

# Whistleblowing as Spiritual Governance: Reframing Accountability through Islamic Ethical Architecture

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**Abstract:** Whistleblowing is widely recognised as a fundamental element of organisational responsibility and fraud prevention; however, the dominant literature remains rooted in Western legalism and behavioural economics, favouring protection regimes and incentive structures over ethical ontology. Drawing on Islamic primary sources, this study reconceptualises whistleblowing as a form of spiritual governance rather than mere procedural compliance. Using thematic analysis, the Qur'an and the Sunnah are examined as ethical frameworks to theorise accountability beyond formal surveillance and legal deterrence. The analysis identifies four core concepts: *amānah* (trust), *shahāda* (truthful witnessing), *amr bil ma'rūf wa nahi 'anil munkar* (enjoining good and forbidding wrong), and *ihsān* (ethical excellence) as a coherent governance model that repositions whistleblowing as a moral duty, truth-telling as an epistemic obligation, and fraud prevention as safeguarding the public interest (*maṣlaḥah*). The findings demonstrate that Islamic ethics internalises accountability through divine consciousness, thereby heightening the moral significance of silence and transforming disclosure into a covenantal responsibility. The study advances accounting scholarship by (i) reframing accountability as moral ontology rather than organisational instrument, (ii) positioning Islam as an ethical framework capable of generating theory rather than a mere contextual variable, and (iii) expanding governance theory beyond Anglo-American instrumentalism. Implications are drawn for governance design, policy integration, professional education, and ethical leadership in Muslim-majority contexts, emphasising the importance of aligning institutional frameworks with indigenous moral logics to achieve legitimacy and effectiveness. By conceptualising whistleblowing as worship through justice, the study offers an alternative paradigm for accountability grounded in faith, conscience, and collective wellbeing.

**Keywords:** Whistleblowing, Accountability, Islamic ethics, Spiritual governance, Fraud prevention, Governance theory, Ethical architecture, Trust (*Amānah*), Truth-telling (*Shahāda*), Public interest (*Maṣlaḥah*).

## 1. INTRODUCTION

Whistleblowing is widely regarded as a cornerstone of organisational accountability, playing a critical role in exposing wrongdoing, preventing fraud, and sustaining ethical integrity within institutions (Miceli, Near, & Dworkin, 2008). Within accounting and governance scholarship, whistleblowing has traditionally been conceptualised as a procedural mechanism governed by statutory protection, organisational controls, and incentive structures. This framing reflects the dominance of Western legal, behavioural, and economic paradigms that position whistleblowing as an individual decision shaped by risk–reward calculations and procedural safeguards (Near & Miceli, 2016). While this literature has significantly advanced understanding of reporting behaviour, it remains normatively constrained by an instrumental view of accountability that privileges regulatory design over moral ontology.

Recent corporate failures and persistent financial scandals, including those within heavily regulated environments, question the sufficiency of compliance-based accountability systems. Despite the

expansion of legal protections and reporting mechanisms, fraud and misconduct continue to thrive, suggesting that governance failures are not merely institutional but moral. Accounting scholars have increasingly recognised that accountability is not enacted solely through formal systems but is shaped by ethical consciousness, cultural meaning, and moral duty (Roberts, 1991; Gallhofer & Haslam, 2003). This has prompted calls for alternative ethical traditions and non-Western epistemologies to inform accountability research and challenge the assumed universality of Anglo-American governance models (Kamla, 2015).

Within this emerging discourse, Islamic ethics represents a largely theorised and substantively rich domain. Islam is not merely a religious affiliation but a comprehensive moral system governing social conduct, economic activity, and political accountability (Iqbal & Lewis, 2009). Qur'anic scripture and the Prophetic tradition offer an integrated ethical architecture in which justice, trust, truthfulness, and moral responsibility are not abstract virtues but enforceable duties anchored in divine accountability. Unlike secular frameworks that externalise accountability through surveillance and sanction, Islamic ethics internalise accountability through faith, conscience, and eternal consequence. This moral orientation constructs wrongdoing as a spiritual breach rather than a regulatory violation and

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positions whistleblowing as a moral obligation rather than individual discretion (Nahar & Yaacob, 2011).

Despite growing empirical interest in Islamic governance, existing accounting scholarship has predominantly treated Islam as a contextual variable influencing organisational behaviour rather than as a theoretical framework capable of generating accountability theory. While studies demonstrate that religiosity influences ethical intention and reporting propensity (Mansor *et al.*, 2022), limited attention has been paid to Islamic scripture as a source of governance logic. Consequently, Islamic ethics remains conceptually acknowledged but theoretically marginalised. Concepts such as *amānah* (trust), *shahāda* (truthful witnessing), and *amr bil ma'rūf wa nahi 'anil munkar* (enjoining good and forbidding wrongdoing) appear in the literature as ethical reference points rather than analytic constructs (Abd Samad & Khalid, 2015; El-Bassiouny *et al.*, 2022).

This study challenges this epistemic positioning by engaging Islamic primary sources as sites of theory-building. Rather than examining religiosity as a behavioural variable or culture as organisational context, the study traces Qur'anic and Prophetic texts as ethical architecture and governance theory. In doing so, it addresses a critical gap in accounting research: the absence of spiritually grounded accountability theory. Accounting scholarship has long privileged secular rationality in conceptualising governance, yet has devoted limited attention to moral ontology as a constitutive dimension of accountability (Halim, 2024).

To address this gap, the study pursues three research questions. First, how do Qur'anic and Prophetic narratives conceptualise whistleblowing as an accountability mechanism? Second, what governance tools and ethical principles emerge from these texts for fraud detection and prevention? Third, how do these principles revise or extend contemporary whistleblowing frameworks? Using thematic analysis (Braun & Clarke, 2006), the study systematically examines Islamic primary sources to theorise accountability as spiritual governance rather than organisational compliance.

The study contributes to accounting scholarship in three ways. First, it reconceptualises whistleblowing beyond legal compliance and economic rationality by grounding accountability in spiritual responsibility (El-Bassiouny *et al.*, 2022; Abdullah *et al.*, 2025). Second, it advances critical accounting theory by presenting religion not as an explanatory variable but as a normative architecture capable of generating theory (Islam *et al.*, 2025). Third, it pluralises governance theory by introducing an ethical framework

rooted in divine accountability and collective moral duty, challenging the epistemic dominance of Western instrumentalist paradigms (Abdullah *et al.*, 2025; Samad *et al.*, 2015).

In doing so, the paper responds directly to calls for critical perspectives in accounting that synthesise dominant models and introduce alternative visions of governance and responsibility (Gallhofer & Haslam, 2003; Kamla, 2015). By theorising whistleblowing through Islamic ethical ontology, this study reframes accountability not as a procedural obligation but as a moral covenant, presenting whistleblowing as an act of worship through justice rather than resistance through regulation.

This paper is structured as follows. The next section reviews the literature on whistleblowing and Islamic ethics, emphasising key concepts and existing theoretical gaps. The Methods section describes the research design, data sources, and analytical approach. The Findings and Discussion focus on accountability, trust, justice, and witnessing as ethical foundations for whistleblowing. The paper then synthesises these insights into a theoretical framework of accountability as spiritual governance, followed by implications for accounting, governance, and policy development. The final section concludes by presenting Islam not merely as a contextual variable but as a normative ethical framework capable of redefining accountability theory.

## 2. LITERATURE REVIEW

### 2.1. Whistleblowing as Accountability and Ethical Duty

Whistleblowing is widely conceptualised in the organisational literature as a governance mechanism through which wrongdoing is exposed, accountability is enforced, and ethical cultures are sustained. Conventional scholarship has largely developed within Western legal, philosophical and psychological traditions, emphasising individual rights, legal protections, rational incentives and procedural justice. However, a growing body of literature demonstrates that such frameworks are incomplete when applied to religiously grounded societies, particularly within Muslim-majority contexts, where ethical reasoning is informed not only by formal institutions but by divine accountability, community obligations and moral theology. In response, recent interdisciplinary scholarship has developed an Islamic perspective on whistleblowing grounded in Qur'anic principles and Prophetic traditions. This literature shifts the focal point from individual legal protection to moral responsibility anchored in spiritual duty (Samad *et al.*, 2015; El-Bassiouny *et al.*, 2022). Within this paradigm,

whistleblowing emerges not merely as a procedural safeguard but as a religious obligation tied to justice, social welfare and divine judgement. Islamic ethical discourse frames whistleblowing through the doctrine of *Amr bil Ma'rūf wa Nahi 'anil Munkar* (enjoining good and forbidding wrongdoing), which establishes the normative duty of believers to intervene against injustice and corruption (Samad *et al.*, 2015; Altair, 2025; Mistam & Maujud, 2025). Unlike Western rights-based logic, this duty is not contingent on legal empowerment but derived from spiritual accountability. The Qur'an and Sunnah therefore position silence in the face of wrongdoing as ethical failure rather than prudence.

The literature consistently identifies three ethical constructs as foundational to Islamic whistleblowing ethics: *Amanah* (trust), *Shahada* (witnessing truth) and *Amr bil Ma'rūf* (moral intervention). *Amanah* represents the moral burden of responsibility over resources, roles and relationships. Islam *et al.* (2025) demonstrate that neglect of *Amanah* is directly associated with societal decay and institutional corruption. In organisational contexts, *Amanah* transforms whistleblowing from an optional ethical act into a covenantal obligation grounded in trust between the individual, society and Allah (Othman, 2016; Hassan & Noor, 2020). *Shahada* functions as an epistemological ethic of truth-telling. In the Qur'anic worldview, concealment of wrongdoing constitutes moral complicity rather than neutrality (Bone, 2022; Ahmad, 2024). The act of disclosure therefore carries spiritual significance. Whistleblowing becomes a form of testimony, not only before institutions but before God. *Amr bil Ma'rūf wa Nahi 'anil Munkar* operationalises moral accountability into social and organisational action. Samad *et al.* (2015) and Majid *et al.* (2022) demonstrate that religious motivation significantly increases individuals' willingness to report wrongdoing, and that God-consciousness (*taqwa*) functions as a protective motivator in hostile disclosure environments. Collectively, these constructs reposition whistleblowing within a framework of divine accountability rather than individual calculation. Ethical action is justified through transcendental duty rather than legal benefit.

Recent scholarship has moved beyond conceptual analysis into empirical measurement. Abdullah *et al.* (2024, 2025) propose integrated whistleblowing likelihood scales that synthesise *Maqasid al-Shariah* with Western moral development theory. By empirically validating Islamic ethical constructs within predictive behavioural models, their work constitutes a methodological breakthrough. Similarly, Mansor *et al.* (2022) and Ahmad (2023) show that religiosity significantly influences reporting intentions within the

halal industry and Islamic financial institutions. Zin *et al.* (2024) extend this work by developing integrity models linking belief (*iman*), practice (*Islam*), and excellence (*ihsan*) to ethical behaviour. However, the empirical literature remains geographically constrained, largely concentrated in Malaysia and Indonesia, and reliant upon self-reported measures vulnerable to social desirability bias. More importantly, ethical intention consistently exceeds institutional capacity, revealing a disconnect between personal virtue and organisational protection (Ahmad *et al.*, 2023; El-Bassiouny *et al.*, 2022).

Islamic governance literature also revives the historical institution of *al-hisbah* as a moral oversight mechanism responsible for safeguarding justice and preventing harm (Altair, 2025; Mistam & Maujud, 2025). Traditionally, the *muhtasib* ensured public accountability, truthful transactions and social justice. Contemporary scholars debate the feasibility of operationalising *hisbah* within modern bureaucratic states. While Abdurrahman (2025) and Arodha (2025) propose integrated Islamic governance models harnessing *hisbah* principles, others caution against the potential authoritarian misuse of religious oversight in pluralistic societies (Altair, 2025). This tension exposes an unresolved theoretical challenge: how to preserve Islamic ethical authority without sacrificing procedural fairness and human rights safeguards.

Despite strong normative foundations, policy integration remains fractured. Ahmad *et al.* (2023) identify significant disclosure weaknesses in Shariah-compliant firms, demonstrating symbolic compliance rather than ethical integration. Wong (2023) and Ansori (2025) emphasise weak whistleblower protection regimes in Muslim-majority jurisdictions, revealing regulatory gaps between statutes and enforcement. Qudus and Fahm (2018) further illustrate the practical difficulty of importing Islamic ethical principles into statutory anti-corruption systems. The law alone, they argue, cannot overcome cultural stigma, retaliation fears or religious misinterpretation without moral re-education and institutional reform. The failure lies not within Islamic ethics but within its inadequate implementation architectures.

Comparative studies reveal both convergence and structural divergence. While both Islamic and Western frameworks value justice and transparency, Western models emphasise individual rights and procedural safeguards, whereas Islamic ethics foreground collective responsibility and divine judgement (Halim, 2024; Abdullah *et al.*, 2025). Tilt and Rahim (2015) demonstrate how Islamic corporate social reporting integrates accountability with spiritual purpose rather

than shareholder primacy. Similarly, Husna (2024) shows that Islamic moral reasoning reduces dependency on external incentives, suggesting stronger intrinsic ethical resilience. Yet this divergence produces practical tensions. Western whistleblowing laws remain incentive-driven, whereas Islamic ethics resists commodification of moral action. This epistemic distinction is largely unexplored in the accounting literature.

Islamic governance scholarship consistently identifies justice (*'adl*), consultation (*shūra*), accountability (*mas'ūliyyah*) and trust (*amanah*) as organisational cornerstones (Firdausiyah & Sofa, 2024; Putra et al., 2024). Ethical leadership grounded in prophetic character traits – truthfulness, trustworthiness, wisdom and communication – is empirically associated with reduced corruption risk (Chanifah et al., 2024; Armadani & Nasution, 2023). Othman et al. (2025) further theorise responsibility through volition, knowledge and capacity, reinforcing whistleblowing as deliberate ethical agency rather than reflexive reaction. Educational interventions rooted in Islamic ethics demonstrate measurable improvements in reporting cultures (Sujiantoro et al., 2025; Yuwanamu & Haq, 2025). However, Husna (2024) cautions that moral education without institutional protection exposes individuals to disproportionate risk. This highlights the need for multi-level reform: ethical education must be matched with governance reform if whistleblowing is to function sustainably.

## 2.2. Islamic Ethical Concepts in Accounting and Governance Research

Prior accounting and governance research engaging with Islamic ethics has increasingly drawn on concepts such as *amānah* (trust), *shahāda* (truthful witnessing), and *amr bil ma'rūf wa nahi 'anil munkar* (enjoining good and forbidding wrongdoing) to explain ethical behaviour within Muslim organisational contexts. Much of this literature has examined *amānah* as a moral attribute influencing managerial responsibility, fiduciary conduct, and ethical intention, particularly within Islamic financial institutions (Othman, 2016; Hassan & Noor, 2020). In these studies, trust is typically operationalised as an individual virtue or leadership characteristic rather than theorised as an organising principle of accountability.

Similarly, *shahāda* has been invoked in discussions of transparency, truth-telling, and disclosure ethics, often framed as a moral call supporting honesty in reporting and decision-making (Bone, 2022; Ahmad, 2024). However, its role as an epistemic foundation for accountability, where truth-telling constitutes moral testimony rather than discretionary communication,

remains underdeveloped in accounting theory. Existing studies largely treat disclosure as an ethical outcome rather than as a constitutive duty embedded in moral ontology.

The principle of *amr bil ma'rūf wa nahi 'anil munkar* has been discussed primarily in relation to ethical leadership, social responsibility, and compliance with Islamic norms, with empirical studies demonstrating its association with ethical awareness and reporting intention (Samad et al., 2015; Majid et al., 2022). Yet, this principle is rarely theorised as a decentralised governance mechanism that redistributes responsibility for accountability beyond formal institutional actors.

Overall, while prior studies acknowledge the relevance of Islamic ethical concepts, they tend to deploy them in a fragmented and instrumental manner, often as explanatory variables for behaviour or cultural context. What remains largely absent is a systematic theorisation of these concepts as an integrated ethical architecture capable of generating alternative accountability and whistleblowing theory. This study addresses this gap by engaging Qur'anic and Prophetic texts as primary sources of governance logic and by theorising *amānah*, *shahāda*, and *amr bil ma'rūf wa nahi 'anil munkar* collectively as constitutive elements of accountability conceived as spiritual governance.

The literature affirms that Islamic ethics constitutes a sophisticated and internally coherent moral system with direct implications for whistleblowing and organisational accountability. However, despite the theoretical richness of existing studies, several unresolved gaps remain evident. First, although Qur'anic injunctions and Prophetic traditions have been widely interpreted in relation to wrongdoing, justice, and accountability, these mechanisms remain under-theorised in a systematic and codified manner, particularly within accounting and governance scholarship (El-Bassiouny et al., 2022; Islam et al., 2025; Samad et al., 2015). Second, a significant policy deficit persists, as Islamic ethical principles are insufficiently embedded within organisational governance structures and whistleblowing frameworks, resulting in fragmented implementation and weak institutional enforcement, especially within Islamic financial institutions (Ahmad et al., 2023; Ansori, 2025; Wong, 2023). Third, there remains a notable absence of sustained spiritual theory-building within accounting research. While Islamic concepts such as *amanah*, *shahada*, and *amr bil ma'rūf wa nahi 'anil munkar* have been acknowledged, they are rarely developed into coherent theoretical constructs capable of enriching mainstream accountability theory (Abdurrahman, 2025; Arodha, 2025; Halim, 2024). In response to these

limitations, this study advances accounting scholarship by reconceptualising whistleblowing beyond incentive structures and legal compliance, theorising accountability as a form of spiritual governance rooted in divine responsibility, and presenting Islam not as a contextual variable but as a normative ethical architecture capable of offering alternative foundations for understanding organisational integrity and fraud prevention.

### 3. METHOD

#### 3.1. Research Design

This study adopts a qualitative interpretive research design grounded in thematic analysis to examine how whistleblowing is conceptualised within Islamic primary sources, specifically the Qur'an and Sunnah, as mechanisms of accountability and fraud prevention. The design is appropriate given the objective of uncovering normative meanings, ethical logics, and governance principles embedded within religious texts rather than testing behavioural hypotheses or examining frequency patterns. The study is therefore aligned with prior Islamic governance and accounting scholarship that employs qualitative textual analysis to derive ethical theory from scriptural sources (El-Bassiouny *et al.*, 2022; Abdullah *et al.*, 2025). The overall design is exploratory and theory-building in nature, recognising that Islamic ethical constructs have been acknowledged in the literature but remain insufficiently formalised within accounting theory and governance research (El-Bassiouny *et al.*, 2022; Islam *et al.*, 2025; Samad *et al.*, 2015).

#### 3.2. Data Sources and Construction

The empirical material for this study consists of Qur'anic verses and authenticated Hadith texts that address ethical conduct, truth-telling, accountability, justice, fraud prevention, and moral responsibility. Qur'anic passages were identified through a purposive selection strategy based on the presence of core ethical categories recurring in prior Islamic governance studies, including justice (*'adl*), trust (*amānah*), witnessing (*shahāda*), accountability (*mas'ūliyah*), and moral enforcement (*amr bil ma'rūf wa nahi 'anil munkar*) (El-Bassiouny *et al.*, 2022; Samad *et al.*, 2015; Abdullah *et al.*, 2025). The Qur'anic dataset includes, but is not limited to, verses such as Qur'an 4:135, 4:58, 2:282, 16:90, and 40:19, which collectively articulate core accountability obligations, legal integrity, and ethical responsibility.

Prophetic traditions were sourced from widely recognised Hadith compilations, including *Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*, on the basis of

authenticity classifications. Hadith were included where they directly addressed integrity in leadership, prohibition of corruption, speaking truth to power, and divine accountability. Examples include narrations emphasising leadership responsibility, the moral status of truthfulness, and the spiritual consequences of corruption and deception. The selection strategy followed documented approaches in Islamic ethical research that prioritise authoritative documentary sources and scholarly commentary rather than interpretive convenience (Abdurrahman, 2025; Altair, 2025).

#### 3.3. Validation of Scriptural Selection and Interpretation

To strengthen interpretive credibility and robustness, the selection and interpretation of Qur'anic verses and Prophetic traditions were validated through reference to established Islamic exegetical scholarship and recognised principles of Hadith authentication. Qur'anic verses were not selected in isolation but identified on the basis of their recurrent interpretation within classical and contemporary *tafsir* literature as addressing justice, trust, accountability, truth-telling, and moral responsibility. Authoritative exegetical sources, including works attributed to Ibn Kathir, Al-Tabari, and Al-Qurtubi, were consulted to ensure that the ethical meanings ascribed to the verses reflect broadly accepted scholarly interpretations rather than idiosyncratic readings. This approach aligns with prior accounting and governance studies that engage Islamic texts through established interpretive traditions to enhance analytical legitimacy (El-Bassiouny *et al.*, 2022; Abdullah *et al.*, 2025).

Prophetic traditions (Hadith) were drawn exclusively from widely recognised canonical collections, such as *Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*, and were selected on the basis of their authenticated status and substantive relevance to governance conduct, leadership accountability, truthfulness, and the prohibition of corruption. Where multiple narrations addressed similar ethical principles, emphasis was placed on those with strong scholarly consensus regarding authenticity and ethical significance. The analysis did not seek to adjudicate between jurisprudential schools but instead focused on points of convergence across Islamic scholarship, thereby enhancing interpretive credibility while maintaining analytical neutrality.

Importantly, the purpose of engaging *tafsir* and Hadith scholarship was not to advance theological claims, but to ensure that the ethical constructs theorised in this study are grounded in recognised Islamic interpretive traditions. This validation process

supports the study's aim of theorising accountability as spiritual governance while remaining consistent with qualitative standards of transparency, reflexivity, and analytical rigour expected in interpretive accounting research.

### 3.4. Analytical Approach

The study employed thematic analysis as articulated by Braun and Clarke (2006) to systematically identify, analyse, and theorise meanings across the dataset. Thematic analysis is particularly suitable for research concerned with uncovering latent ethical structures within textual material without imposing a priori coding frames. Following Braun and Clarke's (2006) six-phase model, the analytical process consisted of:

1. Familiarisation with the data through repeated reading of Qur'anic verses and Hadith narrations.
2. Generation of initial codes relating to ethical obligations, wrongdoing, truth-telling, governance, and accountability.
3. Construction of provisional themes and sub-themes from clustered codes.
4. Review and refinement of themes through iterative comparison.
5. Definition and naming of core themes.
6. Analytical synthesis linking themes to existing whistleblowing and accountability theory.

Open coding was initially applied, allowing ethical categories such as justice, responsibility, prohibition of concealment, leadership accountability, public interest (*maṣlahah*), and moral courage to emerge inductively from the texts. Axial coding was subsequently employed to establish relationships across themes, enabling a move from descriptive coding to conceptual abstraction. This approach is consistent with Islamic studies and accounting research that deploy interpretive methodologies to theorise from religious texts (El-Bassiouny *et al.*, 2022; Abdullah *et al.*, 2025).

### 3.5. Validity, Reflexivity, and Trustworthiness

To ensure credibility and dependability, several validation strategies were adopted. First, triangulation was achieved through comparison of Qur'anic interpretations, Hadith narrations, and Islamic governance literature. This reduced reliance on isolated textual interpretation and improved analytical robustness (Altair, 2025; Mistam & Maujud, 2025).

Second, transparency in coding was maintained through audit-style documentation of theme development. Coding memos recorded interpretive decisions to limit researcher bias.

Third, reflexivity was formally operationalised. The research acknowledges that interpretation of religious texts is inherently value-laden and shaped by theological and ideological positioning. Rather than assuming interpretive neutrality, the study adopts what Nahar and Yaacob (2011) describe as a "spiritually situated epistemology" whereby analytical interpretation is treated as contextually grounded rather than universally objective.

Finally, credibility was enhanced through embedding scriptural analysis within existing Islamic governance scholarship rather than treating texts in isolation. This ensured analytical rigour with recognised ethical interpretations.

### 3.6. Ethical Considerations

The research involves the analysis of publicly available religious texts and did not require formal ethical approval. However, ethical responsibility was upheld by ensuring an accurate representation of religious meanings and avoiding selective interpretation or ideological bias. Verses and Hadith were contextualised within established scholarly frameworks, and religious sources were cited with precision and respect.

### 3.7. Analytical Contribution

Methodologically, this study departs from behavioural or legalistic whistleblowing models by adopting a scriptural-ethical framework as the primary unit of analysis. Rather than treating Islamic values as contextual variables, the research positions Islamic theology as an autonomous moral architecture capable of generating accounting theory. By conceptualising accountability as spiritual governance rather than organisational compliance, the study responds to documented theoretical deficits in Islamic whistleblowing research (El-Bassiouny *et al.*, 2022; Abdullah *et al.*, 2025; Islam *et al.*, 2025) and contributes to critical accounting work that challenges Western epistemic dominance in governance research.

## 4. EMPIRICAL FINDINGS

### 4.1. Integrating Islamic Ethics with Whistleblowing and Accountability

Drawing on Islamic scripture and scholarly literature, this section critically examines how core Islamic ethical principles underpin the obligation to whistleblow and

uphold accountability. Key themes emerging from the Quranic verses and Hadith narratives – justice (‘adl), trust (amānah), fraud prevention, whistleblowing as enjoining good, and accountability (mas’ūliyah) – are each grounded in spiritual-ethical rationales. These themes resonate strongly with contemporary discussions in critical governance and accounting literature, suggesting that whistleblowing in an Islamic context is not merely a legal act but a moral duty embedded in a framework of divine commandments, communal responsibility, and ethical excellence (ihsān). Below, each theme is analysed in turn, integrating scriptural insights with academic perspectives.

#### **4.2. Justice (‘Adl) as a Divine Mandate for Accountability**

Justice remains a fundamental element of Islamic ethics and directly guides the obligation to hold wrongdoers accountable. The Quran clearly instructs believers to “stand firm in justice” even if it conflicts with their own interests or family ties. This unwavering stance – “be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives” (Quran 4:135) – underlines that loyalty to truth and fairness must take precedence over personal allegiances. Practically, a whistleblower who uncovers fraud or corruption is acting in accordance with this divine command. By revealing unethical conduct, whistleblowers uphold the Quranic obligation to ensure fairness and transparency within society. Islamic tradition also regards speaking out against injustice as a sign of moral courage: the Prophet Muhammad (ﷺ) praised “a word of truth in front of a tyrannical ruler” as the highest form of jihad (struggle). This Prophetic saying celebrates whistleblowing – particularly against powerful wrongdoers – as a brave stance for justice in the face of oppression. Together, Quranic and Prophetic teachings portray whistleblowing as an act of ‘adl, where exposing wrongdoing is not disloyalty but fulfilling one’s duty to uphold God’s justice.

Contemporary scholarship emphasises the importance of justice and ethics in organisational accountability. For example, Kamla (2015) notes that modern business often separates ethics from practice, highlighting an “urgent need for a moral dimension” in governance. Religious principles such as justice can bridge this gap by guiding decisions on right and wrong. In Islamic accounting thought, justice is linked to the idea of dual accountability: being answerable both to society and to Allah for one’s actions. This dual accountability is considered “paramount to a Muslim’s faith” (Iqbal and Lewis, 2009), suggesting that upholding justice has spiritual implications beyond any worldly court. Critical accounting scholars Nahar and

Yaacob (2011) also observe that Islam, as a “complete code of life,” envisions accountability extending to the eternal hereafter, not only the temporal world. Therefore, when a Muslim professional advocates for justice – for instance, by whistleblowing on financial fraud – they operate within a framework where justice is a sacred trust and accountability transcends mere compliance, reaching into spiritual duty. By maintaining just conduct, they uphold what the Quran describes as “Allah’s command to justice”, thus aligning corporate accountability with divine accountability.

#### **4.3. Trust (Amānah) and Ethical Responsibility (Mas’ūliyah)**

Trust (amānah) is a fundamental concept in Islamic ethics that significantly shapes ideas of integrity, responsibility, and accountability. The Quranic worldview considers positions of authority, professional roles, and even information as trusts from Allah that must be fulfilled conscientiously. “Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice” (Quran 4:58) advocates both honesty in stewardship and fairness in judging. Betraying such trusts – for instance, by concealing fraud or mismanagement – is strongly condemned. A well-known Hadith states, “There is no faith for he who cannot be trusted, and no religion for he who does not keep his promises.” Here, trustworthiness is presented as the test of true faith, showing that breach of amānah is not merely a minor fault but one that undermines the core of religious commitment. Another narration warns that betraying a trust indicates hypocrisy. These teachings elevate professional and fiduciary duties to a sacred level: an accountant managing finances or a manager privy to organisational secrets bears an amānah that they must not betray. In this context, whistleblowing can be seen as an act of honouring the trust placed in one by shareholders, the public, or God—to not stay silent in the face of serious breaches such as fraud. By exposing wrongdoing, the whistleblower refuses to become part of the betrayal; instead, they fulfil their mas’ūliyah (responsibility) to safeguard the interests and rights entrusted to them.

Islamic theoretical frameworks explicitly link amānah to accountability. Humans are described in the Quran as having accepted the “Trust” (al-amānah) that even the heavens and earth were wary of bearing (Quran 33:72) – a poetic illustration of the heavy responsibility upon humankind. This is interpreted to mean moral agency and accountability: “Each of you is a shepherd and each of you is responsible for his flock,” the Prophet (ﷺ) taught. Everyone, from rulers to ordinary employees, is a guardian charged with caring for others’ rights and will be answerable to Allah for

how they discharge that duty. Whistleblowing, from an Islamic perspective, is a direct application of this principle of collective responsibility. Rather than viewing it as an individual's bold choice alone (as often framed in Western discourse), it is a communal obligation – part of “enjoining good and forbidding evil” – to safeguard society's trust. Indeed, classical Islamic governance incorporated institutional mechanisms to uphold trust and accountability: the role of the muhtasib (market inspector) was to oversee marketplace ethics and prevent cheating or unfair practices. This historical precedent aligns with the modern whistleblower's role in monitoring and reporting corporate malfeasance. In essence, Islamic ethics portray trust (amānah) and responsibility (mas'ūliyah) as twin pillars: they require not only personal abstention from deceit but also active intervention to stop breaches of trust by others. Fulfilling this responsibility through whistleblowing is thus a profoundly ethical act, reinforcing trust in institutions and echoing the Quranic ethos that Allah “does not love the treacherous” (Quran 8:58).

Interpreted in this way, *amānah* reframes organisational authority and access to information as moral stewardship rather than technical responsibility. This has direct relevance for contemporary accounting and governance debates, where failures of oversight are often attributed to weak controls rather than breaches of trust. By positioning trust as a fiduciary obligation grounded in moral accountability, the Qur'anic framing challenges compliance-based governance models that treat silence and non-disclosure as ethically neutral.

#### 4.4. Whistleblowing as Enjoining Good and Forbidding Evil

Islamic scripture frames whistleblowing as a moral obligation through the principle of *al-amr bi'l-ma'rūf wa'n-nahy 'an al-munkar* – commanding right and forbidding wrong. Far from being a secular import, whistleblowing ideals are native to Islamic teaching. The Qur'an calls on the Muslim community to collectively police itself ethically: “Let there arise from you a nation inviting to all that is good, enjoining what is right and forbidding what is wrong – those will be the successful.” (Quran 3:104). This verse establishes a collective duty to speak out against wrongdoing. Whistleblowing is essentially a modern manifestation of this age-old duty: when an employee reports financial fraud or a citizen exposes abuse of power, they are “forbidding wrong” in pursuit of the common good. In prophetic tradition, this duty is graded by capacity: “Whoever of you sees an evil, let him change it with his hand. If he cannot, then with his tongue. If he cannot, then with his heart – and that is the weakest level of

*faith*.” Speaking up (with one's tongue) against wrong is thus the minimum expected if one cannot physically stop the harm. Silence in the face of corruption, when one has the power to speak, would represent a failure of this moral duty. Another Hadith provides a profound ethical rationale: “Help your brother, whether he is the oppressor or the oppressed... by preventing him from committing injustice – that is how you help him.”. Intervening to stop someone's wrongdoing – even if that person is a colleague or fellow Muslim – is construed as an act of true loyalty and compassion. This counters the misconception that whistleblowers are traitors; on the contrary, Islamic ethics would view a well-intentioned whistleblower as helping the wrongdoer reform and saving the community from harm.

Crucially, modern scholars argue that whistleblowing in Islam should be regarded as an ethical duty, not an alien idea. Malik (2018), for example, highlights that genuine whistleblowing aligns with *maqāsid al-sharī'ah* (the higher aims of Islamic law) by encouraging accountability and transparency within society. He claims that “whistle-blowing is part and parcel of a comprehensive scheme of good governance to ensure justice with mercy within the parameters of *Maqasid al-Shariah*”. In essence, raising one's voice against injustice is fundamental to achieving the *Shariah's* goals of justice (‘adl) and public welfare (*maṣlaḥah*). Islamic principles of governance such as *shūrā* (consultative decision-making) and *naṣīḥah* (sincere advice) also support the legitimacy of whistleblowing: rulers in Islamic history welcomed counsel and even public criticism from ordinary citizens as part of governance. The four Rightly-Guided Caliphs, for instance, were known to be corrected by community members in open forums. This tradition normalises the idea that speaking truth to power is not rebellion but a socially constructive action. From a theoretical perspective, Islamic ethics-based frameworks for whistleblowing are now developing. El-Bassiouny et al. (2022) have created a comprehensive whistleblowing process framework based on the Quran and Sunnah, addressing what should be reported, who should report, why, how, and to whom. This framework emphasises that Islam not only supports whistleblowing in principle but also offers guidance on how to conduct it properly (e.g., prioritising sincere intentions, verifying information, and escalating issues through suitable channels – similar to graded steps of reform). In conclusion, both classical doctrine and modern scholarship agree that whistleblowing – when undertaken with the right motives and methods – represents a form of enjoining good and forbidding evil, rendering it a virtuous and even essential act within an Islamic framework of accountability.

Through a governance lens, this principle decentralises accountability by distributing responsibility for ethical intervention beyond formal compliance functions. This offers a critical counterpoint to contemporary governance systems that rely heavily on institutional reporting channels, suggesting instead that accountability failures may stem from moral disengagement rather than procedural absence.

#### 4.5. Fraud Prevention, Hisbah, and the Public Interest (Maṣlaḥah)

A prominent theme in Islamic texts is a zero tolerance for fraud and corruption, which directly supports strong fraud prevention measures. The Qur'an repeatedly forbids cheating in economic dealings: "Give full measure and weight in justice, and do not deprive people of their due, and do not commit abuse on the earth, spreading corruption." (Quran 11:85). Those who manipulate scales or provisions are condemned: "Woe to those who give less [than due] – those who, when they take a measure from people, take it in full, but when they give by measure or weight to others, they cause loss" (Quran 83:1–3). Such verses establish fair dealing as a religious obligation, framing fraudulent practices as a grave sin and a cause of societal decay (fasād). The spiritual-ethical reason for preventing fraud is that unchecked corruption "spreads corruption on earth," undermining the God-given order of justice and mutual rights. Prophetic teachings reinforce this message: "Whoever cheats us is not one of us," the Prophet ﷺ said, decisively excluding the deceitful from the moral community. Similarly, he cursed both the giver and taker of bribes – and even the intermediary between them – in matters of public decision-making, indicating divine wrath upon acts of corruption. These strong commands create a clear ethical climate in which fraud prevention is a shared responsibility. Within this climate, whistleblowing functions as a vital mechanism of prevention and control: it is the way to bring concealed wrongdoing (ghulūl, khiyānah) into account. The Qur'anic instruction "do not conceal testimony" directly supports this, implying that anyone aware of fraud has a duty to testify to the truth. In fact, withholding testimony about financial misconduct is condemned as a sin in itself (Quran 2:283). Therefore, Islamic ethics leave little room for turning a blind eye; silence in the face of known fraud constitutes a breach of moral duty. The classical institution of ḥisbah – the divinely approved system of accountability and public oversight – embodies this ethic. The muḥtasib (ombudsman) was responsible for proactively monitoring trade and public morals, ensuring that fraud, misrepresentation, and injustice were stopped before they spread. In a modern context, whistleblowers act as de facto muḥtasibs, stepping in to alert authorities and the public to

corruption that would otherwise undermine trust and welfare.

From the perspective of maqāṣid al-sharī'ah (higher objectives), fraud prevention through whistleblowing advances several of the Shariah's core goals. Notably, it safeguards wealth (māl) from illicit appropriation, protects life and well-being by deterring harmful abuses, and upholds justice, which is essential for preserving religion and honour. Scholars have highlighted that the maqāṣid framework naturally aligns with principles of good governance and anti-corruption efforts. Malik (2018) states that Islamic governance ultimately aims to achieve "human well-being" (falah) through justice and goodness ('adl wa iḥsān) for all. His analysis suggests that whistleblowing contributes to this public welfare (maṣlaḥah) by preventing harm and ensuring resources are used properly – a practical extension of pursuing the common good. This perspective resonates with contemporary scholarship. For example, an Islamic finance study by Wahyuni *et al.* (2021) found that stronger governance and fraud prevention mechanisms (based on Shariah-compliant practices) significantly enhanced the performance and integrity of Zakat institutions. The implication is that true adherence to Islamic ethical principles—such as honesty, transparency, and justice—brings tangible benefits to organisational outcomes, supporting the view that following these principles (including whistleblowing on fraud) is both morally right and practically effective. Conversely, where fraud is tolerated, the barakah (blessing) of economic transactions is believed to disappear, as supported by the Hadith that when traders lie or conceal faults "the blessing of their trade is erased". In summary, Islam's clear stance against fraud offers a compelling ethical mandate for whistleblowers: by exposing corruption, they serve the maqāṣid of safeguarding society's resources and ethics, and they help restore trust, which is the lifeblood of healthy markets and governance.

While historically situated, the ethical logic of *hisbah* resonates with modern debates on regulatory independence, integrity oversight, and public interest protection. The emphasis on moral authority rather than bureaucratic enforcement highlights enduring tensions between ethical legitimacy and institutional power in contemporary governance systems.

#### 4.6. Accountability, Spiritual Consequences, and Iḥsān (Excellence in Conduct)

The Islamic paradigm of accountability is unique in its dual aspect – encompassing responsibility to society and ultimate answerability to God. This dual perspective heightens the ethical significance of whistleblowing and accountability. On one side, there is

horizontal accountability: leaders and professionals must answer to the people they serve. Islam stresses that any authority is a sacred trust; leaders in particular will be held accountable for how they govern. The Prophet ﷺ declared, “Any person whom Allah places in authority over others, and he is not sincere in taking care of them, will not smell the fragrance of Paradise.” This stark warning highlights that officials who betray their constituents – for example, through graft or permitting injustice – face serious spiritual repercussions. In another Hadith, the Prophet states “Whoever is appointed over the affairs of Muslims and dies while cheating them, Allah will forbid Paradise for him.” These teachings foster a deep understanding that accountability is ultimately enforced by God, even if one escapes worldly scrutiny. On the other hand, there exists vertical accountability to Allah for each individual. The Quran reminds believers that “Allah knows what deceives the eyes and what the hearts conceal” (Quran 40:19) – no secret or intention is hidden from divine knowledge. Therefore, a person who remains silent about serious wrongdoing despite being able to speak out must reckon with his conscience and Creator. The seriousness of remaining complicit is illustrated by the concept of oppression (ẓulm): “Beware of oppression, for oppression will be darkness on the Day of Resurrection,” warns the Prophet ﷺ. Silence or inaction in the face of another’s oppression can indirectly make one complicit in that darkness. Conversely, those who uphold justice are promised divine reward – the Prophet said, “The just will be on pulpits of light near Allah.” This metaphysical framing provides a compelling incentive for ethical excellence (iḥsān). A believer is called not merely to avoid wrongdoing, but to actively promote good and prevent evil to the best of their ability, striving for iḥsān in all dealings.

Incorporating these spiritual-ethical considerations, Islamic accountability frameworks demand more than mere box-ticking compliance; they require reflective, morally-driven action. The concept of iḥsān (excellence), in particular, encourages going beyond the minimum. It is often defined as “to worship Allah as though you see Him,” implying a constant awareness of divine oversight. In organisational life, iḥsān translates into integrity even when no one is watching, and proactive efforts to do what is right. A whistleblower who could easily remain silent to protect their job but instead speaks out of moral conviction exemplifies iḥsān; excelling in faith-driven courage and beneficence. As Maszlee Malik notes, Islam’s virtue-based consequentialist paradigm pursues *adl wa iḥsān* “towards the attainment of *maslahah*, *i.e.* benefits for... individuals, communities and nations both in this world and the hereafter.” Whistleblowing embodies this by seeking justice (benefit to society here) and earning

God’s pleasure (benefit in the hereafter). Still, upon critically reflecting on practice, there remains a gap between these lofty principles and their real-world implementation in contemporary Muslim organisations. El-Bassiouny *et al.* (2022) found a “framework–policy gap” when examining whistleblowing policies in Islamic banks: institutions tended to have a narrow view of reportable wrongs, a limited scope of who counts as a whistleblower, and little reference to Islamic moral motivations for whistleblowing. Key steps encouraged by scripture, such as sincere internal advice (*naṣīḥah*) before public disclosure, or gradation in rectifying wrongs, were often absent in policies. This indicates that while Islamic ethics robustly promote whistleblowing, many organisations are yet to fully incorporate that ethos into their governance structures. Challenges such as fear of retaliation, cultural taboos, or lack of legal protection can also deter whistleblowers in Muslim contexts, just as in others. However, a crucial insight from Okafor *et al.* (2020) is that cultural anchoring of whistleblowing can improve its effectiveness: in Nigeria, framing whistleblowing as a patriotic and moral act helped garner public support despite institutional challenges. Similarly, in Islamic societies, reviving the narrative of whistleblowers as honourable agents of *amr bi’l-ma’rūf* could strengthen communal support for them. When citizens see whistleblowing as an embodiment of trust, justice, and responsibility, values they already cherish religiously, they are more likely to act as “custodians of their resources” and protect those who voice out against corruption.

In conclusion, integrating Quranic and Prophetic ethics with modern accountability practices provides a strong, conceptually sound foundation for whistleblowing in Islam. Whistleblowing is not a foreign idea but is deeply rooted in Islamic principles of justice, trust, and collective well-being. The concepts of *adl*, *amanah*, *mas’uliyah*, and *iḥsān* establish a normative framework in which speaking out against wrongdoing is both a spiritual duty and a social virtue. This view enhances and enriches contemporary academic debates: it indicates that effective fraud prevention and ethical governance can be strengthened by spiritual values. By aligning whistleblowing policies with Islamic ethical principles, organisations—particularly in Muslim-majority regions—can create environments where accountability is viewed as an act of worship, and public trust is upheld through personal conscience. Such an approach offers promise for improving the effectiveness of whistleblowing as an accountability tool, by combining legal and institutional frameworks with the motivating power of faith and moral duty. The next challenge is to put these insights into practice: closing the “framework–policy gap” through education, strong protections, and leadership commitment, so that

Islam's ethical ideals regarding whistleblowing and justice are realised, leading to more transparent, trustworthy, and fair institutions.

## 5. DISCUSSION

This study set out to explore how whistleblowing is conceptualised within Islamic primary sources and how these conceptions may enrich contemporary accounting and governance theory. The findings demonstrate that Islamic teachings do not merely endorse disclosure as an ethical preference but construct whistleblowing as a moral obligation rooted in divine accountability. In contrast to dominant Western frameworks that treat whistleblowing as a legal right or individual choice shaped by incentives and protection mechanisms, Islamic ethics conceptualises disclosure as a religious duty grounded in justice, trust and the pursuit of collective welfare (El-Bassiouny *et al.*, 2022; Samad *et al.*, 2015; Abdullah *et al.*, 2025). Whistleblowing is therefore repositioned as a mechanism of spiritual governance rather than a procedural safeguard, offering a fundamentally different epistemological foundation for understanding accountability.

Central to this theorisation is the notion of accountability as divine surveillance rather than institutional monitoring. Qur'anic and Prophetic teachings repeatedly emphasise that wrongdoing is never hidden from God, thereby constructing accountability as metaphysical and continuous rather than organisationally bounded. This contrasts with conventional accounting frameworks, which conceptualise accountability primarily as answerability to organisational hierarchies, regulators, or legal authorities. Islamic ethics extends accountability beyond temporal institutions into the realm of transcendence, thereby intensifying the moral weight attached to silence in the face of wrongdoing. As articulated by Nahar and Yaacob (2011), accountability within Islamic thought is oriented not only towards social evaluation but also towards eternal judgement. Whistleblowing, in this sense, becomes a form of self-governance shaped by divine awareness rather than managerial surveillance.

This framing reconceptualises *amanah* (trust) not as a symbolic virtue but as organisational infrastructure. The study shows that Islamic ethics treats authority, information and professional responsibility as trusts bestowed by God, thereby restructuring the ontological status of workplace roles. Rather than occupying neutral technical positions, accountants and managers become moral agents bearing fiduciary obligations that transcend contractual expectations (Othman, 2016; Hassan & Noor, 2020). Breach of trust is thus not

simply organisational deviance but moral transgression, escalating the ethical gravity of corruption and non-disclosure. This supports Abdullah *et al.*'s (2025) argument that Maqasid al-Shariah provides a governance framework capable of transforming ethical intention into accountability architecture, challenging Anglo-American control models that remain structurally dependent on external enforcement.

A further theoretical contribution lies in the role of *shahada* (witnessing) as epistemic governance. Truth-telling in Islamic ethics is not incidental but institutionalised through moral testimony. The findings indicate that disclosure is constructed as *bearing witness*, linking accountability directly to epistemological responsibility. Concealment is framed as complicity rather than neutrality, thereby rejecting the logic of whistleblowing as optional risk-taking. This resonates with Ahmad's (2024) observation that Islamic ethics foregrounds truth as ontological commitment rather than behavioural preference. From an accounting standpoint, this reframing challenges prevailing conceptions of reporting neutrality by revealing the ethical assumptions embedded in silence, omission and selective disclosure.

The doctrine of *amr bil ma'ruf wa nahi 'anil munkar* introduces an explicit enforcement logic embedded within Islamic moral ontology. Unlike compliance regimes that rely on formal authority, this doctrine decentralises accountability by assigning moral enforcement to individuals and communities. As demonstrated by Samad *et al.* (2015) and Majid *et al.* (2022), religious motivation significantly increases reporting propensity, not because of fear of retaliation but because of fear of divine judgement. This reveals whistleblowing not merely as personal courage but as spiritual discipline, oriented towards social purification and ethical restoration rather than legal rectification. Accordingly, fraud prevention is reconceptualised as preservation of *maslahah* (public interest) rather than adherence to regulatory design.

The concept of *al-hisbah* further reinforces whistleblowing as institutionalised accountability rather than individual exception. Islamic governance literature consistently positions *hisbah* as proto-regulatory architecture predicated on moral oversight (Altair, 2025; Mistam & Maujud, 2025). While historical in origin, the *muhtasib* represents an early recognition that markets, governance and ethics cannot be decoupled. Importantly, however, the discussion within the literature reflects a critical tension between revival and adaptation. While scholars such as Abdurrahman (2025) and Arodha (2025) advocate modern reinterpretation, others caution against moral authoritarianism. This tension highlights the necessity

of distinguishing between ethical authority and institutional coercion, a challenge equally present in secular whistleblowing regimes.

The study further reveals a structural disjunction between ethical doctrine and organisational reality. Although Islamic ethics supplies a robust moral architecture, institutional embedding remains weak. Islamic financial institutions, for instance, demonstrate symbolic compliance rather than substantive integration (Ahmad *et al.*, 2023; Ansori, 2025). This confirms El-Bassiouny *et al.*'s (2022) observation that Islamic ethics is operationalised rhetorically but not structurally. The failure, therefore, does not lie in the ethical system itself but in the absence of governance translation mechanisms. Ethical architecture without institutional scaffolding produces moral exposure rather than moral empowerment.

Comparatively, the analysis highlights fundamental divergence between Islamic and Western ethics despite apparent normative convergence around justice and transparency. While Western whistleblowing models are grounded in juridification and individual rights, Islamic ethics privileges collective

responsibility and divine accountability (Halim, 2024; Abdullah *et al.*, 2025). This epistemological distinction reinforces the inadequacy of universalist governance models. Husna's (2024) finding that Islamic moral reasoning reduces dependency on incentives further suggests that internalised ethics may outperform compliance-driven design. Yet the literature reveals persistent structural vulnerability where ethical commitment exceeds institutional protection.

Leadership emerges as a critical mediating mechanism. The findings align with Chanifah *et al.* (2024) and Armadani and Nasution (2023), who demonstrate that Islamic ethical leadership significantly reduces corruption risk. Prophetic attributes such as integrity, truthfulness and justice function as both role-modelling and organisational regulation. In this sense, leadership becomes governance by exemplification rather than command. Othman *et al.*'s (2025) emphasis on volitional accountability further strengthens this interpretation by reinforcing agency as ethical deliberation rather than behavioural adjustment.

Table 1 synthesises the study's conceptual framing of accountability as spiritual governance, illustrates its

**Table 1: Accountability as Spiritual Governance: Conceptual Framework, Practical Implications, and Literature Support**

Concept	Repositioning	Theoretical Meaning	Illustrative Governance Implications	Indicative Support from Prior Literature
Accountability	From organisational compliance to divine stewardship	Accountability is continuous and morally internalised rather than episodic and procedurally enforced	Governance systems emphasising ethical responsibility and moral duty alongside formal reporting obligations	Roberts (1991); Nahar & Yaacob (2011); El-Bassiouny <i>et al.</i> (2022)
Whistleblowing	From optional behaviour to moral obligation	Disclosure is construed as ethical duty rather than discretionary action	Framing whistleblowing policies in ethical codes as fulfilment of trust rather than risk-based compliance	Miceli <i>et al.</i> (2014); Samad <i>et al.</i> (2015); Near & Miceli (2016)
Trust ( <i>Amānah</i> )	Fiduciary infrastructure of governance	Authority and access to information are moral trusts	Strengthening fiduciary accountability in Islamic financial institutions through ethics-based governance charters	Othman (2016); Hassan & Noor (2020); Abdullah <i>et al.</i> (2025)
Witnessing ( <i>Shahāda</i> )	Epistemic responsibility for truth	Truth-telling is moral testimony rather than neutral reporting	Encouraging transparent reporting cultures where silence is explicitly problematised in governance guidelines	Roberts (2009); Bone (2022); Ahmad (2024)
Moral Enforcement ( <i>Amr bil Ma'rūf</i> )	Ethical rather than procedural control	Accountability is decentralised and socially embedded	Promoting ethical intervention and peer accountability beyond formal compliance departments	Samad <i>et al.</i> (2015); Majid <i>et al.</i> (2022); Vandekerckhove (2016)
Fraud Prevention	Protection of public interest ( <i>Maṣlahah</i> )	Prevention prioritises collective welfare over regulatory minimums	Designing integrity systems that foreground public interest rather than narrow legal compliance	Kaptein (2011); Qudus & Fahm (2018); El-Bassiouny <i>et al.</i> (2022)
Leadership	Moral exemplification rather than authority	Leaders act as ethical stewards and role models	Leadership development programmes emphasising moral character and accountability	Brown <i>et al.</i> (2005); Chanifah <i>et al.</i> (2024); Armadani & Nasution (2023)
Governance	Spiritual regulation rather than institutional surveillance	Governance is sustained through moral consciousness	Complementing regulatory oversight with ethics training grounded in Islamic values	Gallhofer & Haslam (2003); Kamla (2015); Halim (2024)

practical relevance, and anchors each concept in established accounting and governance literature.

The study therefore contributes to critical accounting scholarship by reconceptualising accountability as ethical ontology rather than organisational design. Where conventional theory treats whistleblowing as system corrective, Islamic ethics conceptualises it as moral covenant. By presenting Islam as ethical architecture rather than contextual variable, this research challenges the epistemic dominance of Western accountability paradigms and responds directly to calls for spiritual and moral theory-building in accounting scholarship (Islam *et al.*, 2025; El-Bassiouny *et al.*, 2022). In doing so, it reframes whistleblowing not as resistance within organisations but as worship through justice.

### 5.1. Critical Reflections: Spiritual Governance, Authority, and Pluralism

While this study advances spiritual governance as a form of accountability, it is important to engage critically with potential concerns about moral authoritarianism and the imposition of religious norms in pluralistic organisational and legal environments. A key distinction must therefore be made between spiritual governance as a normative ethical orientation and religious authority as institutional coercion. The framework proposed in this study does not advocate replacing secular legal systems with theological rule, nor does it imply enforcing religious doctrine through organisational power. Rather, spiritual governance is conceptualised as an internalised mode of accountability grounded in conscience, moral self-regulation, and ethical responsibility (Nahar & Yaacob, 2011).

Unlike authoritarian moral regimes, the Islamic ethical constructs examined here: *amānah*, *shahāda*, *amr bil ma'rūf wa nahi 'anil munkar*, and *ihsān*, operate primarily at the level of individual moral agency rather than institutional compulsion. Accountability is sustained through ethical self-surveillance and divine awareness rather than disciplinary enforcement. In this sense, spiritual governance aligns more closely with notions of ethical subjectivity and moral self-governance than with hierarchical control (Roberts, 1991). Silence in the face of wrongdoing is problematised ethically, but intervention remains a matter of moral responsibility rather than juridical mandate.

The relationship between divine accountability and secular legal systems also warrants careful consideration. Rather than standing in opposition,

spiritual governance is best understood as complementary to secular governance arrangements. Legal systems set minimum standards of conduct and enforceable obligations, while spiritual governance supplies the ethical motivation that sustains integrity beyond compliance. This distinction echoes longstanding critiques in accounting scholarship that legalistic accountability alone is insufficient to prevent misconduct in the absence of ethical commitment (Gallhofer & Haslam, 2003; Kaptein, 2011). Spiritual governance, therefore, enhances, rather than undermines, pluralistic governance by reinforcing moral responsibility without eroding legal neutrality.

Nevertheless, the framework proposed here is not without limitations. Its effectiveness presupposes ethical sincerity and moral internalisation, conditions that cannot be guaranteed institutionally. Moreover, in pluralistic organisational contexts, articulating spiritual governance must remain inclusive and non-coercive, avoiding assumptions of shared belief. These constraints emphasise the importance of treating spiritual governance as an ethical resource rather than a governance prescription. Recognising these boundaries strengthens the framework's critical integrity and situates it firmly within reflexive accounting scholarship that resists moral absolutism while acknowledging the ethical foundations of accountability.

## CONCLUSIONS

This study reconceptualises whistleblowing as spiritual governance by engaging Qur'anic and Prophetic ethics as a normative architecture for accountability. By theorising accountability as moral stewardship rather than procedural compliance, the study challenges dominant legalistic and instrumental approaches to whistleblowing in accounting and governance scholarship (Miceli *et al.*, 2014; Near & Miceli, 2016). In doing so, it positions Islamic ethics not as a contextual background but as a generative framework capable of informing contemporary governance design, responding directly to calls within critical accounting research for alternative moral foundations of accountability (Gallhofer & Haslam, 2003; Kamla, 2015).

For policymakers and regulatory authorities overseeing Islamic financial institutions, the findings suggest that governance reform should move beyond formal compliance with Shariah principles towards substantive ethical integration. Corporate governance codes may explicitly incorporate maqasid al-shariah as evaluative criteria, ensuring that accountability mechanisms are assessed not only on procedural

adequacy but also on their contribution to public interest (*maṣlaḥah*), justice, and harm prevention (Chapra, 2008; Abdullah *et al.*, 2025). Such an approach aligns with prior research arguing that governance effectiveness depends on moral legitimacy rather than legal sufficiency alone (Kaptein, 2011; Roberts, 1991).

In addition, the ethical logic of *hisbah* offers valuable guidance for the design of contemporary oversight mechanisms. Rather than replicating historical institutions, regulators may operationalise *hisbah* principles by strengthening the independence, moral authority, and public-interest orientation of integrity and supervisory bodies. This interpretation is consistent with Islamic governance scholarship that views *hisbah* as a moral oversight logic rather than a rigid institutional form (Altair, 2025; Mistam & Maujud, 2025). Such bodies would function not only as enforcement mechanisms but also as ethical guardians tasked with safeguarding trust, transparency, and accountability in financial markets.

At the organisational level, Islamic financial institutions can translate spiritual governance into practice through several concrete steps. Boards and senior management should explicitly frame whistleblowing as fulfilment of *amānah* within governance charters and ethical codes, thereby repositioning disclosure as moral responsibility rather than reputational risk. Prior studies show that framing accountability in moral and fiduciary terms strengthens ethical commitment and reporting willingness (Othman, 2016; Hassan & Noor, 2020; Samad *et al.*, 2015).

Internal audit, compliance, and risk functions may also be redesigned to reflect *maqasid*-based governance, shifting emphasis from rule adherence towards stakeholder protection and prevention of harm. This aligns with evidence that compliance-driven systems alone often fail to prevent misconduct in the absence of ethical internalisation (Kaptein, 2011; El-Bassiouny *et al.*, 2022). Whistleblowing procedures may therefore be evaluated not only on technical safeguards such as anonymity, but also on whether they actively promote truth-telling (*shahāda*) and ethical intervention (*amr bil ma'rūf wa nahi 'anil munkar*).

Leadership development represents a further avenue for implementation. Ethical leadership grounded in moral exemplification has been shown to reduce corruption risk and strengthen organisational integrity (Brown *et al.*, 2005; Chanifah *et al.*, 2024; Armadani & Nasution, 2023). Leadership training in Islamic financial institutions should therefore

emphasise stewardship, accountability before Allah, and ethical responsibility as core governance competencies rather than peripheral values.

While the framework proposed here offers actionable guidance, its effectiveness depends on ethical internalisation and organisational commitment conditions that cannot be guaranteed institutionally. As with other forms of normative governance, spiritual accountability may complement but not replace legal enforcement and procedural safeguards (Roberts, 1991; Gallhofer & Haslam, 2003).

This study is subject to several limitations inherent in interpretive and theory-building research. First, the analysis relies on thematic interpretation of Qur'anic verses and Prophetic traditions, and while interpretations were anchored in widely recognised exegetical (*tafsir*) sources and authenticated Hadith collections, the process necessarily involved scholarly judgement in selecting, organising, and thematising scriptural material. Alternative interpretive readings may therefore yield different analytical emphases. Second, despite deliberate reliance on canonical Hadith sources and scholarly consensus, the breadth of the Prophetic corpus means that selectivity was unavoidable, and potential bias in privileging certain narrations over others cannot be entirely excluded. Third, translating classical Islamic ethical principles into contemporary organisational settings presents contextual challenges, given the diversity of legal systems, cultural practices, and governance arrangements across the Muslim world. Accordingly, the framework of accountability as spiritual governance should be understood as an ethical orientation rather than a universal governance prescription. These limitations also open avenues for future research, including empirical studies examining how spiritual governance principles are enacted within specific institutional contexts, as well as comparative analyses exploring how Islamic ethical accountability interacts with secular governance regimes in pluralistic environments.

In conclusion, by moving from theory to implementation, this study demonstrates that Islamic ethics offers not only moral critique but also concrete resources for strengthening accountability and integrity in contemporary governance systems. By reframing whistleblowing as moral covenant rather than discretionary compliance, the study advances accounting scholarship and provides actionable insights for policymakers, regulators, and Islamic financial institutions seeking to embed ethical accountability at the heart of governance practice.

## Appendixes

### QURAN

Reference	Arabic Text	English Translation	Theme	Sub-Theme
Quran 99:7-8	فَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ خَيْرًا يَرَهُ ﴿٧﴾ وَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ شَرًّا يَرَهُ ﴿٨﴾	“So whoever does an atom’s weight of good will see it, and whoever does an atom’s weight of evil will see it.”	Accountability	Ultimate accountability (every deed, however small, will be brought to account)
Quran 3:104	﴿وَلْتَكُنْ مِنْكُمْ أُمَّةٌ * يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ * وَأُولَئِكَ هُمُ الْمُفْلِحُونَ﴾	“Let there be from among you a community inviting to all that is good, enjoining what is right and forbidding what is wrong. Those are the ones who will be successful.”	Accountability / Whistleblowing	Enjoining Good & Forbidding Evil (Collective Duty)
Quran 5:79	﴿كَانُوا لَا يَتَنَاهَوْنَ * عَنْ مُنْكَرٍ فَعَلُوهُ * لَبِئْسَ مَا كَانُوا يَفْعَلُونَ﴾	“They used not to prevent one another from wrongdoing that they committed. How wretched was that which they used to do!”	Accountability / Whistleblowing	Consequence of Neglecting to Forbid Wrong (Collective Failure)
Quran 2:282	يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَانَيْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ... وَأَشْهَدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَقَلُّوا فَإِنَّهُ فَسُوقٌ بِكُمْ وَأَنْفُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ	“O you who believe! When you contract a debt for a fixed period, write it down. Let a scribe write [the contract] with justice between you... And call two witnesses... Do not be averse to writing [contracts], whether small or large, specifying the term. This is more just in God’s sight, more solid as evidence, and less likely to cause doubt. ... And if you conduct immediate transactions, no blame if you do not write it. But take witnesses when you trade. Let neither scribe nor witness be harmed, for if you do, it is grave wrongdoing on your part. Be mindful of Allah, for He teaches you. And Allah has knowledge of all things.”	Accountability, Fraud Prevention	Transparency in contracts (preventing disputes and fraud)

Quran 16:105	إِنَّمَا يَفْتَرِي الْكٰذِبَ الَّذِيْنَ لَا يُؤْمِنُوْنَ بِآيٰتِ اللّٰهِ ۗ وَاولٰئِكَ هُمُ الْكٰذِبُوْنَ	“They only invent falsehood who do not believe in the verses of Allah, and it is they who are the liars.”	Ethical Considerations in Whistleblowing	Avoidance of Falsehood
Quran 17:36 (1)	وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهٖ عِلْمٌ ۚ اِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ اُولٰٓئِكَ كَانَ عَنْهُ مَسْئُوْلًا	“And do not pursue that of which you have no knowledge. Indeed, the hearing, the sight, and the heart – about all those [one] will be questioned.”	Ethical Considerations in Whistleblowing	Avoidance of False Accusations
Quran 17:36 (2)	وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهٖ عِلْمٌ ۚ ...	“And do not pursue that of which you have no knowledge. ...” (same verse, emphasizing verification)	Ethical Considerations in Whistleblowing	Verification of Claims
Quran 2:42	وَلَا تَلْبِسُوا الْحَقَّ بِالْبَاطِلِ وَتَكْتُمُوا الْحَقَّ ۗ وَاَنْتُمْ تَعْلَمُوْنَ	“And do not mix the truth with falsehood or conceal the truth while you know [it].”	Ethical Considerations in Whistleblowing	Honesty in Reporting
Quran 20:130	فَاَصْبِرْ عَلٰى مَا يَقُوْلُوْنَ وَسَبِّحْ بِحَمْدِ رَبِّكَ ...	“So be patient over what they say and exalt [Allah] with praise of your Lord before the rising of the sun and before its setting...”	Ethical Considerations in Whistleblowing	Patience in Upholding Accountability
Quran 24:27	يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَدْخُلُوْا بُيُوْتًا غَيْرَ بُيُوْتِكُمْ حَتّٰى تَسْتَأْذِنُوْا ۗ وَاَسْأَلُوْا عَلٰى اَهْلِهَا ...	“O you who have believed, do not enter houses other than your own houses until you ascertain welcome and greet their inhabitants. That is best for you; perhaps you will be reminded.”	Ethical Considerations in Whistleblowing	Respect for Privacy
Quran 24:58	يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا لِيَسْتَأْذِنَكُمْ الَّذِيْنَ مَلَكَتْ اَيْمَانُكُمْ وَالَّذِيْنَ لَمْ يَبْلُغُوا الْاَحْلَامَ مِنْكُمْ ثَلَاثَ مَرَّاتٍ ...	“O you who have believed, let those whom your right hands possess and those who have not yet reached puberty among you ask permission of you [before entering] ...”	Ethical Considerations in Whistleblowing	Privacy and Boundaries
Quran 3:103	وَاعْتَصِمُوا بِحَبْلِ اللّٰهِ جَمِيْعًا وَلَا تَفَرَّقُوْا ۗ وَاذْكُرُوْا نِعْمَتَ اللّٰهِ عَلَيْكُمْ اِذْ كُنْتُمْ اَعْدَاءً ۗ فَاَلْفَ بَيْنٍ قُلُوْبِكُمْ ...	“And hold firmly to the rope of Allah all together and do not become divided. And remember Allah’s favor upon you when you were enemies, then He brought your hearts together, so that by His favor you became brethren... 【3:103】 ”	Ethical Considerations in Whistleblowing	Unity in Ethical Accountability

<p>Quran 31:18–19</p>	<p>وَلَا تُصَعِّرْ خَدَّكَ لِلنَّاسِ وَلَا تَمْشِ فِي الْأَرْضِ مَرْحًا إِنَّ اللَّهَ لَا يُحِبُّ كُلَّ مُخْتَالٍ فَخُورٍ ﴿١٨﴾ وَأَقْصِدْ فِي مَشْيِكَ وَأَغْضِضْ مِنْ صَوْتِكَ إِنَّ أَنْكَرَ الْأَصْوَاتِ لَصَوْتُ الْحَمِيرِ ﴿١٩﴾</p>	<p>“And do not turn your face away from people in arrogance, nor walk in pride on the earth. Indeed, Allah does not like the arrogant and boastful. And be moderate in your pace ...”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Avoiding Pride and Malice</p>
<p>Quran 33:70–71</p>	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَفُولُوا قَوْلًا سَدِيدًا ﴿٧٠﴾ يُصْلِحْ لَكُمْ أَعْمَالَكُمْ ...</p>	<p>“O you who have believed, fear Allah and speak words of appropriate justice ...”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Speaking Justly</p>
<p>Quran 40:19</p>	<p>يَعْلَمُ خَائِنَةَ الْأَعْيُنِ وَمَا تُخْفِي الصُّدُورُ</p>	<p>“He knows that which deceives the eyes and what the breasts conceal.”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Awareness of Hidden Motives</p>
<p>Quran 49:11</p>	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَسْخَرْ قَوْمٌ مِّن قَوْمٍ ... وَلَا تَلْمِزُوا أَنفُسَكُمْ ...</p>	<p>“O you who have believed, let not a people ridicule [another] people ...”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Avoiding Mockery and Slander</p>
<p>Quran 49:12 (1)</p>	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا أَجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ وَلَا تَجَسَّسُوا وَلَا يَغْتَب بَّعْضُكُم بَعْضًا ...</p>	<p>“O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin. And do not spy or backbite each other...”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Avoidance of False Accusations</p>
<p>Quran 49:12 (2)</p>	<p>... لَا يَجْتَمِع عَلَيْهِمْ ...</p>	<p>“O you who have believed, avoid much [negative] assumption... ” (partial, emphasizing respect for others).</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Confidentiality and Respect</p>
<p>Quran 49:12 (3)</p>	<p>أَجْتَنِبُوا كَثِيرًا مِّنَ ... الظَّنِّ ...</p>	<p>“...avoid much suspicion, and do not spy or backbite... *”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Avoiding Suspicion and Backbiting</p>
<p>Quran 49:6</p>	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا جَاءَكُم فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهْلَةٍ فَتُصِبُوا عَلَىٰ مَا فَعَلْتُمْ نُدْمِينَ</p>	<p>“O you who have believed, if there comes to you a disobedient one with information, investigate, lest you harm a people out of ignorance and become, over what you have done, regretful.”</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Verification of Claims</p>
<p>Quran 5:42 (1)</p>	<p>سَمْعُونَ لِلْكَذِبِ أَكَلُونَ لِلسُّخْتِ ... فَإِن جَاءَهُمْ فَاحْكُم بَيْنَهُمْ أَوْ أَعْرِضْ عَنْهُمْ ...</p>	<p>“[They are] avid listeners to falsehood, devourers of [what is] unlawful. So if they come to you, [O Muhammad], judge between them or turn away</p>	<p>Ethical Considerations in Whistleblowing</p>	<p>Avoiding False Testimony</p>

		from them. And if you turn away from them ...”		
Quran 6:151	فَلَنْ تَعَالُوا أَثَلَّ مَا حَرَّمَ رَبُّكُمْ عَلَيْكُمْ... وَلَا تَقْتُلُوا أَوْلَادَكُمْ ...	“Say, ‘Come, I will recite what your Lord has prohibited to you...” (Among the directives in 6:151 is to respect human life and dignity.)	Ethical Considerations in Whistleblowing	Respect for Human Dignity
Quran 9:119 (1)	يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ	“O you who have believed, fear Allah and be with those who are truthful.”	Ethical Considerations in Whistleblowing	Upholding Truthfulness
Quran 9:119 (2)	وَكُونُوا مَعَ... الصَّادِقِينَ	“O you who have believed, fear Allah and be with those who are true.”	Ethical Considerations in Whistleblowing	Association with Truthful Individuals
Quran 11:85	(وَيَقُومُوا أَوْفُوا** الْمِيزَانَ بِالْقِسْطِ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ)	“And O my people! Give full measure and weight in justice, and do not deprive people of their due, and do not commit abuse on the earth, spreading corruption.”	Fraud Prevention	Honest Trade & Full Measure (No Cheating)
Quran 11:85	وَيَقُومُوا أَوْفُوا الْمِيزَانَ وَالْمِيزَانَ بِالْقِسْطِ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ	“O my people, give full measure and weight in justice, do not deprive people of their due, and do not conduct evil on earth by spreading corruption.”	Fraud Prevention	Fair business practices (no short-changing or corrupt dealings)
Quran 11:85 (1)	وَيَا قَوْمِ أَوْفُوا الْمِيزَانَ وَالْمِيزَانَ بِالْقِسْطِ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ	“And O my people, give full measure and weight in justice, and do not deprive the people of their due and do not commit abuse on the earth, spreading corruption.”	Fraud Prevention	Justice in Market Transactions
Quran 11:85 (2)	وَيَا قَوْمِ أَوْفُوا الْمِيزَانَ وَالْمِيزَانَ...	“And O my people, give full measure and weight in justice, ...” (continuation of 11:85)	Fraud Prevention	Fairness in Trade
Quran 17:35	وَأَوْفُوا الْكَيْلَ إِذَا كَلْتُمْ وَزِنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا	“And give full measure when you measure, and weigh with a balance that is straight. That is the best [way] and best in result.”	Fraud Prevention	Ethical Trade Practices
Quran 17:35	وَأَوْفُوا الْكَيْلَ إِذَا كَلْتُمْ وَزِنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا	“Give full measure when you measure, and weigh with an even (honest) balance. That is best and fairest in outcome.”	Fraud Prevention	Honest weights and measures (economic justice)

Quran 2:188	وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ	“And do not consume one another’s wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you to consume a portion of the wealth of the people in sin, while you know [it is unlawful].”	Fraud Prevention	Prohibition of Corruption
Quran 2:188	﴿وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ﴾	“And do not consume one another’s wealth unjustly nor use it to bribe the authorities in order to devour a portion of people’s wealth sinfully while you know [it is wrong].”	Fraud Prevention	No Bribery or Unlawful Gain (Financial Integrity)
Quran 2:188	وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ	“And do not consume one another’s wealth unjustly, nor use it to bribe authorities in order to devour a portion of people’s property sinfully while you know.”	Fraud Prevention	Prohibition of unlawful gain (bribery, corruption)
Quran 26:181–183 (1)	أَوْفُوا الْمِكْيَالَ وَالآلَةَ تَكُونُوا مِنَ الْمُخْسِرِينَ ﴿١٨١﴾ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ﴿١٨٢﴾ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْثُوا فِي الْأَرْضِ مُفْسِدِينَ ﴿١٨٣﴾	“Give full measure and do not be of those who cause loss. And weigh with an even balance. And do not deprive people of their due and do not commit abuse on earth, spreading corruption.”	Fraud Prevention	Fairness in Commerce
Quran 26:181–183 (2)	أَوْفُوا الْمِكْيَالَ ... وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ ...	“Give full measure and do not be of those who cause loss ...” (same verses emphasizing honest measurement)	Fraud Prevention	Honesty in Measurements
Quran 28:83	تِلْكَ الدَّارُ الْآخِرَةُ نَجْعَلُهَا لِلَّذِينَ لَا يُرِيدُونَ عُلُوًّا فِي الْأَرْضِ وَلَا فَسَادًا ۗ وَالْعَاقِبَةُ لِلْمُتَّقِينَ	“That home of the Hereafter We assign to those who do not desire exaltedness upon the earth or corruption. And the [best] outcome is for the righteous.”	Fraud Prevention	Avoiding Corruption and Greed
Quran 4:107	وَلَا تُجَادِلْ عَنِ الَّذِينَ يَخْتَالُونَ أَنفُسَهُمْ ۗ إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ خَوَّانًا أَثِيمًا	“And do not argue on behalf of those who deceive themselves. Indeed, Allah does not like anyone who is a treacherous deceiver and sinner.”	Fraud Prevention	Avoiding Defense of Wrongdoers

Quran 4:29	يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا لَا تَأْكُلُوْا اَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّا اَنْ تَكُوْنَ تِجْرَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوْا اَنْفُسَكُمْ ۗ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا	“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.”	Fraud Prevention	Ethical Financial Transactions
Quran 5:42 (2)	... سَمْعُوْنَ لَکَذِبٍ ... ... اَکْلُوْنَ لِلسُّخْتِ	“... avid listeners to falsehood, devourers of the unlawful...”	Fraud Prevention	Avoiding Corruption and Falsehood
Quran 7:33	قُلْ اِنَّمَا حَرَّمَ رَبِّيَ الْفَوْحِشَ مَا ظَهَرَ مِنْهَا وَمَا بَطَّنَ وَالْاِثْمَ وَالْبَغْيَ بِغَيْرِ الْحَقِّ ...	“Say, ‘My Lord has only forbidden immoralities – what is apparent of them and what is concealed – and sin, and oppression without right, and that you associate with Allah...’”	Fraud Prevention	Prohibition of Injustice
Quran 7:85	اَوْفُوا الْمِكْيَالَ ... وَالْمِيزَانَ ... وَلَا تَبْخَسُوا النَّاسَ اَشْيَاءَهُمْ وَلَا تُفْسِدُوا فِي الْاَرْضِ ... بَعْدَ اِصْلَاحِهَا	“Give full measure and weight, and do not deprive people of their due and cause not corruption upon the earth after its reformation.”	Fraud Prevention	Ethical Trade Practices
Quran 7:85	وَلَا تَبْخَسُوا النَّاسَ اَشْيَاءَهُمْ وَلَا تُفْسِدُوا فِي الْاَرْضِ بَعْدَ اِصْلَاحِهَا ...	“[Shu‘ayb said:]...Do not defraud people of their property, nor spread corruption on earth after it has been set in order....”	Fraud Prevention	Honest trade (no cheating in weights or goods; anti-corruption)
Quran 83:1–3 (*)	وَيْلٌ لِّلْمُطَفِّفِيْنَ ﴿١﴾ الَّذِيْنَ اِذَا اَكْتَالُوْا عَلٰى النَّاسِ يَسْتَوْفُوْنَ ﴿٢﴾ وَ اِذَا كَالُوْهُمْ اَوْ وَّرَئُوْهُمْ يُخْسِرُوْنَ ﴿٣﴾	“Woe to those who give less [than due], who when they take measure from people, take in full – but when they give by measure or weight to others, they cause loss.”	Fraud Prevention	Cheating Condemned (Giving Short Measure)
Quran 83:1–3 (1)	وَيْلٌ لِّلْمُطَفِّفِيْنَ ﴿١﴾ الَّذِيْنَ اِذَا اَكْتَالُوْا عَلٰى النَّاسِ يَسْتَوْفُوْنَ ﴿٢﴾ وَ اِذَا كَالُوْهُمْ اَوْ وَّرَئُوْهُمْ يُخْسِرُوْنَ ﴿٣﴾	“Woe to those who give less [than due], who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss.”	Fraud Prevention	Fair Trade Practices
Quran 83:1–3 (2)	وَ اِذَا كَالُوْهُمْ اَوْ ... وَّرَئُوْهُمْ يُخْسِرُوْنَ	“Woe to those who give less than due... if they give by measure or weight to others, they cause loss.”	Fraud Prevention	Condemnation of Fraudulent Practices
Quran 83:4–6	اَلَا يَظُنُّ اُولٰٓئِكَ اَنَّهُمْ مَّبْعُوْثُوْنَ ﴿٤﴾ لِيَوْمٍ	“Do they not think that they will be resurrected for a	Fraud Prevention	Accountability to God

	عَظِيمٍ ﴿١٠﴾ يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ ﴿١١﴾	tremendous Day – the Day when mankind will stand before the Lord of the worlds?”		
Quran 16:90	﴿إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانَ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ ۗ يَعِظُكُم لَعَلَّكُمْ تَذَكَّرُونَ﴾	“Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded.”	Justice	Justice as a Divine Command
Quran 16:90	إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَإِلْحْسَانٍ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ...	“Verily, Allah commands justice, excellence, and giving to relatives, and He forbids immorality, wrongdoing, and oppression....”	Justice	General command to justice and good conduct (and prohibition of injustice)
Quran 4:135	﴿يَا أَيُّهَا الَّذِينَ آمَنُوا * كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنْفُسِكُمْ أَوْ الْوَالِدِينَ وَالْأَقْرَبِينَ ۗ إِنْ يَكُنْ غَنِيًّا أَوْ فَقِيرًا فَاللَّهُ أَوْلَىٰ بِهِمَا ۗ فَلَا تَتَّبِعُوا الْهَوَىٰ أَنْ تَغْدُوا ۗ وَإِنْ تَلَوُا أَوْ تَعْرَضُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا﴾	“O you who have believed! Be persistently standing firm in justice, witnesses for Allah, even if it is against yourselves or parents and relatives. Whether one is rich or poor, Allah is more worthy of both. So do not follow desire, lest you not be just. And if you distort [your testimony] or refuse [to give it], then indeed Allah is All-Acquainted with what you do.”	Justice	Impartial Justice & Truthful Testimony
Quran 4:135	يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنْفُسِكُمْ أَوْ الْوَالِدِينَ وَالْأَقْرَبِينَ...	“O you who believe! Be steadfast maintainers of justice, witnesses for Allah, even if against yourselves or parents or relatives....”	Justice	Impartial justice (testifying truthfully even against oneself)
Quran 42:15	وَأَمْرٌ لِأَعْدِلَ... بَيْنَكُمْ...	“...And I have been commanded to do justice between you....”	Justice	Divine command to judge with justice (Prophetic duty of fair dealing)
Quran 49:9	وَإِنْ طَائِفَتَانِ مِنَ الْمُؤْمِنِينَ اقْتَتَلُوا فَأَصْلِحُوا بَيْنَهُمَا فَإِن بَغَتْ إِحْدَاهُمَا عَلَى	“If two groups of believers fight each other, reconcile between them. If one transgresses against the	Justice	Just conflict resolution (ensuring fairness in

	<p>الْآخَرَى فَفْتَلُوا الَّتِى تَبَغَى حَتَّى تَفِىءَ إِلَى أَمْرِ اللَّهِ فَإِن فَاءَتْ فَأَصْلِحُوا بَيْنَهُمَا بِالْعَدْلِ وَأَقْسِطُوا ۗ إِنَّ اللَّهَ يُحِبُّ الْمُقْسِطِينَ</p>	<p>other, fight the transgressor until they return to Allah’s command. Once they do, reconcile between them with justice and act fairly. Indeed, Allah loves the just.”</p>		<p>peace-making and stopping oppression)</p>
Quran 5:38	<p>وَالسَّارِقُ وَالسَّارِقَةُ فَاقْطَعُوا أَيْدِيَهُمَا جِزَاءً بِمَا كَسَبَا نَكَالًا مِّنَ اللَّهِ ۗ وَاللَّهُ عَزِيزٌ حَكِيمٌ</p>	<p>“As for the thief, male or female, cut off their hands as a recompense for what they committed – a deterrent from Allah. And Allah is Mighty, Wise.”</p>	Justice	<p>Accountability through legal punishment (deterrence against fraud/theft)</p>
Quran 5:42	<p>... فَإِن جَاءَكَ فَاحْكُم بَيْنَهُم أَوْ أَعْرِضْ عَنْهُمْ ۗ وَإِن حَكَمْتَ فَاحْكُم بَيْنَهُم بِالْقِسْطِ ۗ إِنَّ اللَّهَ يُحِبُّ الْمُقْسِطِينَ</p>	<p>“...If they come to you, [O Muhammad], either judge between them or turn away. If you judge, judge between them with justice, for Allah loves those who are just.”</p>	Justice	<p>Just judgment (even among non-Muslims, per context – fairness universally)</p>
Quran 5:8	<p>يَا أَيُّهَا الَّذِينَ ءَامَنُوا ۗ كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ ۗ وَلَا يَجْرِمَنَّكُمْ شَنَاةُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۗ اْعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ ۗ وَاتَّقُوا اللَّهَ ۗ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ</p>	<p>“O you who have believed! Be persistently standing firm for Allah as witnesses in justice, and do not let the hatred of a people prevent you from being just. Be just; that is nearer to righteousness. And fear Allah; indeed, Allah is Acquainted with what you do.”</p>	Justice	<p>Fairness Even With Enemies (Impartiality)</p>
Quran 5:8	<p>يَا أَيُّهَا الَّذِينَ ءَامَنُوا ۗ كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ ۗ وَلَا يَجْرِمَنَّكُمْ شَنَاةُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۗ اْعْدِلُوا ۗ أَقْرَبُ لِلتَّقْوَىٰ... ۗ</p>	<p>“O you who believe! Stand firm for Allah as witnesses in justice, and do not let the hatred of a people lead you to not be just. Be just; that is nearer to piety...”</p>	Justice	<p>Fairness even toward enemies (impartiality despite prejudice)</p>
Quran 57:25	<p>لَقَدْ أَرْسَلْنَا رُسُلَنَا بِالْبَيِّنَاتِ وَأَنزَلْنَا مَعَهُمُ الْكِتَابَ وَالْمِيزَانَ لِيَقُومَ النَّاسُ بِالْقِسْطِ... ۗ</p>	<p>“Indeed We sent Our Messengers with clear proofs and sent down with them the Scripture and the Balance so that mankind may uphold justice....”</p>	Justice	<p>Justice as a central purpose of revelation (moral and social equilibrium)</p>
Quran 16:90	<p>﴿٩٠﴾ إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ ۗ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ</p>	<p>“Indeed, Allah commands you to uphold justice and to do good, and to give to relatives, and forbids immorality, bad conduct, and oppression. He admonishes you that</p>	Justice as a Divine Mandate	<p>Fairness in Social Conduct</p>

		perhaps you will be reminded.”		
Quran 2:282 (2)	يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَيْتُمْ ... فَكْتُبُوهُ ...	“O you who have believed, when you contract a debt for a specified term, write it down. Let a scribe write it between you in justice. Let no scribe refuse to write as Allah has taught him...”	Justice as a Divine Mandate	Transparency in Financial Dealings
Quran 4:135	يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنفُسِكُمْ أَوِ الْوَالِدِينَ وَالْأَقْرَبِينَ ۚ إِن يَكُنْ غَنِيًّا أَوْ فَقِيرًا فَاللَّهُ أَوْلَىٰ بِهِمَا ۖ فَلَا تَتَّبِعُوا الْهَوَىٰ أَن تَعْدِلُوا ۗ وَإِن تَلَوُّوا أَوْ تَعْرَضُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا	“O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives. Whether one is rich or poor, Allah is more worthy of both. So do not follow personal inclinations, lest you not be just. And if you distort [your testimony] or refuse [to give it], then indeed Allah is ever Acquainted with what you do.”	Justice as a Divine Mandate	Truthfulness in Accountability
Quran 4:58 (2)	وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ...	“...and when you judge between people, judge with justice...” (same verse continued)	Justice as a Divine Mandate	Fairness in Judgment
Quran 42:38	وَأَمْرُهُمْ شُورَىٰ ... بَيْنَهُمْ ...	“...and whose affair is [determined by] consultation among themselves...”	Justice as a Divine Mandate	Shūra (Consultation in Governance)
Quran 5:45	وَكَتَبْنَا عَلَيْهِمْ فِيهَا أَنَّ النَّفْسَ بِالنَّفْسِ وَالْأَعْيُنَ بِالْأَعْيُنِ ...	“And We decreed for them in it: a life for a life, an eye for an eye, a nose for a nose, an ear for an ear, a tooth for a tooth...”	Justice as a Divine Mandate	Proportional Justice
Quran 5:8	يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ ۚ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۗ اعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ ...	“O you who have believed, be persistently standing firm for Allah, witnesses in justice, and do not let the hatred of a people prevent you from being just. Be just; that is nearer to righteousness...”	Justice as a Divine Mandate	Impartiality in Justice
Quran 57:25	لَقَدْ أَرْسَلْنَا رُسُلَنَا بِالْبَيِّنَاتِ وَأَنْزَلْنَا مَعَهُمُ الْكِتَابَ وَالْمِيزَانَ لِيَقُومَ النَّاسُ بِالْقِسْطِ ...	“We have already sent Our messengers with clear evidences and sent down with them the Scripture and	Justice as a Divine Mandate	Equity in Governance

		the balance that the people may maintain [their affairs] in justice...”		
Quran 6:141	وَأَتُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ	“...And give its due [zakāh] on the day of its harvest, and do not spend wastefully. Indeed, He does not like the wasteful.”	Justice as a Divine Mandate	Ethical Resource Management
Quran 6:152 (1)	وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْكَيْلِ وَالْمِيزَانِ بِالْقِسْطِ ...	“And do not approach the orphan’s property except in a way that is best until he reaches maturity. And give full measure and weight in justice. We do not charge any soul except with that within its capacity...”	Justice as a Divine Mandate	Fairness in Commerce
Quran 6:152 (2)	وَأَوْفُوا بِالْكَيْلِ ... وَالْمِيزَانَ بِالْقِسْطِ ...	“...And give full measure and weight in justice. We do not charge any soul except [with that within] its capacity...” (from 6:152)	Justice as a Divine Mandate	Fairness in Commerce
Quran 6:152	... وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْكَيْلِ وَالْمِيزَانَ بِالْقِسْطِ لَا تَكُلْ فَنسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ...	“...Do not approach an orphan’s property except in the best manner until they come of age. Give full measure and weight with justice – We do not burden any soul beyond its capacity. And when you speak, be just, even if [it concerns] a near relative. And fulfill the covenant of Allah...”	Justice, Trust	Fair dealing (just weights, honest speech, fulfilling promises – even to orphans and against kin)
Quran 16:91	وَأَوْفُوا بِعَهْدِ اللَّهِ إِذَا عَاهَدْتُمْ وَلَا تَنْقُضُوا الْأَيْمَانَ بَعْدَ تَوْكِيدِهَا ...	“Fulfill the covenant of Allah when you have made a pledge, and do not break oaths after confirming them....”	Trust	Keeping promises (faithfulness to covenants and oaths)
Quran 23:8	(وَالَّذِينَ هُمْ لِأَمْتِنِهِمْ وَعَهْدِهِمْ رُغُونَ)	“And [the true believers are] those who are faithfully attentive to their trusts and their promises.”	Trust	Faithfulness in Trusts & Covenants
Quran 33:72	إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا وَأَشْفَقْنَ مِنْهَا وَحَمَلَهَا الْإِنْسَانُ إِنَّهُ كَانَ ظَلُومًا جَهُولًا	“Indeed, We offered the Trust to the heavens and the earth and the mountains, but they declined to bear it and were afraid of it; yet man undertook to bear it. Indeed, he was unjust and ignorant [of its weight].”	Trust	The heavy responsibility of trust (moral accountability entrusted to humans)

Quran 8:27	﴿يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا ** لَا تَخُوْنُوْا اللّٰهَ وَرَسُوْلَهٗ وَتَخُوْنُوْا اٰمٰنِيْكُمْ وَاَنْتُمْ تَعْلَمُوْنَ﴾	“O believers! Do not betray Allah and the Messenger, nor betray your trusts while you know [the consequence].”	Trust	Prohibition of Betraying Trust (Honesty)
Quran 4:58	﴿اِنَّ اللّٰهَ يٰمُرُكُمْ اَنْ تُوْدُوْا الْاٰمٰنٰتِ اِلٰى اَهْلِهَا وَاِذَا حَكَمْتُمْ بَيْنَ النَّاسِ اَنْ تَحْكُمُوْا بِالْعَدْلِ ۗ اِنَّ اللّٰهَ نَعِيْمٌ يَّعْظُمُكُمْ بِهٖ ۗ اِنَّ اللّٰهَ كَانَ سَمِيْعًا بَصِيْرًا﴾	“Indeed, Allah commands you to render trusts to whom they are due; and when you judge between people, judge with justice. Excellent indeed is the admonition Allah gives you. Indeed, Allah is Ever-Hearing, Ever-Seeing.”	Trust & Justice	Fulfilling Trusts & Fair Judgment
Quran 4:58	﴿اِنَّ اللّٰهَ يٰمُرُكُمْ اَنْ تُوْدُوْا الْاٰمٰنٰتِ اِلٰى اَهْلِهَا وَاِذَا حَكَمْتُمْ بَيْنَ النَّاسِ اَنْ تَحْكُمُوْا بِالْعَدْلِ...﴾	“Verily, Allah commands you to render trusts to whom they are due, and when you judge between people, judge with justice...”	Trust & Justice	Good governance (upholding trust and justice in authority)
Quran 10:62–63	﴿اَلَا اِنَّ اَوْلِيَاءَ اللّٰهِ لَا خَوْفَ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُوْنَ ﴿٦٢﴾ الَّذِيْنَ اٰمَنُوْا وَكَانُوْا يَتَّقُوْنَ ﴿٦٣﴾﴾	“Unquestionably, [for] the allies of Allah there will be no fear concerning them, nor will they grieve. Those who believed and were fearing Allah.”	Trust as a Foundation for Accountability	Trust in Divine Oversight
Quran 17:34	﴿وَلَا تَقْرَبُوْا مَالَ الْيَتِيْمِ اِلَّا بِالَّتِيْ هِيَ اَحْسَنُ حَتّٰى يَبْلُغَ اَشُدَّهُ...﴾	“And do not approach the property of the orphan, except in the way that is best ...”	Trust as a Foundation for Accountability	Safeguarding Orphan’s Wealth
Quran 2:283	﴿وَاِنْ كُنْتُمْ عَلٰى سَفَرٍ وَّلَمْ تَجِدُوْا كَاتِبًا فَرِهٰنٌ مَّقْبُوْضَةٌ فَاِنْ اَمِنَ بَعْضُكُمْ بِبَعْضٍ فَلَئُوْدٌ الَّذِيْ اَوْثَمِنَ اٰمٰنَتُهٗ وَلِيَتَّقِ اللّٰهَ رَبَّهٗ ۗ وَلَا تَكْتُمُوْا الشَّهَادَةَ ۗ وَمَنْ يَكْتُمْهَا فَاِنَّهٗ اٰثِمٌ قَلْبًا ۗ وَاللّٰهُ بِمَا تَعْمَلُوْنَ عَلِيْمٌ﴾	“If you are on a journey and cannot find a scribe, then a security deposit should be taken. And if one of you entrusts another, let him deliver the trust [faithfully] and let him fear Allah, his Lord. And do not conceal the testimony; whoever conceals it, his heart is indeed sinful. And Allah knows what you do.”	Trust as a Foundation for Accountability	Securing Trusts in Transactions
Quran 23:8	﴿وَالَّذِيْنَ هُمْ لِاٰمٰنَتِهِمْ وَعَهْدِهِمْ رٰعُوْنَ﴾	“And they who are to their trusts and their promises attentive...”	Trust as a Foundation for Accountability	Faithfulness to Trusts
Quran 24:33	﴿وَالَّذِيْنَ يَبْتَغُوْنَ الْكِتٰبَ مِمَّا مَلَكَتْ اَيْمٰنُكُمْ فَكَاتِبُوْهُمْ اِنْ عَلِمْتُمْ فِيْهِمْ خَيْرًا...﴾	“And those who seek a contract [for eventual emancipation] from among whom your right hands possess – then make a	Trust as a Foundation for Accountability	Ethical Treatment of Employees

		contract with them if you know there is within them goodness and give them from the wealth of Allah ...”		
Quran 28:26	قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَجِرْهُ إِنَّ خَيْرَ مَنْ اسْتَجَرْتَ الْقَوِيُّ الْأَمِينُ	“One of the women said, ‘O my father, hire him. Indeed, the best one you can hire is the strong and the trustworthy.’”	Trust as a Foundation for Accountability	Trustworthiness in Employment
Quran 3:161	وَمَا كَانَ لِنَبِيٍّ أَنْ يَغْلِبَ وَمَنْ يَغْلِبْ يَأْتِ بِمَا عَلَّ يَوْمَ الْقِيَامَةِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ	“It is not for a prophet to act unfaithfully. And whoever betrays, [taking unlawfully], will come with what he took on the Day of Resurrection. Then every soul will be [fully] compensated for what it earned, and they will not be wronged.”	Trust as a Foundation for Accountability	Betrayal of Trust
Quran 3:75	وَمِنْ أَهْلِ الْكِتَابِ مَنْ إِنْ تَأْمَنَهُ بِقِطَارٍ يُودِعُ إِلَيْكَ وَمِنْهُمْ مَنْ إِنْ تَأْمَنَهُ بِيَدِينَارٍ لَا يُودِعُ إِلَيْكَ إِلَّا مَا دُمْتَ عَلَيْهِ قَائِمًا ذَلِكَ بِأَنَّهُمْ قَالُوا لَيْسَ عَلَيْنَا فِي الْأُمْنِ سَبِيلٌ وَيَقُولُونَ عَلَى اللَّهِ الْكَيْدَ وَهُمْ يَعْلَمُونَ	“And among the People of the Scripture is he who, if you entrust him with a great amount [of wealth], he will return it to you. And among them is he who, if you entrust him with a [single] dinar, will not return it to you unless you are constantly standing over him. That is because they say, ‘There is no blame upon us concerning the unlearned.’ And they speak untruth about Allah while they know.”	Trust as a Foundation for Accountability	Integrity in Financial Matters
Quran 33:72	إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا ... وَحَمَلَهَا الْإِنْسَانُ إِنَّهُ كَانَ ظَلُومًا جَهُولًا	“Indeed, We offered the Trust to the heavens and the earth and the mountains, and they declined to bear it and feared it; but man undertook to bear it. Indeed, he was unjust and ignorant.”	Trust as a Foundation for Accountability	Human Responsibility for Trust
Quran 4:58 (1)	إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ...	“Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice...”	Trust as a Foundation for Accountability	Ethical Governance

Quran 5:1	يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَوْفُوا بِالْعُقُودِ ...	“O you who have believed, fulfill [all] contracts...”	Trust as a Foundation for Accountability	Upholding Contracts
Quran 5:106	يَا أَيُّهَا الَّذِينَ ءَامَنُوا شَهِدُوا بَيْنَكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ حِينَ الْوَصِيَّةِ ...	“O you who have believed, testimony [should be taken] among you when death approaches one of you at the time of bequest...”	Trust as a Foundation for Accountability	Honesty in Testimony
Quran 6:152 (3)	وَلَا تَقْرُبُوا مَالَ ... الْيَتِيمِ ...	“...And do not approach the orphan’s property except in a way that is best until he reaches maturity...”	Trust as a Foundation for Accountability	Protection of Orphan’s Property
Quran 70:32	وَالَّذِينَ هُمْ لِأَمْتِنِهِمْ وَعَهْدِهِمْ رُءُوفُونَ	“And those who are to their trusts and promises attentive...” (similar to 23:8)	Trust as a Foundation for Accountability	Faithfulness to Trusts
Quran 8:27	يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِكُمْ وَأَنْتُمْ تَعْلَمُونَ	“O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence].”	Trust as a Foundation for Accountability	Prohibition of Betrayal
Quran 2:283	وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَانَ مَقْبُوضَةٍ فَإِنْ أَمِنَ بَعْضُكُمْ بِبَعْضٍ فَلْيُؤَدِّ الَّذِي أَوْثِقَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آتِمٌ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ	“And if you are on a journey and cannot find a scribe, then a security deposit should be taken. And if one of you entrusts another, let the trustee deliver the trust [back] faithfully and let him fear Allah, his Lord. Do not conceal testimony. Whoever conceals it – his heart is surely sinful. And Allah knows what you do.”	Trust, Accountability	Fulfilling trusts and honest testimony (whistleblowin g duty to disclose truth)
Quran 103:3	إِلَّا الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَاصَوْا بِالْحَقِّ وَتَوَاصَوْا بِالصَّبْرِ	“Except those who believe and do righteous deeds and encourage each other to [uphold] the truth and encourage each other to patience.”	Whistleblowing	Enjoining truth (mutual accountability in society)
Quran 5:63	لَوْلَا يَنْهَاهُمُ الرَّبَّانِيُّونَ وَالْأَخْبَارُ عَنْ قَوْلِهِمْ الْآثِمَ وَأَكْلِهِمُ السُّحْتَ لَبِئْسَ مَا كَانُوا يَصْنَعُونَ	“Why do the rabbis and scholars not forbid them from speaking sinfully and devouring what is unlawful? Evil indeed is what they have been doing.”	Whistleblowing	Duty of religious leaders to prevent wrongdoing (condemning failure to “blow the whistle” on sin and corruption)

Quran 5:78–79	لَعْنُ الَّذِينَ كَفَرُوا مِنْ بَنِي إِسْرَائِيلَ... كَانُوا لَا يَتَنَاهَوْنَ عَنْ مُنْكَرٍ فَعَلُوهُ لَبِئْسَ مَا كَانُوا يَفْعَلُونَ	“Cursed were the unbelievers among the Children of Israel... They did not forbid one another from the wrong they committed. Evil indeed was what they used to do.”	Whistleblowing	Condemning failure to forbid wrongdoing (collective accountability)
Quran 7:164–165	وَإِذْ قَالَتْ أُمَّةٌ مِنْهُمْ لِمَ تَعِظُونَ قَوْمًا اللَّهُ مُهْلِكُهُمْ أَوْ مُعَذِّبُهُمْ عَذَابًا شَدِيدًا قَالُوا مَعْذِرَةٌ إِلَىٰ رَبِّكُمْ وَلَعَلَّهُمْ يَتَّقُونَ ﴿١٦٤﴾ فَلَمَّا نَسُوا مَا ذُكِّرُوا بِهِ أَنْجَبْنَا الَّذِينَ يَتَّقُونَ عَنِ السُّوءِ وَأَخَذْنَا الَّذِينَ ظَلَمُوا...	“When a group among them said, ‘Why do you preach to a people whom Allah will destroy or punish?’, they replied, ‘As an excuse before your Lord, and perhaps they may fear Him.’ Then, when they ignored what they had been reminded of, We saved those who used to forbid evil, and seized the wrongdoers with a dreadful punishment....”	Whistleblowing	Moral duty to enjoin good even if outcome seems futile (absolving responsibility and saving those who speak out)
Quran 9:71	وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ...	“The believing men and women are allies of one another. They enjoin what is right and forbid what is wrong...”	Whistleblowing	Collective responsibility (enjoining good and forbidding wrong as a communal obligation)
Quran 3:104	وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ	“Let there arise from you a nation inviting to [all that is] good, enjoining what is right and forbidding what is wrong. It is they who shall prosper.”	Whistleblowing as a Moral Obligation	Enjoining Good, Forbidding Evil
Quran 2:282 (1)	يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ... وَلَا تَكْتُمُوا الشَّهَادَةَ...	“O you who have believed, when you contract a debt for a specified term, write it down. Let a scribe write it between you in justice... And do not conceal testimony, for whoever conceals it—his heart is indeed sinful...”	Witness Testimony as Accountability	Duty to Provide Truthful Testimony

**HADITHS**

Source (Hadith)	Arabic Text	English Translation & Reference	Theme	Sub-Theme
Ṣaḥīḥ al-Bukhārī 7138; Muslim 142 (Ma'qil bin Yasār)	«مَا مِنْ عَبْدٍ يَسْتَرْعِيهِ اللَّهُ رَعِيَّةً فَلَمْ يَحْطِهَا بِنُصِيحَةٍ إِلَّا لَمْ يَجِدْ رَائِحَةَ الْجَنَّةِ»	The Prophet ﷺ said: “Any person whom Allah places in authority over others, and he is not sincere in taking care of them, will not smell the fragrance of Paradise.”*** (Agreed upon)	Accountability	Leaders’ accountability to people (insincere, dishonest leadership is severely punished)
Ṣaḥīḥ al-Bukhārī 7137 (Abdullah bin ‘Amr)	«مَنْ وُلِيَ عَلَى شَيْءٍ مِنْ أُمُورِ الْمُسْلِمِينَ ثُمَّ غَشَاهُمْ لَمْ يَدْخُلِ الْجَنَّةَ»	“Whoever is appointed over the affairs of the Muslims and dies while cheating them, Allah will forbid Paradise for him.” (Ṣaḥīḥ)	Accountability	Betrayal by officials (fraudulent governance barred from Paradise)
Ṣaḥīḥ al-Bukhārī 893; Muslim 1829 (“Shepherd” Hadith)	«كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ...»	The Prophet ﷺ said: “Each of you is a shepherd, and each of you is responsible for his flock: The leader is a guardian and is responsible for his subjects; a man is guardian over his family and responsible; a woman is guardian over her household and children and responsible....”*** (Agreed upon)	Accountability	Personal responsibility (everyone in authority will be questioned for those under their care)
Ṣaḥīḥ al-Bukhārī 6011; Muslim 2585 (Abu Hurayrah)	«إِنْفُوا دَعْوَةَ الْمَظْلُومِ فَإِنَّهَا لَيْسَ بَيْنَهَا وَبَيْنَ اللَّهِ حِجَابٌ»	The Messenger ﷺ said: “Beware of the prayer of the oppressed, for there is no barrier between it and Allah (it is answered).”*** (Agreed upon)	Accountability	Divine accountability for oppression (the oppressed’s call for justice is always heard)

Sunan al-Tirmidhī 2511 (Abu Umāmah)	«مَنْ أَقْتَطَعَ حَقَّ أَمْرِيءٍ مُسْلِمٍ بِبَيْمِينِهِ فَقَدْ أَوْجَبَ اللَّهُ لَهُ النَّارَ...»	The Prophet ﷺ said: “Whoever usurps the right of a Muslim through a false oath, Allah will make the Fire obligatory for him (in the Hereafter)...”** (Sahih)	Accountability	Seriousness of fraud and perjury (unlawfully taking others’ rights guarantees punishment)
Ṣaḥīḥ Muslim 102 (Abu Hurayrah)	«مَنْ غَشَّنَا فَلَيْسَ مِنَّا»	The Prophet ﷺ said: “Whoever cheats us is not one of us.”** (Ṣaḥīḥ Muslim)	Fraud Prevention	Condemnation of fraud and deceit (cheating is against Islamic ethos)
Ṣaḥīḥ al-Bukhārī 2079; Muslim 1532 (Ḥakīm bin Ḥizām)	«الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا، فَإِنْ صَدَقَا وَبَيَّنَّا بُرُوكَ لهُمَا فِي بَيْعِهِمَا، وَإِنْ كَتَمَا وَكَذَبَا مُحِطَّتْ بَرَكَتُهُ بَيْعِهِمَا»	The Prophet ﷺ said: “The buyer and seller have the option (to cancel) until they part. If they tell the truth and disclose (any faults), their transaction will be blessed; but if they lie or hide something, the blessing of their transaction will be wiped out.”** (Agreed upon)	Fraud Prevention	Transparent business transactions (truthfulness brings blessings; deceit destroys blessings)
Jāmi‘ al-Tirmidhī 1336; Musnad Aḥmad 9023 (Abu Hurayrah)	«لَعَنَ رَسُولُ اللَّهِ ﷺ الرَّاشِيَّ وَالْمُرْتَشِيَّ فِي الْحُكْمِ»	“The Messenger of Allah ﷺ cursed the giver of a bribe and the taker of a bribe in matters of judgment.” (Sahih)	Fraud Prevention	Bribery and corruption condemned (both briber and bribed under divine curse)
Sunan Ibn Mājah 4013 (Thauban)	«لَعَنَ رَسُولُ اللَّهِ ﷺ الرَّاشِيَّ وَالْمُرْتَشِيَّ وَالرَّائِيَّ»	“Allah’s Messenger ﷺ cursed the one who offers a bribe, the one who takes it, and the intermediary between them.” (Hasan)	Fraud Prevention	Complete prohibition of bribery (including facilitators of bribery)
Jāmi‘ al-Tirmidhī 1315 (Abu Hurayrah)	«التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ...»	The Prophet ﷺ said: “The truthful, trustworthy merchant will be	Honesty & Trust	Honesty in business (high status of those who are

		with the Prophets, the truthful, and the martyrs [in Paradise]....*** (Hasan)		trustworthy in financial dealings)
Ṣaḥīḥ al-Bukhārī 6134 (Hudhayfah)	قال النبي ﷺ: «لَا تَكُونُوا إِمْعَةً... إِنَّ أَحْسَنَ النَّاسِ أَحْسَنًا وَإِنْ ظَلَمُوا ظَلَمْنَا، وَلَكِنْ وَطِنُوا أَنْفُسَكُمْ: إِنَّ أَسَاءَ النَّاسِ فَلَا تَظْلِمُوا»	“Do not let yourselves be blind followers who say, ‘If people are good, we will be good; and if they are unjust, we will be unjust.’ Rather, make up your own minds – if people are good, be good; but if they do evil, do not be unjust.” (Ṣaḥīḥ)	Justice	Moral independence (stand for justice even when others do wrong)
Ṣaḥīḥ Muslim 1827 (‘Abdullah bin ‘Amr)	«إِنَّ الْمُسْطِطِينَ عِنْدَ اللَّهِ عَلَى مَنَابِرَ مِنْ نُورٍ... الَّذِينَ يَعْدِلُونَ فِي حُكْمِهِمْ وَأَهْلِيهِمْ وَمَا وَلَوْ»	The Prophet ﷺ said: “Verily, the just will be on pulpits of light near Allah... those who practice justice in their rulings, with their families, and in whatever they oversee.”*** (Ṣaḥīḥ)	Justice	Divine reward for just leadership (honoring those who are fair in all duties)
Ṣaḥīḥ al-Bukhārī 6787; Muslim 1709 (Usāma bin Zayd)	«إِنَّمَا أَهْلَكَ الَّذِينَ قَبْلَكَمُ أَنَّهُمْ كَانُوا إِذَا سَرَقَ فِيهِمُ السَّرِيفُ تَرَكَوهُ، وَإِذَا سَرَقَ فِيهِمُ الضَّعِيفُ أَقَامُوا عَلَيْهِ الْحَدَّ وَإِنَّمَا اللَّهُ لَوْ أَنَّ فَاطِمَةَ بِنْتَ مُحَمَّدٍ سَرَقَتْ لَقَطَعْتُ يَدَهَا»	The Prophet ﷺ warned: “What destroyed those before you was that if a noble person stole, they let him go, but if a weak person stole, they punished him. By Allah, if Fatimah, the daughter of Muhammad, stole, I would cut off her hand.”*** (Agreed upon)	Justice	Equality before the law (no favoritism in accountability)
Ṣaḥīḥ Muslim 1713 (Abu Bakra)	«لَا يَفْضِيَنَّ حُكْمَ بَيْنِ اثْنَيْنِ وَهُوَ غَضَبَانُ»	The Messenger of Allah ﷺ said: “Let no judge decide between two	Justice	Judicial integrity (importance of fairness and clarity of mind in judgment)

		people while he is angry.”** (Ṣaḥīḥ)		
Sunan Abi Dawud 3573 (Abu Hurayrah)	«الْقَضَاءُ ثَلَاثَةٌ: وَاحِدٌ فِي الْجَنَّةِ وَاثْنَانِ فِي النَّارِ...»	The Prophet ﷺ said: “Judges are of three types: one is in Paradise and two are in Hell. The one in Paradise is a judge who knew the truth and ruled by it; the one who knew the truth but dishonestly judged unjustly is in Hell; and the ignorant judge (who ruled without knowledge) is also in Hell.”** (Hasan)	Justice	Judicial accountability (just judges vs. corrupt or unqualified judges)
Ṣaḥīḥ Muslim 2577 (Abu Dharr al-Ghifari)	«يَا عِبَادِي إِنِّي حَرَمْتُ الظُّلْمَ عَلَى نَفْسِي وَجَعَلْتُهُ بَيْنَكُمْ مُحَرَّمًا فَلَا تَظَالَمُوا...»	Allah said (in a Hadith Qudsi): “O My servants, I have forbidden oppression for Myself and made it forbidden among you, so do not oppress one another...” (Ṣaḥīḥ Muslim)	Justice	Absolute prohibition of injustice (oppression forbidden by Allah Himself)
Ṣaḥīḥ Muslim 2581 (Jābir bin ‘Abdullah)	«اتَّقُوا الظُّلْمَ فَإِنَّ الظُّلْمَ ظَلَمَاتٌ يَوْمَ الْقِيَامَةِ...»	The Prophet ﷺ said: “Beware of oppression, for oppression will be darkness on the Day of Resurrection...”** (Ṣaḥīḥ Muslim)	Justice & Hereafter	Oppression leads to spiritual darkness (ultimate accountability for injustice on Judgment Day)
Sunan al-Tirmidhī 1211 (Abdullāh bin ‘Umar)	«الْمُسْلِمُونَ شُرَكَاءُ فِي ثَلَاثٍ: فِي الْمَاءِ وَالْكَلْبِ وَالنَّارِ»	“The Muslims are partners (shareholders) in three things: water, pasture, and fire (energy resources).” (Hasan)	Justice (Public Trust)	Public rights and trust (essential resources must be managed justly for all)
Sunan Abi Dawud 3535 (Abdullah bin ‘Amr)	«رُبَّمَا قَالَ النَّبِيُّ ﷺ: لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ»	The Prophet ﷺ said: “He who has no trustworthiness has no faith.”**	Trust	Fulfilling trust as part of the religion

				(reiterating trust as core of faith)
Sunan al-Tirmidhi 1264 (Abu Hurayrah)	«أَدِّ الْأَمَانَةَ إِلَى مَنْ أَسْتَمَنَّكَ وَلَا تُخْنَنَّ مَنْ خَانَكَ»	“Render the trust to the one who entrusted you, and do not betray the one who betrays you.” (Hasan)	Trust	Upholding trust and honesty unilaterally (no retaliation in betrayal)
Musnad Ahmad 12383 (Anas bin Mālik)	«لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ، وَلَا دِينَ لِمَنْ لَا عَهْدَ لَهُ»	“There is no faith for he who cannot be trusted, and no religion for he who does not keep his promises.” (Hasan)	Trust & Faith	Trustworthiness as fundamental to faith (breach of trust negates true faith)
Sahih al-Bukhari 6094; Sahih Muslim 59 (Abu Hurayrah)	«آيَةُ الْمُنَافِقِ ثَلَاثٌ: إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْتِيَ خَانَ»	“The signs of a hypocrite are three: when he speaks, he lies; when he promises, he breaks it; and when he is entrusted, he betrays the trust.” (Agreed upon)	Trust & Integrity	Betraying trust as a mark of hypocrisy
Ṣaḥīḥ Muslim 49 (Abu Sa‘īd al-Khudri)	«مَنْ رَأَى مِنْكُمْ مُنْكَرًا فَلْيُغَيِّرْهُ بِيَدِهِ...»	The Prophet ﷺ said: “Whoever of you sees an evil, let him change it with his hand. If he cannot, then with his tongue. If he cannot, then with his heart – and that is the weakest level of faith.”** (Ṣaḥīḥ Muslim)	Whistleblowing	Enjoining good & forbidding evil (duty to take action against wrongdoing according to one’s ability)
Ṣaḥīḥ al-Bukhārī 2448 (Anas bin Mālik)	«أَنْصُرْ أَخَاكَ ظَالِمًا أَوْ مَظْلُومًا» – فَقَالَ الصَّحَابَةُ: «يَا رَسُولَ اللَّهِ هَذَا نَنْصُرُهُ مَظْلُومًا فَكَيْفَ نَنْصُرُهُ ظَالِمًا؟» – قَالَ: «تَمْنَعُهُ مِنَ الظُّلْمِ فَذَاكَ نَصْرُهُ»	“Help your brother, whether he is oppressor or oppressed.” The Companions asked, “O Messenger of Allah, we understand helping him if he is oppressed, but how do we help him if he is the oppressor?” He replied, “By preventing him	Whistleblowing	True support is to stop a wrongdoer (loyalty through holding others accountable)

		from oppressing – that is helping him.” (Ṣaḥīḥ)		
Ṣaḥīḥ al-Bukhārī 2444 (Anas bin Mālik)	«أَنْصُرَ أَخَاكَ ظَالِمًا أَوْ مَظْلُومًا... تَحْجِرُهُ أَوْ تَمْنَعُهُ مِنْ الظُّلْمِ فَإِنَّ ذَلِكَ نَصْرُهُ»	The Prophet ﷺ said: “Help your brother whether he is the oppressor or the oppressed.” A man asked, “O Messenger of Allah, I understand helping him if he is oppressed, but how do I help him if he is the oppressor?” The Prophet replied: “By preventing him from committing injustice – that is how you help him.”** (Ṣaḥīḥ)	Whistleblowing & Accountability	Intervention to stop wrongdoing (true loyalty by restraining injustice)
Jāmi‘ al-Tirmidhī 2174 (Abu Sa‘īd al-Khudri)	«إِنَّ مِنْ أَعْظَمِ الْجِهَادِ كَلِمَةً عَدَلَ عِنْدَ سُلْطَانٍ جَائِرٍ»	The Prophet ﷺ said: “Verily, among the greatest forms of jihad is a word of justice in the face of a tyrannical ruler.”** (Ṣaḥīḥ – authenticated by al-Albānī)	Whistleblowing & Courage	Speaking truth to power (whistleblowing as moral courage against injustice)

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<https://doi.org/10.65638/2978-8196.2025.01.10>

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