has implications for changing the concept of accountability (Hasan, 2001).

Accountability and State

In general, a democratic state is characterized by a representative form, where citizens delegate power to elected officials through periodic elections to represent or act in their interests. In the concept of democracy, the responsibility of the state is to promote the existence of human dignity in the form of equal treatment regarding the rights and obligations of citizenship (An-Na'im, 2020). According to An-Na'im (2020), human dignity is an overall goal that is aspired to and a recognition of respect for humans, both as individuals and as members of groups. The concept of liberal democracy has three measures of representation as a form of accountability that reflects the equality of citizens, neutrality towards alternatives, and popular sovereignty (Achen, 1978).

Abdul Rahman (2008) states that in Muslim societies, the concept of accountability has been entrenched in the creation of man as the Khalifah of Allah SWT on earth. The mission of man on earth is to fulfill the purpose of his existence in universality in the Al-Quran, Allah SWT mentions the word Khalifah twice. First, it is found in QS al-Baqarah/2:30 as Allah SWT says: "Remember when your Lord said to the Angels: "Surely I will make a caliph on the earth". They said: "Why do you want to make a Caliph on the earth who will make mischief on it and shed blood, while we are always praising you and sanctifying you?" God said: "Surely I know what you do not know".

According to Hafidz (2017), the valuable content related to QS al-Baqarah/2:30 is as follows:

1. And remind your people, O Muhammad, when your Lord said to the angels: "Indeed, I want to make a caliph on earth, Adam. I entrust to him the administration of the earth and the execution of My laws";
2. Then the angels said to themselves: "Are You not going to create in it someone who will corrupt it by committing polytheism and disobedience?"; Indeed they already knew that because they had been taught by Allah in a certain way. What they meant to say was: "Do You intend to create in it someone who will shed unlawful blood by killing, harming, and fighting each other, while we are creatures who are always grateful, praising You and purifying You from that which does not suit You?"; and
3. Then, Allah Almighty says: "I know better what you do not know, that there will be among the caliphs, prophets, and righteous people

Secondly, it is found in QS al-Shad/38:26, where Allah says: "O David, We have made you ruler over the earth, so judge between men justly and do not follow your desires, for they will lead you astray from the path of Allah. Verily, those who go astray from the way of Allah will have a severe punishment, for they forget the day of reckoning.". QS al-Shad / 38: 26 contains a message to all amri (government) so that they determine the law based on the truth revealed from Allah SWT and do not deviate from it because it will mislead them from His path (Basyir et al., 2016).
According to Al-Awaji (N/D), interesting wisdom about QS al-Shad/38:26 as follows: "O Dawud, We have made you a caliph on earth, so judge between men with justice (and do not follow your lusts so as to lead you astray from the path of Allah); and (2). Verily, those who go astray from the way of Allah, for them is a severe punishment, for they forget the day of reckoning. According to the muftis, Khalifah can be interpreted as a substitute or representative, in this case, a substitute or representative of Allah SWT on earth, and can also be interpreted as a leader. Therefore, when analyzed, the two verses related to the understanding of humans as caliphs in QS al-Baqarah/2:30 and QS al-Shad/38:26 can be interpreted as follows:

i. QS al-Baqarah/2:30 and QS al-Shad/38:26 explain that the word Khalifah is used by the Qur’an for those who are given the power to manage a territory, whether large or limited. In this case David (peace be upon him), may salvation be upon him, was to manage the territory of Palestine, while Adam (peace be upon him) was potentially or actually given the task of managing the whole earth at the beginning of the history of humanity.

ii. QS al-Baqarah/2:30 and QS al-Shad/38:26 also show that a caliph is potentially, even actually, capable of making mistakes and errors as a result of following lust. Hence, both Adam (peace be upon him) and David (peace be upon him) were warned against following their lusts.

iii. QS al-Baqarah/2:30 and QS al-Shad/38:26 are interesting to compare, especially with regard to the appointment of Adam as caliph explained by Allah in the singular. inni (verily I), while the appointment of David is explained by using the word inna (verily We). If it is true that the use of the plural form, in addition to meaning li ta’zhim, can also mean containing the involvement of other parties along with Allah in the work He appointed, then this means that in the appointment of David as caliph there is the involvement of other parties besides Allah, namely the community or the people. As for Adam (peace be upon him), he was chosen directly by Allah, without any involvement of other parties.

iv. QS al-Baqarah/2:30 and QS al-Shad/38:26 confirm that what is meant a caliph is the one who carries out the mandate and not the giver of the mandate. Therefore, in the view of the Qur’an, the leader appointed by the community is actually in the position of receiving the mandate, while the community is the giver of the mandate. Of course, religious teachings regulate that the recipient of the trust, in time, must be accountable to the giver of the trust, namely in the court of society in the world, and the court of Allah SWT in Padang Mahsar. (the place where on that day people from all over the world from the time of Prophet Adam as to the last living people of the Prophet Muhammad SAW were gathered) later.

Furthermore, QS al-Baqarah/2:30 and QS al-Shad/38:26 also clearly inform that the Prophet Adam received a direct mandate from Allah SWT. Whereas Prophet David received a mandate from Allah SWT, and from the community that needs to be fulfilled and the process of fulfilling the mandate is part of worship. With regard to the giving of trust, in QS al-Azhab / 33: 72 is enough to jolt us where Allah SWT says: "Indeed, We have offered a trust to the heavens, the earth, and the mountains; but all of them were reluctant to take the trust and they were worried that they would not carry it out (heavy), so the trust was taken by man. Indeed, man is very unjust and very foolish".

According to Al Baghawi (2014), the tafsir (interpretation) of QS al-Azhab/33:72 is as follows: "When Allah SWT offered a trust to the heavens, the earth, and the mountains they all refused to accept. Amanah is all the obligatory laws that must be fulfilled. The heavens, the earth, and the mountains were afraid of the trust because betraying the trust is a big thing. However, people accept the trust even though they are always committing sins". Humans are divided into three in the face of trust as follows: hypocrites, polytheists, and believers. (QS Al-Azhab/33:73). In QS Al-Azhab verse 73, Allah SWT says: "So that Allah punishes the male and female hypocrites and the male and female polytheists; and so that Allah accepts the repentance of male and female believers. And Allah is the Most Forgiving, the Most Merciful". In this context, it can be interpreted that humans are essentially in a state of debt and the debt is the human existence itself that humans must fulfill in their lives.

Therefore, the process of fulfilling the debt or mandate is what we currently call worship. The mandate taken by humans directly from Allah SWT is in the form of theocentric (shari’i or in accordance with Islamic law obligations), concentric (development of the universe), and anthropocentric (kindness between fellow humans). Failure to accept this mandate (because humans are very unjust and very stupid) will result in humans being divided into three groups (as hinted by the next verse QS al-Azhab/33:73) as follows: First, the hypocrites, who are described in the hadith: when they speak, they always lie; when they promise, they always break their word; and when they are given a trust, they betray (Musnad Ahmad, Hadith Number: 6583, 1993); and the second, the polytheists, who either secretly or openly have practiced shirk and opposed the Messenger; and third, the mu'minun, who are described in this verse as those whose repentance is accepted.

Based on various previous descriptions, accountability and the state in an Islamic perspective can be interpreted as the existence of a mu'amalah fiqh-based state which becomes its validity or excess. Maqshid Sharia is the objectives of Sharia and the secrets intended by Allah SWT in every law from the entirety of His law. The idea of accountability and the state is a manifestation related to equality and justice, regarding the creation of humans, both men and women to know and fear each other (Qs. Al Hujurat/49: 13), humans as caliphs are people who carry out the mandate (QS al-Baqarah/2: 30 and QS al-Shad/38: 26) and Allah punishes hypocrites (Qs al-Azhab / 33: 72).

Thus, the Qur'an and Sunnah centrally emphasize human dignity and sanctity as well as the unity of the believing Muslim ummah. In this case, accountability and the state can be interpreted as an effort to empower citizens and needs to be accompanied by a state
mechanism to ensure accountability through a mechanism. Therefore, the accountability mechanism that can be used is that citizens can hold government leaders accountable such as the provision of services to the wider community, and the involvement of the people in relation to decision making. For example, the public is given the right to submit input in written and/or oral form on the formation of laws and regulations. The community in question is an individual or group of people who have an interest in the substance of the draft legislation as guaranteed in the constitution (Law Number 10 of 2004 concerning the Formation of Legislation which is then regulated in Article 96 of Law Number 12 of 2011 concerning the Formation of Legislation) in strengthening the sustainability of a business.

Islamic Accountability and Business Sustainability

Since the Western world echoed the importance of sustainability, especially on environmental, economic and social issues (Sustainability Development Goals), all countries including in Asia have created sustainable projects or programs. Achieving sustainable development goals requires planning and control that focuses on the three pillars of business sustainability: economic, environmental, and social. According to the United Nations (2015 b), Sustainable Development is a development that meets the needs of the present without compromising the ability of future generations to meet their own needs. To fulfill all of this, it is necessary to create accountability for the company’s business, which is then called sustainability accounting. According to Laine et.al. (2021), accounting has a role in key sustainability issues in terms of climate, water, biodiversity, human rights, and economic inequality. So there is a very close relationship between accounting, accountability, and sustainability.

According to Posta and Wynes (2011), the sustainability of a business must be properly managed to ensure that all individual initiatives complement and reinforce each other. Managing business sustainability is essentially providing an organizational framework to build the resilience of its business operations (Posta and Wynes, 2011). Foster and Dye (2005) in Supriadi and Pheng (2018) state that managing business continuity can be interpreted as the process of developing advanced arrangements and procedures that enable an organization to respond to an event in such a way that critical business functions continue with a planned level of interruption or significant change. Therefore, managing business continuity is an organization’s ability to effectively respond to and protect key stakeholders’ interests, reputation, brand, and value creation activities according to Supriadi and Pheng (2018).

There have been several studies that look at the effect of implementing accountability on the company’s business ability to pay attention to the 3 (three) pillars of economic, environmental, and social sustainability. To achieve business sustainability, a tool is needed. The main tool that can realize the accountability of a sustainable business is accounting. However, in its journey, a business that has implemented a sustainability program still does not show optimal results. According to Aydin (2015), some research results show that even though a business has implemented the concept of accountability in its business sustainability efforts, it is constrained by the business culture of capitalism, which is very excessive consumption that gives rise to greed in profit without regard to human factors. Aydin (2015) also explains that the success of the social business depends on compatibility with human development and well-being.

According to Tyas et.al. (2019), spiritual accountability includes a person’s responsibility for everything that is done, only known and understood by the person concerned, and all actions are based on the individual’s ritual relationship with God. This is based on the belief in God as the creator, maintainer, and dissolver of the universe and its contents (Tyas et.al., 2019). On the other hand, problems related to the application of the concept of accountability have an impact on the business world, still experiencing obstacles so that it is not optimal in achieving business sustainability even though efforts to implement good corporate governance have been made. The main principle that stands out in governance is accountability, and accountability is the main criterion for throughput legitimacy in addition to fabric criteria such as efficacy, transparency, inclusiveness, and openness (Schmidt, 2020).

Accountability according to Taufiq (2015) is an evaluation of the implementation or performance process of an organization so that it is accountable and responsible and becomes feedback for the leadership of the organization. According to Basri et.al., (2016), accountability is seen as being able to strengthen the sustainability of a business, and the prerequisites required for accountability in Islam In the Islamic system, business is actually not only to make a profit or get a profit but honesty or honesty is everything (Agustian, 2006). Sarkawi et.al. (2016) stated that the application of conventional business sustainability concepts that have been programmed in the SDGs is very important, especially in business practices, to overcome environmental, social, and economic challenges (Shayan et.al.,2022) in the future (Abdu Dauda and Yusha'u,2017).

However, in Muslim societies, the concept of accountability is rooted in the creation of human beings as khalifah of Allah SWT on earth (QS Al Baqarah:2:30). Man’s mission on earth is to fulfill the purpose of his existence in universality (Abdul Rahman, 2008). Therefore, the concept of Sharia based on the Qur'an and the Sunnah of the Prophet is considered a guiding light (Bsoul et.al.,2022), and is one way to provide full disclosure of the role of accountability in strengthening business sustainability. The development paradigm and the happiness project in Islamic and capitalist economic systems are very different. In capitalist businesses, happiness is associated with commodity consumption. According to Aydin (2015), social business models have the greatest potential for success in the Islamic economic system because they are compatible with the Islamic world.

Puteri et.al. (2022) conducted research on the social performance of microfinance institutions in terms of testing the impact of financial sustainability in achieving their business objectives. The results proved that financial sustainability is the main triggering factor in the successful achievement of the social functions of Islamic microfinance (Puteri et.al.,2022). In environmental
sustainability, Nasir et.al. (2021) proposed that Sharia principles be applied in business processes that pay attention to the environment. The ineffectiveness of the current secular business requires an alternative approach to discussing the existing environment. It is necessary to propose a new Sharia-based framework for business environmental sustainability. Their research findings are supportive of the government and other relevant institutions involved in developing policies with environmental sustainability in mind.

Still related to environmental sustainability, Bsou et.al. (2022) stated that environmental protection as the main goal of the SDGs needs to make the Islamic view as the basis for solving environmental problems (depletion of natural resources, pollution, and poverty) faced by contemporary businesses today. The Islamic view is very helpful in improving the implementation of ethics and practices towards the environment appropriately and correctly. Sarkawi et.al (2016) have reviewed the conventional sustainability concepts that have been programmed in the SDGs. It is very important to see why the application of the concept of sustainability in practice is not optimal, especially in the business world.

Sarkawi et.al. (2016) provides the concept of sustainability in an Islamic perspective. Sustainability, which has three pillars or targets, namely social, environmental, and economic, is still far from expectations. The concept used as the basis for each of the pillars of sustainability is currently dry of spiritual value. For this reason, fiqh must be used as the basis for implementing the three pillars. For the implementation of the social pillar, fiqh munakahat and jinayat are used, for the implementation of the environmental pillar, fiqh ibadah is used, and for the implementation of the economic pillar, fiqh muamalah is used. This becomes the framework of Islamic accountability in strengthening the sustainability of a business. It is known that the highest accountability is to Allah SWT. Allah SWT has made humans as Khalifah on earth, and also only to worship Allah SWT where Allah SWT says in the Quran as follows: “And I did not create jinn and humans but that they serve Me” (QS Az Zariyat / 51: 56).

Referring to the words of Allah SWT (QS Az Zariyat / 51: 56), the mufassirs (someone who interprets a verse in another/similar sense) agree that the purpose of Allah SWT created jinn and humans and Allah SWT sent all messengers to call to this goal (as-Sa'di, 2015). According to as-Sa'di, (2015), these purposes are as follows: (1) Worshipping Allah SWT which includes knowledge of Allah SWT, loving Him, returning to Him, facing Him, and turning away from other than Him; and (2). All these goals depend on the knowledge of Allah SWT because the perfection of worship depends on knowledge and mar'ifatullah (know Allah subhanahu wa ta'ala). The more knowledge a servant has of his Lord, the more perfect his worship will be. And this is the purpose of Allah SWT creating jinn and humans who are given the burden of taklif (the imposition of an obligation on someone with the understanding of requiring an action contained in it a difficulty), and Allah created them not because they are needed by Allah SWT.

Based on various previous descriptions, Islamic accountability, and business sustainability from an Islamic perspective is spiritual value-based accountability to Allah SWT, related to the creation of humans as caliphs (QS Al Baqarah / 2: 30), and serving Allah SWT (QS Az Zariyat/51:56). Therefore, the concept of Islamic accountability and business sustainability is a series of business activities carried out by companies not only to make or get profits, but trust is everything and the goal is to worship Allah SWT.

Thus, Islamic accountability and business sustainability can be interpreted as an Islamic approach related to human responsibility as a servant of Allah SWT. Humans are commanded to worship Allah SWT alone, and Allah SWT also tests humans by giving burdens (commands and prohibitions and if good, it will be rewarded with good, if bad it will be rewarded with badness. Therefore, the essence of human creation by Allah SWT in the Islamic perspective is that humans have moral, ethical, and social responsibilities, and a strong commitment related to environmental protection, and business development with regard to the three pillars of sustainability, economic, environmental, and social.

Conclusions

Islam has regulated all aspects of life, especially in regulating the affairs of organizing the creation of human welfare both individually, in society, and in the state. At the individual or private level, the accountability mechanism has been established by the texts in both the Qur'an and Sunnah as well as Ijtima' (a term referring to astronomy which refers to the end of a month and the appearance of a new moon in the Hijri calendar system), and Qiyas (bring together something that does not have a legal text with another thing that has a legal text because there is a legal illat equation). In a business, the issue of accountability and sustainability is a major issue. This is triggered because many businesses have fallen that were previously believed not to go bankrupt. Even businesses that have implemented it do not guarantee that their business will survive, because it is still based on capitalism-oriented business that does not consider the spirit or Islamic view. Some research results show that businesses based on capitalism or conventional even though they have considered accountability for sustainable business are not optimal and even stagnant.

Then, an Islamic view is needed to underlie the business from the beginning to the end of the business process, starting from input, output, and procedural accountability based on tawhid. For people who believe this is a necessity, a business that wants to continue and endure must make the Islamic view a principle in all its business. Furthermore, the results of this research are expected to open the horizons of knowledge, and also the dimensions of thinking and acting for stakeholders related to the role of accountability in strengthening business sustainability have been well regulated in the Islamic perspective.
Acknowledgments

The authors thankfully acknowledge the insightful comments from two anonymous reviewers and the guidance from the handling guest editor and the guest editorial team during the revisions of this article. The authors would like to express our deepest gratitude to the entire academic community of the Faculty of Economics and Business, Universitas Islam Riau (UIR) Pekanbaru for their enthusiastic encouragement and useful criticism of this research work. We also thank the honorable reviewers of our article, and without reducing our respect, we do not mention their names one by one. Finally, we are very grateful to our children and wives for their support and encouragement throughout this research so that this project can be completed according to plan.

Author Contributions: Conceptualization, ZMH., AM, and FAR.; methodology, ZMH., AM, and FAR.; validation, ZMH., AM, and FAR.; formal analysis and/or interpretation of data, ZMH., AM, and FAR.; investigation, ZMH., AM, and FAR.; resources, ZMH., AM, and FAR.; writing—original draft preparation, ZMH., AM, and FAR.; writing—review and editing, ZMH., AM, and FAR.; supervision, H.H.; project administration, ZMH., AM, and FAR.; funding acquisition, ZMH., AM, and FAR.

Funding: This research was fully funded by Universitas Islam Riau (UIR), Pekanbaru – Indonesia

Informed Consent Statement: All information retrieved from the study was coded as a record to protect the name of each subject. There are no names or other identifying information will be used when discussing or reporting data. Researchers keep all files and data collected in a locked and secure private file.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

Conflicts of Interest: The authors declare no conflict of interest.

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