

The Development of Learning Model for Accounting Education Based on Islamic Ethics in Higher Institutions

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Abstract

The objective of this study is to explore the perception of accounting lecturers, accounting experts and islamic scholars on the accounting education based on islamic ethics (AEBIE). This study is a mixture between quantitative and qualitative research. Data was collected using a questionnaire survey completed by 241 accounting lecturers working in 18 higher institutions. The findings indicate that (1) AEBIE important and should be included in the curriculum, (2) AEBIE taught by combining single course and integrated across curriculum, (3) topics to be included ethics education are role profession in society, understanding of the moral obligation of professional, ethical leadership, ethical decision making, professional guidelines, the classical theories of ethics and islamic ethics, (4) accounting lecturers are the most appropriate persons to teach AEBIE, (5) lecture and case study are the best learning methods. In addition, habituation and modeling are an important medium for the successful ethics education.

Key words: muslim, learning model, accounting education, islamic ethics

1. Introduction

The accounting profession has a very important role to assess the fairness of the financial statements presented by the company. As mentioned in the code of conduct, accountants not only have a responsibility to their clients, but also has a responsibility to the public as well. The public will expect accountants to fulfill their responsibilities with integrity, objectivity, thoroughness professionalism. The accountant is expected to provide a quality service and offers a variety of services with a high degree of professionalism. In order to maintain public trust an accountant must continually demonstrate their dedication to achieve the high level of professionalism.

There are ample evidences show that the accountants had failed to provide the information required by the community. This failure was due to the presence of ethical problems that plagued the accounting profession. Many accounting scandals like Enron, Kanebo Limited, WorldCom, and Tyco International indicate violation of ethics among accountants. The scandals led many parties such as academicians and practitioners to criticize learning process in higher education (Low et al. 2008; Massey and Van Hise 2009). Furthermore, Price Waterhouse Coopers (2003) states that accounting educators have proven unsuccessful in educating accountants. In recent years, research interest in the area of Accounting Education Based Ethics has grown considerably. Prior research on ethics including whether or not ethics can be taught (Geary and Sims, 1994), how best to teach it in terms of methodology and approach (Massey and Van Hise, 2009) and the level at which ethics is being integrated in accounting curriculum (Fisher, Blanthorne and Kovar, 2007; Ghaffari, Kyriacou and Brennan, 2008).

The current study differs from prior research in two important areas. Firstly, the previous researches focus secular views of ethics in accounting education (Milley and Becker, 2011; Klimek and Wenell, 2011; Karaibrahimo et al., 2009; Ghaffari et al., 2008; Jackling et al., 2007; Peurseem and Julian, 2006). There are no previous studies that has investigated islamic ethics in accounting education. This study suggests that the Islamic worldview and ethics can provide some insights into the process of developing an ethical accountant. As Muslim accountant there are additional rules that must be followed, that they should always abide *Shari'a* rulings.

Accounting education based on Islamic ethics does not differentiate between religious and accounting knowledge, but both should be included in learning system to create ethical accountant. Secondly, all of the previous studies are conducted using the quantitative research. This study is a mixture between quantitative and qualitative research. The researcher opted to include qualitative research method because it can provide more depth and detail information related to AEBIE. This study proposes a model for Islamic ethics education that provide an ethical filtering mechanism to be considered as a means to resolve ethical conflicts normally faced by accountants

2. Literature Review

2.1 The Importance of Islamic Ethics in Accounting Education

Knowledge of Islamic ethics can help Muslim accountants and auditors to solve ethical dilemmas, enabling them to make the right decision. Such decisions may not benefit the company, but will benefit people who use the financial reporting prepared by accountants or auditors. As stated by Al-Ghazali (2001) that Islam gives guidance for accountants to deal with ethical dilemmas. There are three reasons for studying ethics based on Islam for all accounting students enrolled in institutions of higher education. First, ethical behavior is important and desirable properties for accountants where they are generally regarded as a public watchdog. Muslims accounting students must understand that the ethics based on Islam is not an option. They equip them with the pattern of behavior of good moral decisions that helps them in making the right decisions in the future. Second, when Muslims accountants or auditors are facing conflicting ethical decision, which is difficult to determine what the appropriate action should be done, Islamic ethics of professional accountants help to build the personal fortitude to make the right decision. Islamic ethics can provide insights into how to adjudicate between the principles of conflicting and show why certain courses of action are more desirable than others. Third, Muslim accountant may hold inadequate Islamic beliefs and values. The study of Islamic ethics can help an accountant to learn more comprehensive Islamic ethics related to accounting practices.

2.2 Foundations of Accounting Education Based Islamic Ethics

Islamic ethics is important in establishing guidelines for proper ethical behavior in a profession. The major foundational principles for Islamic Ethics in accounting education can be summarized into the following three:

1. Principles of Vicegerency

The principle of vicegerency which denotes that human race is considered to be the *khalifah* (trustee) of God on earth. As the trustee of God on earth, his/her actions must be in accordance with the conditions of that trust. As vicegerent of Allah, accountants guided by the Islamic code of conduct, and will not behave which are not approved by Allah. This explains why manipulating financial statements is strictly forbidden in Islam. Because the manipulations do not accurately reflect companies' actual performance. Also, as Allah's vicegerent, accountants need to utilize their knowledge in a satisfactory manner and without violating the stipulated laws of Allah.

2. The Principles of Accountability

Regarding accountability, it is stated in Al-Qur'an: "O you who believe! Betray not Allah and His Messenger, nor betray knowingly your *amanat* (things entrusted to you), and all the duties which Allah has ordained for you" (Surah Al-Anfal, 8:27). Accountability is the ethical value that not only benefit the individual but society as a whole. If an accountant can accomplish his job accordance with code of conduct then the public may use the information presented by the accountant for decision making.

3. Principles of *Maslahah*

Maslahah (public interest) means that anything constituting public interest is recommended by Islam while, its opposite, things that cause harm, is prohibited. Abdul Rahman (2003) proposed that Islamic legal principles of *maslahah* as a basis of setting priorities for the work to be undertaken by the accountants. Therefore, accountants are expected to feel socially responsible for others in the community

2.3 Model of Accounting Education Based Islamic Ethics

Model for AEBIE in higher address of 4 important issues. First how is AEBIE taught, as a separate course or integrated across the curriculum. Second, What is the content of the AEBIE. Third, who should teach AEBIE. Fourth, how should AEBIE be taught.

a. How is AEBIE taught, as a single course or integrated across the curriculum?

There are two schools of thought on the issue of how students should learn about ethics (Ghaffari et al., 2008; William and Elson, 2010). One side proposes that we should integrate ethics into the business curriculum. The other side states that individual ethics courses are needed for a more in-depth review. The accounting academics who favor single course argue that it will allow the student to dig deeply into the individual case studies from which many ethical lessons can be learned, rather than segmented readings that would encourage surface learning. Fisher and Swanson (2005) argue that a stand-alone course signals to accounting students that ethics matters, creates the conceptual building blocks that would improve integration, and provides opportunity for curricular assessment. Furthermore, Swanson (2005) states that accounting students need an ethics lesson before they graduate, if the ethical topics are spread across the curriculum the learning process becomes incoherent. In contrast, accounting academics who advocate for integrating ethics in the curriculum argue that ethics is essential in all areas of accounting, since such an approach is very practical

b. What is the course content?

The topic chosen in AEBIE should be consistent with the AEBIE learning objectives. It is important to determine the right scope for ethics education, which includes not only important content but also provides opportunities for students to be actively involved in the learning process so that students can learn ethics in depth. Massey and Nya (2009) propose two important topics that should be in the course of ethics: classical ethical theory and improve the perception of ethics inside and outside the practice of public accountants. Association to Advance Collegiate Schools of Business/AACSB (in Miller and Becker, 2011) proposes that the content of ethics course consists of three important topics namely responsibility of business in society, ethical leadership and ethical decision making.

c. Who should Teach Islamic Ethics?

A debate has raged about whether or not accounting faculty are qualified to teach ethics. Despite concerns raised about the qualifications and training of accounting faculty (Armstrong and Mintz, 1989; Gunz and McCutcheon, 1998; Langenderfer and Rockness, 1989; Oddo, 1997; Mintz 1990), surveys of accounting faculty report that they believe themselves to be capable of teaching ethics (Cohen and Pant, 1989; McNair and Milam, 1993). In a survey conducted by Adkins and Radtke (2004), the majority of accounting educators believe that it is acceptable for business faculty to teach ethics. Prior research has widely debated the ability of accounting faculty to teach ethics. Some researchers have questioned whether accounting faculty have sufficient qualifications and training to teach ethics (Gunz and McCutcheon 1998; Mintz 1990; Armstrong and Mintz 1989; Langenderfer and Rockness 1989). Surveys, however, indicate that accounting faculty members believe they are capable of teaching ethics. Respondents in both McNair and Milam's (1993) and Cohen and Pant's (1989) surveys tend to agree that accounting faculty are qualified to teach ethics. Finally, although not specific to instruction by accounting faculty, Adkins and Radtke (2004) report that the majority of accounting faculty surveyed believe that allowing business faculty to teach ethics is acceptable.

d. How should Islamic Ethics Be Taught?

How ethics should be taught has received the greatest amount of attention in the literature. According to McNair and Milam (1993), more than 90 percent of the accounting faculty they surveyed that teach ethics listed the lecture as their primary delivery medium. The use of lectures is defended as being efficient and appropriate when training is lacking (Armstrong and Mintz, 1989). Use of cases to teach ethics has widespread support (Loeb, 1988; Langenderfer and Rockness, 1989; Mintz, 1990; Hildebeitel and Jones, 1991; Kerr and Smith, 1995). However, McNair and Milam (1993) report that, despite reporting significant support for cases as the most effective method for teaching ethics, less than half of the educators they sampled used cases. Gunz and McCutcheon (1998) hold that case teaching is an art and worry that many accounting educators may lack the training necessary to make this approach successful. Baetz and Sharp (2004) expressed concern that many of the teaching notes provided with cases fail to provide sufficient guidance for educators unfamiliar with teaching ethics, reducing their effectiveness. Other methods that have been suggested for teaching ethics include readings and articles, vignettes, guest lecturers and moral exemplars, role playing, textbooks and end-of-chapter problems. Readings, while commonly used (McNair and Milam, 1993) and praised for being efficient (Armstrong and Mintz, 1989), have been labeled as boring and irrelevant by a sizeable number of students (Pizzolatto and Beville, 1996). Although vignettes are believed to be popular with the students (Armstrong and Mintz, 1989), their use is infrequent (McNair and Milam, 1993). Guest lecturers (Loeb, 1988; Langenderfer and Rockness, 1989) and moral exemplars (Armstrong et al., 2003, Thomas, 2004).

3. Research Methodology

This study is a mixture between quantitative and qualitative research. Quantitative research (survey research) used to gather Muslim accounting educators' opinions about Islamic ethics in the accounting curriculum. In addition to the survey conducted among educators, indepth interviews conducted with Islamic scholars. Interviews explored the opinions of individual scholars regarding with AEBIE. This study are conducted in Malang East Java. Malang has been selected for two important reasons. First, the majority religion professed by the people of Malang is Islam. Second, Malang is famous as the city of education that has a lot of higher institutions that offer accounting program.

Respondents of this study are Muslim accounting educators, accounting experts and islamic scholars. Muslim accounting educators must be working in higher institutions which offer accounting program. These educators must have worked in the higher institutions at least one year. The criteria is important in order to make sure that they understand the curriculum in their institutions. Muslim scholars must work as a lecturer in higher institutions. The criteria are important because of two important reasons: (1) as islamic scholar they understand teachings and rulings of Islam, (2) as a lecturer they understand the real situation of the learning process in higher institutions. The data was collected through questionnaires and in depth interviews. In this study, semi-structured questionnaire was designed to gather data on accounting education based on Islamic ethics. The questionnaire consists of 5 questions related to the background of the respondents and 16 main questions related to AEBIE. A total of 296 questionnaires were sent and 244 were returned, making a response rate 82.43 per cent. From the total questionnaire, 2 were not usable for incomplete responses and 1 is filled by non Muslim respondent. 241 questionnaires were used in the final analysis. Table 1 below provides demographic data collected from the respondents which encompass type of business, gender, age, last formal education and educational background.

Table 1: Demographic Data of the Respondents

| <u>Variable</u> | <u>No. Respondents</u> | <u>Percentage</u> |
|--|------------------------|-------------------|
| <u>Age</u> | | |
| • 20 to 29 | | |
| • 30 to 39 | 5 | 12.82 |
| • 40 to 49 | 26 | 66.67 |
| • Above 50 | 8 | 20.51 |
| <u>Gender</u> | | |
| • Female | 106 | 44 |
| • Male | 135 | 56 |
| <u>Highest level of education attained</u> | | |
| • Bachelor degree (S1) | 3 | 1.2 |
| • Master Degree (S2) | 193 | 80.1 |
| • Doctoral degree (S3) | 45 | 18.7 |
| <u>Duration working in the present institution</u> | | |
| • 5 - 10 years | 31 | 17 |
| • 10 – 15 years | 87 | 36.1 |
| • Above 15 years | 113 | 46.9 |

Resource persons in this study are 5 accounting experts and 5 islamic scholars. Accounting experts consist of 2 professors and 3 doctorate holders. Islamic scholars consist of 1 professor, 1 doctorate holder, and three mater degree holders. Eight resource persons are males, and two are females. The age of 9 resource persons are above 50 years, only one person around 40 years old. During the interview process, the interview guide is used to obtain information about Islamic ethics. There are seven main questions to be asked during the interview, Interviews with resource persons takes about 2-3 hours and is done in their workplace or elsewhere in accordance with the agreement. During the interview the researcher will take notes and record the entire interview.

4. Results

4.1. Do you agree to include the Islamic ethics in accounting ethics education?

Survey results showed that 191 (79.3per cent) of the respondents agree to include AEBIE in the curriculum, the remaining 50 respondents (20.77per cent) did not agree to include it in the curriculum. Respondents who agree or disagree have their own reasons. Reasons that do not agree can be classified into five main reasons, they are: Islamic ethics are sources of moral behavior, ethics-based Islamic important in all fields, Islamic ethics are universal and perfect, ethics closely related to religion, create graduates who have Islamic behavior. Respondents who disagree to include AEBIE in the curriculum have two reasons: Not all students are Muslims (students have different religions), Islamic ethics has been taught in Islamic religious education.

The resource persons have similar opinions regarding the AEBIE. They all agree to include AEBIE in the curriculum, because science and religion are two complementary and inseparable. Integrating Islamic ethics in accounting education will cause learning ethics become complete and *kaffah* (the achievement of a total adherence to Islam). In other words, in accounting ethics education there is no dichotomy between religious education and science. Furthermore, as one of the Islamic scholar stated that "Islamic ethics provide guidelines or a framework to make decisions regardless of the ethical considerations or dilemmas". Islamic ethics are universal, they provide a consistent framework to solve ethical dilemmas or problems.

4.2. Should ethics be taught as a single course or integrated across curriculum?

Based on the survey, the findings of the study show that respondents have almost the same answer to the question of how ethics were taught, whether as single course or integrated in an accounting major. There are 114 respondents (47.3 per cent) prefer ethics education as a single course. Respondents who answered integrated in accounting subjects as much as 118 respondents or 48.6per cent. The remaining 10 (4.1per cent) respondents chose the combination between single course and integrated across curriculum

Based on the interview with resource persons, 4 persons (one accounting expert and three Islamic scholars) chose a combination between single course and integrated in major accounting courses, four persons (two accounting experts and two Islamic scholars) chose single course, and the remaining two accounting experts integration of ethics throughout accounting courses. Resource persons who chose single course stated that the course enable students to learn the theory of ethics and then discuss it in depth through case studies. Resource persons who chose a combination of ethics stated that the learning process is not sufficient if only learned through single course. The process of internalization of ethics will be more successful if it is discussed in major accounting subjects.

4.3. What is the course content?

Results of the survey show that more than half of respondents (52.7per cent) answered that the topics should be included in AEBIE are understanding of the moral obligation of professional and guidelines for Professional (code of conduct, standard), classical ethical theory, the theory of Islamic ethics. A total of 33.6per cent of respondents chose all the subjects need to be included as a topic of ethics course, they are the role of accounting in society in the Islamic perspective, an understanding of the moral obligation of professional in Islamic perspective, ethical leadership in the Islamic perspective, making ethical decisions in the Islamic perspective, professional guidelines (code of conduct, standard), classical ethical theory, theory of Islamic ethics.

The accounting experts argue three main topics that must exist in AEBIE, namely the theory of classical ethics, business ethics and profession, ethics and religiosity. Islamic scholars have diverse opinions about the topics that should be included in AEBIE. In a more detail two Islamic scholars declared that before studying Islamic ethics, the students should review the elements of Islamic teachings that underlie the students to behave, the elements are *iman*, *islam* and *ihsan*. Beside that, they also should learn Islamic ethics which consist ethical philosophy of Islam, ethical practices conducted by Muhammad SAW. As stated by one of the scholars that "the ethics of Islam rooted in religious principles, therefore faith will determine the action". Another scholar stated that Islamic ethics consist of *akhlak*, Islamic business ethics, and Islamic work ethics. The last Islamic scholar mention that the importance aspects that should be included in AEBIE are honesty, *itqon* (professional), service (good communication).

4.4. Who Should Teach Ethics

The results of the survey show that 38.6 of the respondents argue that accounting lecturers is the most appropriate person to teach AEBIE. A total of 23.2 per cent respondents select the accounting or corporate social responsibility lecturers are the right persons to teach ethics, and 17 per cent respondents select accounting lecturer and Islamic scholars. Based on the interview, accounting experts and Islamic scholars all agree that accounting lecturers have the ability to teach AEBIE. Accounting lecturers already have a sufficient knowledge to teach ethics, they just required additional knowledge related to the Islamic ethics. Islamic ethics which underlying professional ethics is not a difficult to learn, as stated by one of the Islamic scholars "the right person to teach AEBIE is accounting lecturers who understand Islam. Accounting lecturers are the right person to teach ethics because they have received lessons on Islamic religion since in the elementary school until in the university". Furthermore, Islamic scholars say that, as Muslims, accounting lecturer must have a view that educating students is part of worship by means including ethical values of Islam in the learning process. Educators has obligation not only to transfer of knowledge but also to transfer value. Furthermore, the majority of resource persons said that in order to be able to teach AEBIE, accounting lecturers need to have sufficient knowledge. They require to attend a workshop related to the course. The importance of the workshop as stated by one of accounting experts: "Workshop is needed to improve the ability of accounting lecturers in the learning process."

4.5. How Should Ethics Be Taught?

The results of the survey show that 65 respondents or 27 per cent chose lecture and case studies as the best methods used in teaching ethics. A total of 25.3 per cent of respondents chose the lecture in the classroom. 47 respondents (19.5 per cent) chose the lectures, reading materials and case studies and debates related ethical dilemmas. 12.4 per cent of respondents chose the incorporation of all media, 9.1 per cent of respondents choosing lectures and guest lectures, and the remaining 4 per cent of respondents chose lecture, reading materials and case studies.

Accounting experts stressed that the current education of profession ethics is not effective because the ethics are too cognitive, theoretic, and verbalistic. In order for accounting graduates has optimal personal integrity in their field, they should master not only cognitive and psychomotor aspects but also affective aspects of the accounting knowledge. Resource persons are all agree that lecture and case study are best the methods to transfer ethics to students. Furthermore, one of the Islamic scholars declared: "Simulation is also an effective way to learn about AEBIE. This method helps students simulate real-life ethical issues and encourage students to participate, and can contribute to the formation of moral attitudes that correspond to the values of Islam". Besides the three methods, one accounting expert also emphasized the need for a focus group discussion (FGD) and stated that "the case should be given to the students at the beginning of the lecture, and FGD given at last two meetings before the lecture ended". Other important findings, 6 out of 10 resource persons have a similar view on how the BEI should be taught. They emphasize that the most effective method to learn ethics is through habituation and modeling. Islamic scholar state that "prophet Muhammad always doing something before having others to do something". Modeling must be shown not only during the lecture but also in outside. Moreover, one of accounting professor stated that "improving the education quality of professional ethics should be directed to improving the quality of the students through physical training, sensitizing the heart, thought and senses". The techniques constitute the most effective method to create accounting graduates to have high integrity of professional ethics.

4. Discussion and Conclusion

The results of research related to the importance of ethics education consistent with a previous study conducted by Fisher et al. (2007), Madison and Schmidt (2006) and Miller and Becker (2011), which shows that ethics education is important and should be included in the curriculum. Support for AEBIE in this study are very strong in the amount of 79.3 per cent, higher than the results of previous research 78 per cent (Miller and Becker, 2011) and lower than 95 per cent (Fisher et al., 2007). The findings also consistent with Madison and Schmidt (2006) which survey accounting administrators of the largest North American accountancy programs and find that chairs in all institutional categories agree that ethics education is of great importance in business programs, and of even greater importance in the accountancy curriculum. In Islamic perspectives, the Qur'an (the holy book of Islam) and the Sunnah (the recorded sayings and deeds of the Prophet Muhammad) provide the answers to all ethical questions. Islamic ethics do reflect universal moral truths regardless of culture, race, religion, nationality, or any other distinguishing feature. Moral relativism has no place in Islam

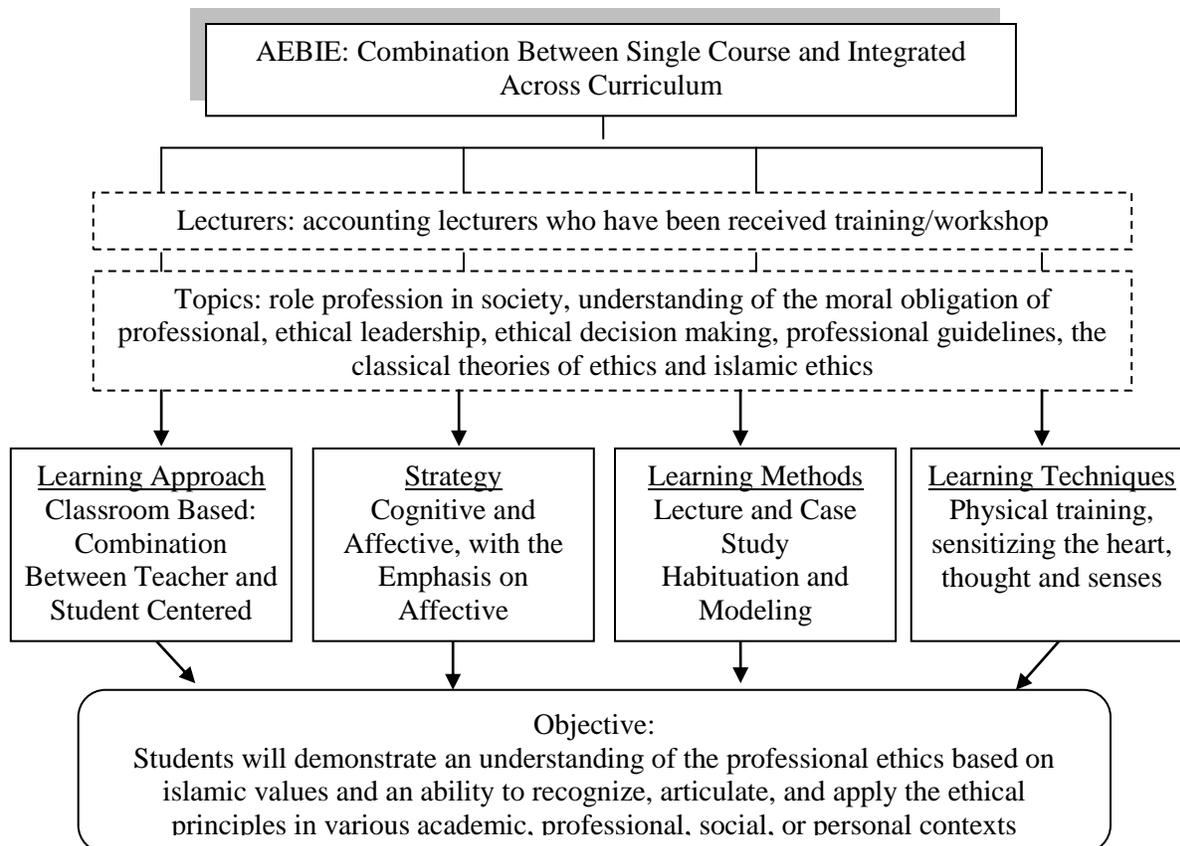
The survey shows that single course and integrated into all major accounting subjects gain similar support, 47.3per cent for single course and 48.6per centfor integrated. The results of this study are lower than the results of previous research conducted by Madison and Schmidt (2006) which states that 70per cent of respondents they support the integration of ethics into the accounting subjects, and research Miller and Becker (2011) by 87per cent. But this study resulted in higher support than research McNair and Milam (2003) that is equal to 30per cent. The study's findings also showed 77.05per cent of respondents support the integration of ethics into major subjects, namely financial accounting, accounting audits, management accounting and taxation. The combination between individual ethics courses and integrate ethics into the business curriculum is more preferable (Muslichah, 2014). The students should take an individual ethics course first then discuss ethical dilemmas and consequences of unethical behaviour to the individual through the major accounting courses. The approach will ensure that a substantial amount of time is spent on accounting ethics. Also, it will expose students to a deeper conceptual framework of moral reasoning and potential ethical situations.

Related to topics that need to be taught in ethics education, 52.7per cent of respondents chose the understanding of the moral obligation of professional and Guidelines for Professional (code of conduct, standard), classical ethical theory, the theory of Islamic ethics. This finding is broader than the topics suggested by the Association to Advance Collegiate Schools of Business AACSB, 2004), namely the responsibility of business in society, ethical leadership, and ethical decision making. Knowledge of these subjects is insufficient for students to understand the ethics, the basic theory of the classical ethical and professional guidelines on behavioral standards and will help students to understand the ethics of accounting profession in more depth.

The findings show that 38.6per cent of respondents answered accounting lecturers as the most appropriate to teach AEBIE. Besides, all resource persons also agree that the accounting faculty able to teach AEBIE. These findings support Adkins and Radtke (2004) report that the majority of accounting educators believe that they are able to teach ethics. Professional ethics is a subject that involves moral reasoning, moral development and moral issues, this is a subject that is integrated between the accounting and ethics, thus accounting lecturer able to teach ethics. The integration of ethics into the accounting curriculum would not be effective unless the ethics taught by the right people who are experts in their own field. This study also found that 62.2per cent of respondents stated that the institutions in which they work does not incorporate ethics in their curriculum arguing no lecturers to teach ethics. In connection with this problem all resource persons provide the same solutions that AEBIE lecturers must obtain sufficient training about AEBIE before they teach students. Training/workshop is important to improve the competence of lecturers in teaching ethics. During training or workshop lecturers not only learn about AEBIE but also appropriate learning medium for students to be successful AEBIE.

The issues of how ethics should be incorporated into accounting education have been debated for the past half century. The findings show that two methods of teaching, lectures and case studies, is considered the most effective teaching tools used in the teaching of ethics. The results consistent with Lin et al. (2010) which found that problem based learning and lecture type conventionalteaching were both effective for nursing ethics education. Lectures traditionally involve one way communication, the main emphasis is on a college lecturer who stood in front of the class and giving lectures. The case study method is an attempt to clarify the theory AEBIE. This helps students identify the accounting practice of ethical issues, evaluate actions to be taken, and arguing from a different angle. Good discussions on ethics are often driven by situations that challenge students' abilities to determine the right thing to do, carry out effective ethical action, or lay out an effective strategy for avoiding ethical obstacles in the future. Case studies are designed to illustrate how accounting professional and ethical standards relate to real life situations. They also provide examples of how accountants might deal with ethical issues. One possible way to provide accounting students with a better understanding of ethics practices in their real-life context (Argyris 2004) is to incorporate real-world stories or cases in lectures (Coyne et al. 2005).

Most resource person state that lectures and case studies were not sufficient to create an ethical accountant, habituation and modeling are an effective way in order to succeed in teaching AEBIE. We often hear his proverb that says "practice makes perfect", if it is associated with habituation these proverbs can be extended to "a habit is formed by accustomization". The proverb implies that learning AEBIE conducted by way of habituation will give an opportunity to students not only how to understand the ethics theoretically but also practically. This will motivate students to emulate and imitate ethics is good and right way which consistent with professional ethics and Islam. Based on the discussion above, learning model for AEBIE can be summarised in Figure 1 below.



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