Hamfara : Journal of Islamic Economic Studies
Volume 2 Number 3, September (2026), 15-28
DOI : https://doi.org/10.66274/pq9z8720

# Integrating Islamic Guidance and Counselling into Accounting Education: A Holistic Ethical Development Model

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**Article History**

Received : 11-02-2026
Revised : 20-09-2026
Accepted : 21-09-2026

**Kata Kunci :**

Pendidikan Akuntansi; Bimbingan dan Konseling Islam; Pengembangan Etika; Penalaran Moral; Holistic Ethical Development Model

**Abstrak**

Pendidikan akuntansi secara tradisional lebih menekankan kompetensi teknis, pengetahuan regulasi, dan standar profesi, sementara dimensi etika, emosional, dan spiritual relatif kurang mendapat perhatian. Penelitian ini bertujuan mengembangkan kerangka konseptual yang mengintegrasikan bimbingan dan konseling Islam ke dalam pendidikan akuntansi untuk memperkuat etika dan pembentukan profesional mahasiswa. Penelitian menggunakan pendekatan kualitatif melalui kajian pustaka konseptual dengan mensintesis literatur tentang bimbingan dan konseling Islam, etika akuntansi, perkembangan moral, dan modal insani Islam. Landasan teoritis mengacu pada Teori Perkembangan Moral Kohlberg dan Teori Modal Insani Islam. Hasil kajian menghasilkan *Holistic Ethical Development Model* (HEDM) yang mencakup tiga pilar: integrasi etika dalam kurikulum, mentoring dan praktik reflektif, serta dukungan konseling yang dipersonalisasi. Model mengintegrasikan nilai *'adl*, *amanah*, dan *ihsān* dalam pembelajaran, pembentukan karakter, refleksi etis, dan bimbingan. HEDM menawarkan kerangka pengembangan profesional yang menghubungkan kompetensi teknis, penalaran moral, tanggung jawab etis, kesadaran spiritual, dan ketahanan profesional.

***Keywords :***

*Accounting Education; Islamic Guidance and Counselling; Ethical Development; Moral Reasoning; Holistic Ethical Development Model*

***Abstract***

*Accounting education has traditionally emphasized technical competence, regulatory knowledge, and professional standards, while ethical, emotional, and spiritual dimensions have received comparatively limited attention. This study aims to develop a conceptual framework integrating Islamic guidance and counseling into accounting education to strengthen students' ethical development and professional formation. A qualitative approach was employed through a conceptual literature review synthesizing studies on Islamic guidance and counseling, accounting ethics, moral development, and Islamic human capital. The theoretical foundation draws on Kohlberg's Theory of Moral Development and Islamic Human Capital Theory. The study develops the*

*Holistic Ethical Development Model (HEDM), comprising three pillars: Ethics Integration in the Curriculum, Mentoring and Reflective Practice, and Personalized Counseling Support. These pillars integrate the values of 'adl (justice), amanah (trustworthiness), and ihsān (excellence) into learning, character formation, ethical reflection, and counseling. HEDM provides a framework connecting technical competence with moral reasoning, ethical responsibility, spiritual awareness, and professional resilience in accounting education.*



## INTRODUCTION

Accounting education plays a central role in preparing students not only to acquire technical competencies but also to develop the ethical judgment and professional responsibility required in accounting practice. As future accounting professionals, students are expected to understand accounting standards and regulations while also demonstrating integrity, accountability, transparency, and responsible decision-making. These expectations have become increasingly important as accountants operate in professional environments characterized by complex organizational demands, technological transformation, and situations in which technical rules may not provide straightforward solutions to ethical dilemmas. Consequently, accounting education needs to move beyond a predominantly technical orientation toward a more holistic approach that integrates intellectual, ethical, emotional, and personal development.

In this context, guidance and counselling can provide an important educational mechanism for supporting students' holistic development. Guidance and counselling are generally concerned not only with academic achievement but also with students' personal, social, emotional, and developmental needs (Tse, 2010; Herlinda et al., 2025). In higher education, such services can assist students in managing academic and personal challenges, developing self-awareness, making responsible decisions, and strengthening resilience. For students preparing for professional careers, guidance and counselling may also provide a structured space for reflecting on values, responsibilities, interpersonal relationships, and professional challenges. However, their potential contribution to professional and ethical formation has received comparatively limited attention in accounting education.

Islamic guidance and counselling provide a distinctive perspective by connecting psychological and developmental processes with spiritual and moral dimensions. Grounded in the Qur'an and Sunnah, Islamic guidance emphasizes the development of the whole person through the integration of faith, character, self-awareness, and responsible conduct. Values such as *'adl* (justice), *amanah* (trustworthiness), and *ihsān* (excellence and benevolence) provide an ethical foundation for individual behavior and social responsibility (Abdullah & Mazahir, 2021; Junaedi et al., 2024; Rajab, 2015).

These principles are particularly relevant to accounting education because professional accounting practice requires individuals to exercise integrity, objectivity, accountability, and ethical judgment. Thus, Islamic guidance and counselling have the potential to complement technical accounting education by strengthening the moral and personal dimensions of professional preparation.

Despite this potential, the integration of guidance and counselling into accounting education remains relatively underdeveloped. Existing accounting curricula tend to prioritize technical knowledge, professional standards, and regulatory requirements, while ethical development is often addressed through individual courses or compliance-oriented instruction. Such approaches are important but may not fully address the developmental processes through which students internalize ethical values, reflect on moral dilemmas, and develop the personal capacity to act responsibly. Moreover, where guidance and counselling services are available, they are commonly designed as general student-support mechanisms rather than being explicitly connected to the ethical and professional formation of accounting students (Othman, 2019; Iskandar et al., 2022). This creates a conceptual gap between students' technical preparation and the broader developmental competencies required for responsible professional practice.

The gap becomes particularly relevant from an Islamic perspective. Ethical formation in accounting cannot be reduced to knowledge of professional codes or formal compliance. It also involves the development of moral reasoning, internalized values, self-regulation, and a sense of responsibility toward God, oneself, other people, and society. Islamic ethical principles can provide a normative foundation for this process, while guidance and counselling can serve as a developmental mechanism through which these principles are reflected upon and translated into personal and professional conduct. Nevertheless, the existing literature has largely examined Islamic counselling, moral education, and accounting ethics as separate areas of inquiry (Abdullah & Mazahir, 2021; Junaedi et al., 2024; Herlinda et al., 2025). Limited attention has been given to how Islamic guidance and counselling can be systematically integrated into accounting education as part of students' ethical and professional development.

This study addresses this gap by developing a conceptual framework that integrates Islamic guidance and counselling into accounting education. Drawing on Kohlberg's Theory of Moral Development and Islamic Human Capital Theory, the study conceptualizes ethical development as a process that connects moral reasoning, value internalization, personal development, and professional responsibility. The framework proposes that accounting education should provide not only opportunities to acquire technical knowledge but also structured mechanisms for ethical reflection, mentoring, and personalized developmental support. In this regard, Islamic values of *'adl*, *amanah*, and *ihsān* are positioned as foundational ethical principles that can inform curriculum design, reflective learning, mentoring practices, and counselling interventions.

Based on this conceptual synthesis, the study proposes the *Holistic Ethical Development Model* (HEDM), comprising three interconnected pillars: (1) Ethics Integration in the Curriculum, (2) Mentoring and Reflective Practice, and (3) Personalized Counseling Support. Rather than positioning counselling as a supplementary student service, HEDM conceptualizes it as an integral component of professional formation that connects students' academic experiences with ethical reasoning, emotional development, spiritual awareness, and professional responsibility. The model is intended to provide a conceptual basis for educators and curriculum designers seeking to strengthen the ethical dimension of accounting education while remaining responsive to the distinctive values of Islamic education.

Accordingly, this study contributes to the literature in three respects. First, it connects two bodies of scholarship that have largely developed separately: Islamic guidance and counselling and accounting education. Second, it extends the discussion of accounting ethics beyond technical compliance by incorporating moral, spiritual, and developmental dimensions into professional formation. Third, it provides a structured conceptual model that can serve as a basis for curriculum development, educational practice, and subsequent empirical investigation. Through HEDM, the study advances a holistic perspective in which technically competent accountants are developed alongside individuals who possess moral reasoning, ethical responsibility, spiritual awareness, and the resilience necessary for responsible professional practice.

## METHODS

### *Research Design*

This study employed a qualitative conceptual research design using a conceptual literature review approach. The approach was selected because the primary objective was not to test causal relationships empirically, but to synthesize existing theoretical and scholarly perspectives and develop a conceptual framework for integrating Islamic guidance and counselling into accounting education. The review focused on the intersection of four areas: accounting education, ethical and professional development, guidance and counselling, and Islamic human capital and ethical values.

The conceptual development was guided by two complementary theoretical perspectives: Kohlberg's Theory of Moral Development and Islamic Human Capital Theory. Kohlberg's framework was used to explain the development of students' moral reasoning and ethical judgment, while Islamic Human Capital Theory provided a broader perspective on the integration of intellectual, moral, spiritual, and personal dimensions in human development. The integration of these perspectives provided the theoretical foundation for formulating the *Holistic Ethical Development Model*.

### *Literature Sources and Selection*

The literature consisted of peer-reviewed journal articles, scholarly books, and relevant academic publications addressing the conceptual domains of the study. The literature search focused primarily on publications concerning Islamic guidance and counselling, accounting education, accounting ethics, moral development, professional ethics, Islamic human capital, student development, and reflective learning.

Literature was selected based on its relevance to the research objectives, conceptual contribution, academic credibility, and direct relationship to one or more of the theoretical domains under investigation. Particular attention was given to recent scholarly publications to capture contemporary developments in accounting education and student development, while seminal theoretical works were retained where they provided essential conceptual foundations. Publications that focused solely on technical accounting issues without relevance to ethical, developmental, counselling, or educational dimensions were excluded from the conceptual synthesis.

***Literature Analysis and Conceptual Synthesis***

The analysis was conducted through a thematic and interpretive synthesis of the selected literature. First, relevant concepts and arguments were identified from the literature and organized into the major analytical domains. Second, similarities, differences, and conceptual relationships among the identified perspectives were examined. Third, the findings were synthesized to identify the mechanisms through which guidance and counselling could contribute to students' ethical and professional development within accounting education.

The synthesis particularly examined the relationship between technical competence, moral reasoning, ethical values, personal development, spiritual awareness, and professional responsibility. Islamic ethical values, particularly *'adl* (justice), *amanah* (trustworthiness), and *ihsān* (excellence and benevolence), were examined as normative principles that could be translated into educational and developmental practices. These principles were then connected with the functions of curriculum integration, mentoring, reflective practice, and personalized counselling.

***Development of the Holistic Ethical Development Model***

The conceptual model was developed through an iterative process of theoretical integration and thematic synthesis. The first stage identified the limitations of a predominantly technical approach to accounting education, particularly in addressing students' ethical reasoning and broader professional formation. The second stage examined the potential contribution of guidance and counselling as a developmental mechanism. The third stage incorporated Islamic ethical principles and Islamic Human Capital Theory to establish the moral and spiritual foundation of the proposed framework. The fourth stage integrated these components with Kohlberg's Theory of Moral Development to explain the development of ethical reasoning and decision-making.

Based on this synthesis, three interconnected pillars were formulated as the core components of HEDM: (1) Ethics Integration in the Curriculum, (2) Mentoring and Reflective Practice, and (3) Personalized Counseling Support. The model conceptualizes these components as complementary mechanisms through which accounting education can connect technical learning with moral reasoning, ethical responsibility, emotional development, spiritual awareness, and professional resilience.

## RESULT AND DISCUSSION

### *Guidance and Counselling as a Mechanism of Ethical Formation*

The literature synthesis indicates that guidance and counselling can play a broader role in accounting education than providing remedial academic or psychological support. When connected to professional formation, guidance and counselling can function as a developmental mechanism through which students interpret ethical situations, examine personal values, manage emotional pressures, and develop responsible patterns of decision-making. This role is particularly relevant to accounting because professional practice requires practitioners to exercise judgment in situations where technical rules, organizational interests, and public responsibilities may not always be perfectly aligned.

The findings suggest that ethical competence should therefore be understood as a developmental process rather than merely as the acquisition of professional codes. Students may know the formal requirements of accounting standards while still experiencing difficulty applying ethical principles when confronted with conflicting interests, pressure from superiors, performance expectations, or ambiguous professional situations. Guidance and counselling can address this gap by creating opportunities for dialogue, self-reflection, ethical reasoning, and personal support. In this sense, counselling complements classroom-based ethics education by addressing the individual and developmental dimensions of ethical decision-making (Tse, 2010; Othman, 2019; Herlinda et al., 2025).

From this perspective, the contribution of guidance and counselling lies in connecting knowledge, reflection, and action. Ethical knowledge provides students with an understanding of professional standards; reflective processes enable them to examine the implications of ethical choices; and counselling provides individualized support when students encounter personal, emotional, or moral difficulties. The integration of these dimensions is particularly important because professional ethical behavior cannot be assumed solely from students' knowledge of accounting rules.

The synthesis further indicates that Islamic guidance and counselling can strengthen this developmental process by providing an explicit moral and spiritual orientation. Rather than treating ethics as an external set of professional requirements, Islamic guidance situates ethical conduct within a broader understanding of responsibility, character, and accountability. Values such as 'adl, amanah, and ihsān can therefore provide normative principles through which students interpret professional responsibilities and reflect on the consequences of their decisions (Abdullah & Mazahir, 2021; Junaedi et al., 2024).

Accordingly, the role of guidance and counselling in accounting education can be conceptualized as a continuum extending from student support to ethical-professional formation. This conceptual shift constitutes an important basis for the proposed HEDM, in which counselling is not positioned as an isolated service but as part of an integrated educational process.

***Islamic Ethical Principles and Their Relevance to Accounting Professionalism***

The literature synthesis identifies ʻadl, amanah, and ihsān as three complementary Islamic ethical principles with particular relevance to accounting professionalism. These principles do not replace professional accounting standards; rather, they provide an ethical and normative foundation through which professional standards can be internalized and interpreted.

The first principle, ʻadl (justice), emphasizes fairness, balance, and the avoidance of bias. Within accounting practice, this principle is relevant to the preparation and presentation of financial information, professional judgment, and the treatment of different stakeholders. Ethical accounting requires information to be communicated fairly and without intentional distortion. From an Islamic perspective, ʻadl therefore provides a moral orientation that reinforces the importance of objectivity and fairness in professional decision-making.

The second principle, amanah (trustworthiness), is particularly significant because accounting involves the management, interpretation, and communication of information entrusted by organizations and stakeholders. Amanah frames professional responsibility as more than contractual compliance. It implies that individuals are accountable for how they use the trust placed in them. In educational settings, this principle can be used to encourage students to understand confidentiality, integrity, accountability, and responsible stewardship as dimensions of professional identity rather than merely as externally imposed requirements.

The third principle, ihsān, extends ethical conduct beyond minimum compliance toward excellence in character and action. While professional codes establish minimum standards of acceptable conduct, ihsān encourages individuals to pursue a higher level of responsibility and quality. This principle can support continuous self-improvement, ethical leadership, consideration of stakeholders, and a commitment to the wider social consequences of professional decisions.

The three principles consequently operate in a complementary manner. ʻAdl provides an orientation toward fairness, amanah establishes responsibility and trustworthiness, and ihsān encourages excellence beyond minimum compliance. Their integration offers a coherent ethical foundation for professional formation and provides a distinctive contribution of Islamic guidance and counselling to accounting education.

Importantly, the application of these values should not be limited to teaching Islamic terminology. Their educational significance depends on translating them into observable learning and developmental processes. For example, ʻadl can be incorporated into analysis of financial reporting dilemmas, amanah into discussions of professional responsibility and information integrity, and ihsān into reflective activities concerning professional excellence and social consequences. This translation from value to reflection and from reflection to professional practice is central to the conceptual logic of HEDM.

***Holistic Development and Professional Formation in Accounting***

The synthesis also demonstrates that ethical accounting education requires attention to the broader development of the student as a person. Technical competence remains a fundamental component of professional preparation, but it does not independently explain how individuals respond to ethical pressure, uncertainty, interpersonal conflict, or competing interests. Holistic development therefore involves the interaction of intellectual competence with moral reasoning, emotional regulation, self-awareness, spiritual orientation, and professional responsibility.

This perspective is particularly relevant because ethical decisions are rarely made in purely cognitive conditions. Students and professionals may understand what constitutes appropriate conduct but experience difficulty acting accordingly when confronted with stress, authority pressure, financial incentives, or concerns about professional relationships. Guidance and counselling can provide a developmental space in which these dimensions can be explored simultaneously. Through reflective dialogue, mentoring, and individualized support, students can examine not only what decision is technically correct but also why a particular decision is ethically justified and how it affects others.

From an Islamic perspective, holistic development is closely associated with the formation of akhlaq and responsible human conduct. Islamic guidance and counselling consequently provide a framework for connecting professional competence with character development and spiritual awareness. This approach supports the formation of accountants who understand professional responsibility as extending beyond organizational interests toward broader responsibilities to stakeholders and society.

The implication is that ethical formation should be embedded throughout the educational experience rather than confined to a single professional ethics course. Curriculum, mentoring, reflective practice, and counselling can function as mutually reinforcing mechanisms. Such integration provides the conceptual basis for the three pillars of HEDM.

***Theoretical Integration: Moral Development and Islamic Human Capital***

The conceptual synthesis demonstrates that Kohlberg's Theory of Moral Development and Islamic Human Capital Theory provide complementary, rather than competing, explanations of ethical-professional formation.

Kohlberg's framework emphasizes the development of moral reasoning from externally oriented responses toward increasingly internalized principles of ethical judgment (Kohlberg, 1981). Within accounting education, this perspective helps explain why exposure to rules alone may be insufficient. Students need opportunities to encounter ethical dilemmas, justify decisions, consider alternative perspectives, and reflect on the principles underlying their choices. Guidance, mentoring, and reflective practice can provide such opportunities.

However, Kohlberg's framework primarily explains the development of moral reasoning and does not, by itself, provide the specifically spiritual and normative foundation emphasized in Islamic education. Islamic Human Capital Theory extends the conceptualization of human development by viewing knowledge and professional capability as dimensions that should be integrated with moral character, spirituality, and responsible conduct. Within this perspective, human development is not limited to productivity or professional performance but encompasses the formation of individuals whose capabilities are directed toward ethically responsible purposes.

This theoretical integration provides the foundation for positioning guidance and counselling as an educational mechanism rather than a peripheral student-support function. It also explains why the proposed model incorporates curriculum, mentoring, reflective practice, and personalized counselling rather than relying on counselling alone.

### *Holistic Ethical Development Model (HEDM)*

Based on the preceding synthesis, this study proposes the Holistic Ethical Development Model (HEDM) as a conceptual framework for integrating Islamic guidance and counselling into accounting education. The model consists of three interconnected pillars: (1) Ethics Integration in the Curriculum, (2) Mentoring and Reflective Practice, and (3) Personalized Counselling Support.

Figure 1. Holistic Ethical Development Model (HEDM)


Source: Authors' conceptualization (2026)

1. Ethics Integration in the Curriculum

The first pillar positions ethical development as an integrated component of accounting education rather than an isolated subject. Ethical issues can be incorporated into accounting courses through professional ethics cases, ethical decision-making scenarios, Islamic business ethics, financial reporting dilemmas, and stakeholder-oriented analysis.

The integration of ʻadl, amanah, and ihsān provides a contextual ethical framework for these activities. Students can, for example, analyze whether a particular accounting decision is fair (ʻadl), whether it reflects responsible stewardship (amanah), and whether it demonstrates professional excellence beyond minimum compliance (ihsān).

This pillar is theoretically connected to Kohlberg's emphasis on moral reasoning because case-based and problem-based learning can expose students to conflicting values and require them to justify their decisions. At the same time, Islamic Human Capital Theory ensures that ethical learning is connected to character and personal responsibility rather than limited to cognitive understanding.

2. Mentoring and Reflective Practice

The second pillar involves structured mentoring and reflection. Mentoring can be conducted by lecturers, senior students, alumni, or accounting practitioners who can provide contextual guidance regarding ethical dilemmas and professional expectations. The mentor functions not simply as an information provider but also as a role model through whom students can observe how ethical principles are applied in professional contexts.

Reflective practice complements mentoring by encouraging students to examine their own assumptions, decisions, emotions, and values. Reflective journals, guided discussions, ethical case reflections, and professional experience reviews can facilitate this process. Such activities are consistent with the developmental logic of Kohlberg's theory because they encourage students to articulate reasons for their ethical choices rather than simply identify whether an action is right or wrong.

From an Islamic perspective, reflection also supports the cultivation of self-awareness and continuous self-improvement. Consequently, mentoring and reflective practice provide a bridge between ethical knowledge and personal internalization.

3. Personalized Counselling Support

The third pillar introduces personalized counselling as a complementary mechanism for addressing individual developmental needs. Students may experience academic pressure, uncertainty about professional identity, interpersonal conflict, ethical anxiety, or difficulties reconciling personal values with professional expectations. A personalized counselling component provides an appropriate space for addressing these concerns while maintaining professional counselling principles and confidentiality.

Within the Islamic framework, counselling may incorporate spiritual and ethical dimensions where appropriate and where consistent with the student's context and consent. The objective is not to impose a particular religious interpretation but to support students in developing self-awareness, responsible decision-making, resilience, and coherent personal and professional values.

This pillar distinguishes HEDM from conventional ethics education because it recognizes that ethical development may be affected by individual emotional and psychological circumstances. Personalized support therefore complements curriculum-based learning and mentoring by responding to students' specific developmental needs.

### *Interaction among the Three Pillars*

The three pillars of HEDM should not be interpreted as independent interventions. Their primary contribution lies in their interaction. Ethics Integration in the Curriculum provides structured ethical knowledge and exposure to professional dilemmas. Mentoring and Reflective Practice transforms this knowledge into dialogue, reflection, and experiential learning. Personalized Counselling Support addresses individual developmental, emotional, and value-related needs that may influence ethical decision-making.

This process connects the educational environment with the development of individual ethical capacity. The anticipated outcome is not simply greater awareness of ethical rules but the development of students who are better prepared to reason about ethical issues, reflect on the consequences of their decisions, manage professional pressures, and assume responsibility for their conduct.

Accordingly, HEDM conceptualizes professional formation as multidimensional, involving technical competence, moral reasoning, ethical responsibility, spiritual awareness, emotional resilience, and professional identity. The model does not suggest that Islamic values replace professional accounting standards. Instead, they provide an additional normative and developmental foundation through which professional standards can be understood and internalized.

### *Implementation Challenges and Boundary Conditions*

Although HEDM offers an integrated conceptual framework, its implementation requires attention to institutional and contextual conditions. The first challenge concerns institutional acceptance. Accounting programs operate within accreditation requirements, established learning outcomes, and relatively dense curricula. Integrating ethical reflection, mentoring, and counselling therefore requires curriculum mapping rather than simply adding new subjects.

Second, implementation depends on institutional capacity. Effective delivery may require faculty development, trained counsellors, appropriate referral mechanisms, mentoring structures, and resources for monitoring and evaluation. The availability of these resources may vary substantially across institutions.

Third, cultural and religious diversity represents an important boundary condition. Although the model is explicitly grounded in Islamic values, its

E-ISSN: 3090-871X ; P-ISSN: 3090-8493

implementation should remain sensitive to the composition of the student population and institutional context. In diverse educational environments, Islamic ethical principles may serve as the distinctive normative foundation of the model while implementation practices should maintain respect, inclusivity, informed participation, and appropriate professional boundaries.

Fourth, assessment presents a conceptual and methodological challenge. Technical competence can be assessed relatively directly, whereas moral reasoning, ethical awareness, spiritual development, and professional resilience are multidimensional constructs. Future empirical research will therefore need carefully developed instruments and mixed-method evaluation strategies rather than relying exclusively on conventional academic assessment.

Finally, the proposed model remains conceptually derived and has not yet been empirically tested. Its effectiveness, feasibility, and contextual adaptability cannot be assumed solely from theoretical coherence. Future research should therefore examine the model through pilot implementation, qualitative evaluation, quasi-experimental designs, or longitudinal studies. Such research could investigate whether and under what conditions the three pillars contribute to measurable improvements in students' ethical reasoning, professional identity, resilience, and ethical decision-making.

***Discussion and Research Implications***

The principal contribution of HEDM is its repositioning of guidance and counselling within accounting education. Rather than treating counselling as a peripheral service activated when students experience difficulties, the model conceptualizes guidance and counselling as part of a broader developmental architecture for professional formation. This perspective expands the conventional understanding of accounting education by connecting technical preparation with ethical, emotional, and spiritual development.

The model also contributes theoretically by integrating Kohlberg's Moral Development Theory with Islamic Human Capital Theory. The former explains the developmental dimension of ethical reasoning, while the latter broadens the conception of human capital to include moral and spiritual qualities. Their integration provides a theoretical rationale for linking classroom ethics, reflective practice, mentoring, and personalized counselling within a single framework.

Practically, HEDM provides a basis for curriculum designers and accounting educators to embed ethical development across the student experience. The model may also be relevant to professional bodies seeking to strengthen the transition from academic preparation to responsible professional practice. Nevertheless, its implementation should be adapted to institutional capacity, student diversity, professional counselling standards, and the specific educational context.

Overall, the conceptual findings suggest that the development of ethical accountants requires more than technical competence or knowledge of professional codes. It requires an educational environment that supports students in understanding ethical principles, reflecting on difficult decisions, receiving appropriate guidance, and developing the personal capacity to act responsibly. HEDM offers a theoretically grounded pathway for achieving this integration while providing a foundation for future empirical validation.

## CONCLUSION

This study concludes that the integration of Islamic guidance and counselling into accounting education provides a conceptual pathway for strengthening students' ethical and professional development beyond the conventional emphasis on technical and cognitive competencies. The analysis demonstrates that ethical formation is not solely a matter of transmitting professional codes or ethical knowledge but involves a continuous process of moral reasoning, self-reflection, value internalization, and responsible professional conduct. In this context, guidance and counselling can function as a developmental mechanism that connects ethical knowledge with students' personal reflection and professional practice.

Building on Kohlberg's Theory of Moral Development and Islamic Human Capital Theory, this study proposes the Holistic Ethical Development Model (HEDM), which integrates three mutually reinforcing pillars: ethics integration in the curriculum, mentoring and reflective practice, and personalized counselling support. The model incorporates Islamic ethical values, particularly *'adl* (justice), *amanah* (trustworthiness and responsibility), and *ihsān* (excellence), as normative foundations for developing accounting students' moral awareness and professional responsibility. Rather than positioning counselling as a peripheral student-support service, HEDM conceptualizes it as an integral component of professional formation that complements academic and technical accounting education. The conceptual contribution of HEDM lies in its integration of ethical learning, guided reflection, and individualized developmental support within a single framework.

HEDM remains a conceptual framework and has not yet been empirically validated. Its effectiveness, applicability across different institutional and cultural contexts, and potential influence on students' ethical reasoning and professional behaviour require further investigation. Future studies may therefore examine the model through qualitative case studies, pilot implementations, quasi-experimental designs, or longitudinal research. Such empirical validation would provide a stronger basis for refining HEDM and determining how Islamic guidance and counselling can be systematically embedded within accounting education to support the development of ethically grounded and professionally responsible accountants.

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