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The Impact of Professionalism (Itqan) on the Quality of Financial Reporting in Islamic Financial Institutions

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ABSTRACT

This study aims to examine the relationship between professionalism (itqan) and financial reporting quality in Sharia financial institutions in Indonesia. Employing a quantitative approach with an explanatory research design, data were collected from 85 respondents through structured questionnaires using a five-point Likert scale. Professionalism (itqan) was measured through professional competence, accuracy, responsibility, integrity, work discipline, and commitment to excellence, while financial reporting quality was assessed through relevance, faithful representation, comparability, verifiability, timeliness, understandability, and transparency. Data were analyzed using descriptive statistics, validity and reliability tests, regression diagnostics, and simple linear regression with SPSS version 25. The results indicate that professionalism (itqan) has a positive and statistically significant relationship with financial reporting quality, with a regression coefficient of 0.303, a t-value of 3.391, and a significance value of 0.001. The coefficient of determination (R^2 = 0.122) indicates that professionalism explains 12.2% of the variation in perceived financial reporting quality. These findings highlight the importance of integrating Islamic professional ethics with technical competence to strengthen financial reporting practices. The study contributes to Islamic accounting literature by positioning itqan as a distinct professional construct associated with financial transparency, reliability, and institutional accountability.

Keywords: *Professionalism, Itqan, Financial Reporting Quality, Islamic Work Ethics, Sharia Financial Institutions.*

1. INTRODUCTION

The development of Islamic finance has become an important component of Indonesia's financial system, reflecting increasing demand for financial services that integrate economic objectives with Islamic ethical principles. Sharia financial institutions promote financial inclusion, productive financing, and sustainable economic development while adhering to justice, transparency, accountability, and Sharia compliance. The Financial Services Authority [1] reported that Indonesia's Sharia financial industry reached total assets of IDR 3,131.02 trillion in 2025, representing annual growth of 8.56%. This expansion highlights the importance of reliable financial reporting in maintaining institutional credibility and stakeholder confidence. According to the International Accounting Standards Board [2], high-quality financial information should demonstrate relevance, faithful representation, comparability, verifiability, timeliness, and understandability. Similarly, the Accounting and Auditing Organization for Islamic Financial Institutions [3] emphasizes integrating accounting principles with Sharia requirements to strengthen financial transparency and accountability. However, increasingly complex financial transactions and regulatory requirements create challenges in maintaining consistent and accurate financial reporting.

Professionalism is an important factor potentially influencing financial reporting quality, particularly through the Islamic concept of itqan, which emphasizes excellence, precision, responsibility, discipline, and commitment to high-quality performance. [4] explained that Islamic work ethics integrate productive behavior, ethical responsibility, cooperation, and professional

integrity. Within Sharia financial institutions, itqan extends beyond technical competence by incorporating moral accountability and dedication to professional excellence. Its implementation includes accurate transaction recording, careful documentation, consistent verification, timely financial reporting, and compliance with accounting standards. These practices align with the Islamic principles of amanah (trustworthiness) and sidq (truthfulness), which emphasize honesty and accountability. Employees demonstrating strong professional competence and ethical commitment are theoretically more capable of minimizing reporting errors and ensuring reliable financial information. Nevertheless, the relationship between professionalism and financial reporting quality requires empirical examination.

Previous studies have investigated financial reporting quality through professional competence, institutional governance, internal control systems, and ethical behavior. [5] identified faithful representation as an important characteristic of financial reporting quality among Indonesian Islamic banks. [6] found that audit committees, Sharia supervisory boards, and Islamic work ethics collectively influenced financial reporting quality, although Islamic work ethics did not demonstrate a significant individual effect. Conversely, [7] reported that Sharia auditing, Islamic work ethics, and information technology utilization positively influenced financial reporting quality, while internal control systems showed no significant effect. Furthermore, [8] highlighted the importance of human competencies in supporting financial reporting quality within Indonesian local government institutions. These findings demonstrate the relevance of professional and ethical characteristics but reveal inconsistencies regarding their individual contributions to financial reporting outcomes.

Despite these contributions, several research gaps remain. First, previous studies generally examine Islamic work ethics as a broad concept, while itqan as a specific representation of professional excellence has received limited empirical attention in relation to financial reporting quality. Unlike broader Islamic work ethics, itqan emphasizes accuracy, thoroughness, competence, and disciplined professional performance. Second, the contrasting findings of [6] and [7] indicate that the relationship between Islamic ethical values and financial reporting quality remains inconclusive. Third, limited empirical evidence specifically examines how professionalism grounded in itqan relates to perceived financial reporting quality within Indonesian Sharia financial institutions. These gaps highlight the need for quantitative investigation to clarify the relationship between Islamic professional excellence and financial reporting practices.

Accordingly, this study aims to analyze the effect of professionalism (itqan) on financial reporting quality in Sharia financial institutions in Indonesia. Professionalism is examined through professional competence, accuracy and thoroughness, responsibility and integrity, work discipline, and commitment to excellence. The study investigates whether these characteristics are positively and significantly associated with perceived financial reporting quality. Based on the theoretical framework, the proposed hypothesis states that professionalism (itqan) has a positive and statistically significant effect on financial reporting quality. Theoretically, this research contributes to Islamic accounting literature by examining itqan as a distinct professional construct. Practically, the findings are expected to provide insights for financial institutions, regulators, and professional associations in strengthening employee competencies, ethical organizational culture, financial transparency, and institutional accountability.

2. LITERATURE REVIEW

2.1 Theoretical Foundations of Professionalism and Financial Reporting Quality

The relationship between professionalism and financial reporting quality is grounded in professional competence, ethical responsibility, and organizational accountability. In Sharia financial institutions, professionalism extends beyond technical accounting skills to include integrity, accuracy, transparency, and compliance with Islamic ethical principles. [4] emphasized that Islamic work ethics integrate moral, economic, and social responsibilities, while [9] highlighted the importance of fairness, accountability, and ethical conduct. From the perspective of agency theory, [10] explained that reliable financial reporting reduces information asymmetry between management and stakeholders. Similarly, [11] emphasized organizational responsibility toward stakeholders who depend on transparent and accurate financial information. Within this framework, the Islamic concept of itqan reinforces professionalism through diligence, precision, discipline, and commitment to excellence. Consequently, professionalism is theoretically expected to improve financial reporting quality by strengthening accuracy, ethical compliance, and institutional accountability, although its statistical significance requires empirical investigation.

2.2 Professionalism (Itqan) in Islamic Financial Institutions

Professionalism (itqan) in Sharia financial institutions refers to the integration of technical competence, ethical responsibility, precision, and commitment to excellence in performing professional duties. Rooted in Islamic teachings on accountability and justice (Surah At-Tawbah 9:105; Surah An-Nahl 16:90), itqan emphasizes diligence, integrity, and accuracy in financial reporting. [4] highlighted the importance of Islamic work ethics in strengthening professional responsibility, while Aldulaimi (2016) emphasized their multidimensional ethical characteristics. Furthermore, [12] identified the need for clearer conceptual distinctions within Islamic work ethics research. Unlike general professional competence, itqan emphasizes the responsible and consistent application of knowledge to achieve high-quality outcomes. In this study, professionalism (itqan) is operationalized through five dimensions: professional competence, accuracy and thoroughness, responsibility and integrity, work discipline, and commitment to excellence. These dimensions provide a proposed framework for assessing professionalism in financial reporting through a structured Likert-scale questionnaire.

2.3 Quality of Financial Reporting in Sharia Financial Institutions

Financial reporting quality refers to the ability of financial statements to provide accurate, relevant, and reliable information for economic decision-making and institutional accountability. According to the International Accounting Standards Board [2], high-quality financial information is characterized by relevance, faithful representation, comparability, verifiability, timeliness, and understandability. Within Sharia financial institutions, these characteristics are essential for ensuring that financial reports accurately reflect Sharia-compliant transactions and meet stakeholder expectations. [13] identified faithful representation as a key dimension of financial reporting quality in Indonesian Islamic banks and highlighted the significant role of audit committees and Sharia supervisory boards in strengthening reporting reliability.

In this study, financial reporting quality is measured through seven dimensions: relevance, faithful representation, comparability, verifiability, timeliness, understandability, and transparency. These dimensions assess respondents' perceptions of financial reporting quality rather than independently evaluating audited financial statements.

2.4 The Relationship Between Professionalism (Itqan) and Financial Reporting Quality

Professionalism (itqan) is theoretically associated with financial reporting quality through technical competence, ethical responsibility, accuracy, and commitment to excellence. [4] emphasized the importance of ethical conduct in professional performance. However, empirical findings remain inconsistent, as [6] found no significant individual effect of Islamic work ethics, while [7] reported a positive influence on financial reporting quality. Additionally, [5] highlighted the importance of institutional governance in ensuring reporting reliability. These findings suggest that professionalism operates alongside organizational factors, including internal controls and information technology. Therefore, this study examines whether professionalism grounded in itqan is positively associated with financial reporting quality in Indonesian Sharia financial institutions.

2.5 Hypothesis Development

Hypothesis development in this study is based on the theoretical relationship between professionalism (itqan) and financial reporting quality. Itqan emphasizes professional competence, accuracy, ethical responsibility, diligence, and accountability, which are expected to improve financial reporting practices by minimizing errors and strengthening transparency. [7] identified a positive relationship between Islamic work ethics and financial reporting quality, whereas [6] found no statistically significant individual effect. These contrasting findings highlight the need for further empirical investigation. Accordingly, this study proposes the following hypothesis:

H1: Professionalism (Itqan) has a positive and statistically significant effect on financial reporting quality in Sharia financial institutions in Indonesia.

3. METHODS

This study employs a quantitative approach with an explanatory research design to examine the relationship between professionalism (itqan) and financial reporting quality in Sharia financial institutions in Indonesia. A cross-sectional survey was conducted involving 85 respondents working in financial administration, accounting, financial reporting, and related institutional functions. The independent variable is professionalism (itqan) (X), while the dependent variable is financial reporting quality (Y). The study uses primary data collected through structured questionnaires, supported by secondary data from academic literature, accounting standards, and relevant regulatory publications.

Data were collected using a structured questionnaire with a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Professionalism (itqan) was measured through five dimensions: professional competence, accuracy and thoroughness, responsibility and integrity, work discipline, and commitment to excellence, developed from Ali and Al-Owaihan (2008) and Aldulaimi (2016). Financial reporting quality was assessed through seven dimensions: relevance, faithful representation, comparability, verifiability, timeliness, understandability, and transparency, based on the conceptual framework of IASB (2018). The proposed research instrument consists of 20 questionnaire items, with 10 items representing each variable.

Data analysis was conducted using SPSS version 25, including descriptive statistics, instrument validity and reliability testing, regression diagnostics, and simple linear regression analysis. Instrument validity was assessed using corrected item-total correlations, while reliability was evaluated through Cronbach's alpha. Regression diagnostics included assessments of residual normality, linearity, and heteroscedasticity. Hypothesis testing employed the t-test, F-test, and coefficient of determination (R^2) at a 5% significance level. The regression model was specified as where Y represents financial reporting quality and X represents professionalism (itqan). Given the cross-sectional design, the findings are interpreted as statistical associations rather than definitive causal effects.

4. RESULTS AND DISCUSSION

4.1 Descriptive Statistical Analysis

Descriptive statistical analysis provides an overview of the distribution and central tendency of the professionalism (itqan) and financial reporting quality variables. The statistical measures include the number of observations, minimum value, maximum value, mean, and standard deviation.

Table 1. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Professionalism (Itqan) (X)	85	2.70	4.90	3.781	0.577
Financial Reporting Quality (Y)	85	2.60	4.90	3.784	0.501

Table 1 presents the descriptive statistics of the research variables based on 85 respondents. Professionalism (Itqan) (X) recorded a minimum score of 2.70, a maximum of 4.90, a mean of 3.781, and a standard deviation of 0.577. Meanwhile, Financial Reporting Quality (Y) showed a minimum score of 2.60, a maximum of 4.90, a mean of 3.784, and a standard deviation of 0.501. Both variables fall within the high category, indicating that respondents generally perceived professionalism and financial reporting quality positively. The relatively low standard deviations suggest limited variability in respondents' assessments, with financial reporting quality demonstrating slightly greater consistency than professionalism (itqan).

4.2 Instrument Validity and Reliability

4.3.1 Item Validity Assessment

Item validity screening is performed using corrected item-total correlations to determine whether each questionnaire statement demonstrates an adequate relationship with the remaining items measuring its respective construct. A corrected item-total correlation threshold of 0.30 is used as an initial screening criterion.

Table 2. Item-Total Correlation Results

Variable	Item	Corrected Item-Total Correlation	Screening Result
Professionalism (Itqan)	X1–X10	0.421–0.658	All above 0.30
Financial Reporting Quality	Y1–Y10	0.391–0.599	All above 0.30

Table 2 presents the corrected item-total correlation results for both research variables. Professionalism (Itqan) (X1–X10) recorded correlation values ranging from 0.421 to 0.658, while Financial Reporting Quality (Y1–Y10) showed values between 0.391 and 0.599. All questionnaire items exceeded the minimum screening threshold of 0.30, indicating acceptable item discrimination and internal consistency at the item level. Therefore, all 20 items met the initial validity screening criteria and were retained for further reliability testing and statistical analysis.

4.3.2 Reliability Testing

Reliability testing is conducted using Cronbach's alpha to assess the internal consistency of the questionnaire items. A coefficient of at least 0.70 is used as the conventional threshold for acceptable internal consistency.

Table 3. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Interpretation
Professionalism (Itqan) (X)	10	0.862	Acceptable
Financial Reporting Quality (Y)	10	0.823	Acceptable

Table 3 presents the reliability test results for both research variables. Professionalism (Itqan) (X), consisting of 10 items, obtained a Cronbach's alpha value of 0.862, while Financial Reporting Quality (Y), also comprising 10 items, recorded a value of 0.823. Both coefficients exceed the minimum acceptable threshold of 0.70, indicating good internal consistency and satisfactory reliability. Therefore, the measurement instruments for both variables are considered reliable and suitable for subsequent statistical analysis.

4.3 Regression Diagnostic Tests

4.4.1 Normality Test

The normality assumption was evaluated using the Shapiro–Wilk test on the unstandardized regression residuals. The results showed a test statistic of 0.976 with 85 observations and a significance value of 0.121. Since the significance value exceeds the 0.05 threshold ($p > 0.05$), the test indicates no statistically significant deviation from normality. Therefore, the regression residuals satisfy the normality assumption based on the Shapiro–Wilk test, supporting the application of simple linear regression analysis.

4.4.2 Heteroscedasticity Test

The heteroscedasticity diagnostic is performed using the Glejser test, which evaluates whether the absolute regression residuals are statistically associated with the independent variable.

Table 4. Glejser Heteroscedasticity Test

Independent Variable	Sig.	Interpretation
Professionalism (Itqan) (X)	0.622	No statistically significant evidence of heteroscedasticity

Table 4 presents the results of the Glejser heteroscedasticity test for Professionalism (Itqan) (X), which recorded a significance value of 0.622. Since this value exceeds the 0.05 significance threshold ($p > 0.05$), the results indicate no statistically significant evidence of heteroscedasticity. Therefore, the regression model shows no detected violation of the homoscedasticity assumption based on the Glejser test, supporting the use of ordinary least squares regression analysis.

4.4 Simple Linear Regression Analysis

Simple linear regression analysis is used to estimate the relationship between professionalism (itqan) and financial reporting quality.

4.4.1 Model Summary

The model summary indicates a positive relationship between Professionalism (Itqan) and Financial Reporting Quality, with a correlation coefficient (R) of 0.349. The R Square value of 0.122 indicates that professionalism (itqan) explains 12.2% of the variation in financial reporting quality, while the remaining 87.8% is attributable to factors not explained by the model. The Adjusted R Square of 0.111 reflects an explanatory power of 11.1% after adjustment, while the standard error of the estimate is 0.472. These findings suggest that professionalism (itqan) has a relatively weak

positive relationship with financial reporting quality, indicating that other organizational and institutional factors may also contribute to reporting quality.

4.4.2 Analysis of Variance (ANOVA)

The overall significance of the regression model is assessed using the F-test.

Table 5. ANOVA Regression Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.565	1	2.565	11.502	0.001
Residual	18.512	83	0.223	—	—
Total	21.077	84	—	—	—

Table 5 presents the ANOVA regression results, showing a regression sum of squares of 2.565, a residual sum of squares of 18.512, and a total sum of squares of 21.077. The analysis yielded an F-statistic of 11.502 with degrees of freedom of 1 and 83 and a significance value of 0.001. Since the significance value is below the 0.05 threshold ($p < 0.05$), the regression model is statistically significant. These findings indicate that Professionalism (Itqan) is a statistically significant predictor of Financial Reporting Quality in Sharia financial institutions in Indonesia, although the ANOVA test alone does not establish the direction of the relationship.

4.4.3 Regression Coefficient Analysis

The regression coefficient analysis evaluates the direction and magnitude of the relationship between professionalism (itqan) and financial reporting quality.

Table 6. Simple Linear Regression Coefficients

Model	B	Std. Error	Standardized Beta	t	Sig.
Constant	2.639	0.341	—	7.730	<0.001
Professionalism (Itqan)	0.303	0.089	0.349	3.391	0.001

Table 6 presents the simple linear regression results, indicating that Professionalism (Itqan) has a positive and statistically significant relationship with Financial Reporting Quality. The regression equation is $Y = 2.639 + 0.303X$, where the constant is 2.639 and the regression coefficient is 0.303. This indicates that a one-unit increase in professionalism (itqan) is associated with a 0.303-unit increase in predicted financial reporting quality. The standardized beta coefficient of 0.349 indicates a positive relationship, while the t-value of 3.391 and significance value of 0.001 ($p < 0.05$) confirm statistical significance. Therefore, the findings support the research hypothesis (H1), suggesting that higher professionalism (itqan) is associated with better financial reporting quality in Sharia financial institutions in Indonesia.

Discussion

The findings of this study demonstrate that professionalism (itqan) has a positive and statistically significant relationship with financial reporting quality in Sharia financial institutions in Indonesia, as indicated by the regression coefficient of 0.303, t-value of 3.391, and significance level of 0.001. These results suggest that employees who demonstrate stronger professional competence, accuracy, integrity, discipline, and commitment to excellence tend to report higher financial reporting quality. This finding supports the Islamic concept of itqan, which emphasizes diligence, precision, and ethical responsibility in professional activities. [4] emphasized that Islamic work ethics encourage responsibility, productive behavior, and ethical conduct, while [9] highlighted the importance of integrating moral values into professional performance. Accordingly, the findings reinforce the theoretical argument that professionalism grounded in Islamic ethical principles contributes to more reliable and accountable financial reporting practices.

The results are consistent with [7], who found that Islamic work ethics positively influenced financial reporting quality in Islamic financial institutions. However, they differ from [6], who reported that Islamic work ethics did not demonstrate a statistically significant individual effect on financial statement quality. These differences may reflect variations in institutional characteristics, measurement approaches, and the conceptualization of professional ethics. Unlike broader Islamic work ethics, itqan specifically emphasizes accuracy, thoroughness, and commitment to professional excellence. This distinction aligns with [12], who highlighted the importance of clearly defining Islamic ethical constructs in organizational research. Furthermore, [5], [13] emphasized faithful representation and institutional governance as essential elements of financial reporting quality, while [8] highlighted the relevance of human competencies in supporting reliable financial information. Therefore, the present findings provide additional empirical evidence regarding the relationship between Islamic professionalism and perceived financial reporting quality.

Despite the statistically significant relationship, the coefficient of determination ($R^2 = 0.122$) indicates that professionalism (itqan) explains only 12.2% of the variation in financial reporting quality, suggesting that other institutional factors also contribute to reporting outcomes. These factors may include internal control systems, accounting information technology, regulatory compliance, and organizational governance, as discussed by [7] and [5]. From a practical perspective, Sharia financial institutions should strengthen professional development programs emphasizing technical accounting competence, ethical responsibility, accuracy, and continuous improvement. Such initiatives may support financial reporting practices consistent with the qualitative characteristics established by [2] and the Sharia-oriented accounting principles emphasized by [3]. Nevertheless, because this study employs a cross-sectional survey and measures perceived financial reporting quality, its findings establish a statistical association rather than definitive causality. Future research should incorporate additional organizational variables, larger samples, and objective financial reporting indicators to provide a more comprehensive understanding of the determinants of financial reporting quality in Islamic financial institutions.

CONCLUSION

This study concludes that professionalism (itqan) has a positive and statistically significant relationship with financial reporting quality in Sharia financial institutions in Indonesia. The regression results demonstrate that higher levels of professional competence, accuracy, integrity, discipline, and commitment to excellence are associated with better perceived financial reporting quality, as evidenced by a regression coefficient of 0.303 and a significance value of 0.001. However, the coefficient of determination ($R^2 = 0.122$) indicates that professionalism accounts for only 12.2% of the variation in financial reporting quality, suggesting that other organizational and institutional factors also play important roles. These findings reinforce the relevance of Islamic professional values in supporting accurate, transparent, and accountable financial reporting practices. Therefore, Sharia financial institutions are encouraged to strengthen professional development, ethical awareness, and accounting competencies to improve financial reporting reliability. Theoretically, this study contributes to Islamic accounting literature by examining itqan as a distinct dimension of professional excellence. Nevertheless, the cross-sectional design, limited sample size, and reliance on respondents' perceptions restrict causal interpretation and generalizability. Future research should incorporate additional variables, broader institutional coverage, and objective financial reporting measures to provide a more comprehensive understanding of financial reporting quality in Islamic financial institutions.

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