

## The Influence of Trust and Fairness Principles on the Quality of Financial Statements in Islamic Financial Institutions

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**Abstract.** *This study aims to analyze the influence of trustworthiness and fairness on the quality of financial statements in Islamic financial institutions. Previous research that largely emphasized governance and compliance with Islamic principles shows that these ethical values need to be examined as key determinants of financial reporting integrity. Trustworthiness and fairness are considered highly relevant because they represent the moral foundation of Islamic financial practices, particularly in promoting transparency, accountability, and objectivity in the presentation of financial information. This study employs a quantitative approach using a Likert-scale questionnaire distributed to 144 respondents. The data were analyzed through validity and reliability testing as well as multiple linear regression to determine the effect of both variables on financial statement quality. The results indicate that the regression model used is statistically significant and capable of explaining the influence of trustworthiness and fairness on report quality. Trustworthiness contributes positively, while fairness demonstrates a more dominant and consistent influence in improving the quality of financial statements. Descriptive findings show average values of 74.39 (74%) for trustworthiness, 72.85 (73%) for fairness, and 73.91 (74%) for financial report quality, all categorized as high. These results confirm that trustworthiness and fairness function not only as moral values but also as strategic factors that strengthen the credibility and integrity of financial reporting.*

**Keywords:** Trust, Fairness, Financial Reporting, Sharia, Accountability

**Abstrak.** *Penelitian ini bertujuan untuk menganalisis pengaruh amanah dan kewajaran terhadap kualitas laporan keuangan di lembaga keuangan syariah. Penelitian-penelitian sebelumnya, yang sebagian besar menekankan pada tata kelola dan kepatuhan terhadap prinsip-prinsip Islam, menunjukkan bahwa nilai-nilai etika ini perlu diperiksa sebagai penentu utama integritas pelaporan keuangan. Sifat amanah dan keadilan dianggap sangat relevan karena mewakili landasan moral praktik keuangan syariah, terutama dalam mempromosikan transparansi, akuntabilitas, dan objektivitas dalam penyajian informasi keuangan. Penelitian ini menggunakan pendekatan kuantitatif dengan kuesioner skala Likert yang disebarakan kepada 144 responden. Data dianalisis melalui uji validitas dan reliabilitas serta regresi linier berganda untuk mengetahui pengaruh kedua variabel tersebut terhadap kualitas laporan keuangan. Hasil penelitian menunjukkan bahwa model regresi yang digunakan signifikan secara statistik dan mampu menjelaskan pengaruh trustworthiness dan fairness terhadap kualitas laporan. Sifat dapat dipercaya memberikan kontribusi positif, sedangkan kewajaran menunjukkan pengaruh yang lebih dominan dan konsisten dalam meningkatkan kualitas laporan keuangan. Temuan deskriptif menunjukkan skor rata-rata 74,39 (74%) untuk trustworthiness, 72,85 (73%) untuk fairness, dan 73,91 (74%) untuk kualitas laporan keuangan, yang kesemuanya termasuk dalam kategori tinggi. Hasil ini mengkonfirmasi bahwa sifat dapat dipercaya dan kewajaran tidak*

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*hanya berfungsi sebagai nilai moral tetapi juga sebagai faktor strategis yang memperkuat kredibilitas dan integritas pelaporan keuangan.*

**Kata Kunci :** Kepercayaan, Keadilan, Laporan Keuangan, Syariah, Akuntabilitas

## Introduction

The quality of financial statements in Islamic financial institutions reflects the level of reliability, honesty, and accuracy of the information presented in accordance with Islamic principles. Quality financial statements not only meet accounting standards such as relevance and reliability, but also apply Islamic values such as honesty, trustworthiness, and fairness (Mediawati, 2016). In Islamic financial institutions, financial reports serve as a form of accountability to Allah SWT and the community, as well as a means of building transparency, accountability, and public trust (Amsal, 2023).

The principle of trust is a fundamental value in the Islamic economic system that emphasizes honesty, responsibility, and integrity in all economic activities, especially in financial management (Kusuma & Hadi, 2016). In the context of Islamic financial institutions, this principle requires transparency and accountability so that all fund management is carried out in accordance with sharia and is trustworthy (Kiranawati et al., 2023). The application of the principle of trust reflects the institution's commitment to moral and spiritual values, strengthens public trust, and supports the creation of honest and ethical financial management (Sarjan et al., 2023).

The principle of justice is a legal basis that upholds equality, ethics, and balance between the state and its citizens, and demands legal practices that are in line with moral and social values (Silva et al., 2016). In the context of Islamic financial institutions, this principle requires that all operational activities be carried out fairly, without exploitation, fraud, or inequality in the distribution of rights and obligations among the parties involved (Haikal & Efendi, 2024). The application of the principle of justice not only covers legal and economic aspects, but also has ethical and spiritual values, because it aims to realize the

common good and maintain social balance in accordance with Islamic sharia guidance (Ratno et al., 2024).

Based on previous studies related to the principles of trust and justice in the quality of financial reports in Islamic financial institutions (Amar et al, 2023; Asiam, 2020; Budiono, 2017; Permatasari, 2022; Habibah, 2020; Rasya et al., 2024 Rifka & Firdaus, 2024; Rinaldi & Devi, 2022; Septiani et al, 2021; Yildirim, 2015). Farika et al., (2023) we found that transparency has a positive and significant effect on the quality of financial reports of BAPENDA Pekan baru City, as indicated by the t-value ( $5.294 > 1.988$ ; Sig.  $0.000 < 0.05$ ), thus accepting H1. In addition, accountability also has a significant effect on the quality of financial reports with t ( $0.632 > 1.988$ ; Sig.  $0.000 < 0.05$ ), thus accepting H2. Simultaneously, transparency and accountability have a significant effect on the quality of financial statements, as evidenced by F ( $66.059 > 3.10$ ; Sig.  $0.000 < 0.05$ ), thus accepting H3.

Rahmadieni & Qizam (2019) this shows that integrating ZISWAF into financial planning can increase Islamic financial inclusion by 41.8%, strengthen economic resilience by up to 67%, and encourage low- to middle-income communities to participate in the formal financial system by 28%. Wafi et al., (2024) emphasize that the application of Islamic economic principles contributes significantly to improving transparency, risk management, and ethical financial practices in Islamic banks in Indonesia. The results of Purwanto et al. (2024) show that independent variables simultaneously have a significant effect on customer decisions (Sig. 0.000; F\_count 65.512), while Sufi principles are also proven to have a significant effect with a value of 6.233, indicating the important role of the spiritual dimension in customer decision-making

Rifka & Firdaus (2024) show that errors in the application of transparency and honesty in Islamic accounting practices can reduce the integrity of financial statements. Agustin et al., (2025) prove that data processing techniques, including error detection and machine learning, can

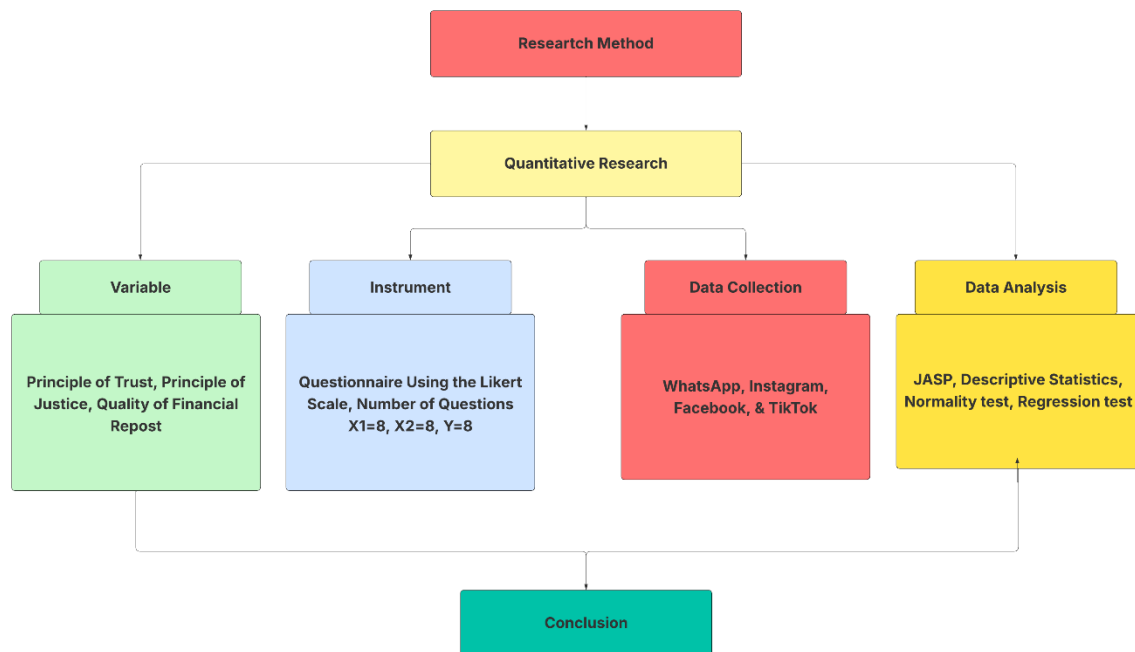
improve effectiveness in identifying fraud in Islamic financial statements. In addition, the results of the study show that 85% of the public considers strengthening transparency and accountability in Islamic finance to be very important.

Previous studies have highlighted the importance of governance and sharia compliance in improving the quality of financial reporting, but there is still limited research that specifically examines the role of the principles of trust and justice as fundamental sharia values in the context of Islamic financial institutions. This gap indicates the need for research that analyzes the influence of these two principles on the quality of financial statements in order to strengthen reporting integrity, increase public trust, and support the sustainability of the Islamic finance sector.

## Method

This study uses a quantitative method with an associative approach to analyze the influence of the principles of trust and fairness on the quality of financial reports in Islamic financial institutions. A total of 144 respondents who were employees in the finance and accounting departments were selected using purposive sampling (Sarja & Aziz, 2024). Data were collected using a five-point Likert scale questionnaire distributed online via WhatsApp, Instagram, Facebook, and TikTok (Rahmadieni & Qizam, 2019).

The variables of trust principles are measured through honesty, responsibility, and transparency; fairness principles through equality, balance of rights and obligations, and honesty of information; while the quality of financial reports is measured through relevance, reliability, and comparability. The data were analyzed using JASP with validity, reliability, classical assumptions, and multiple linear regression tests to empirically test the influence between variables (Widhiani, 2019). All stages of the research are presented systematically in Figure 1.



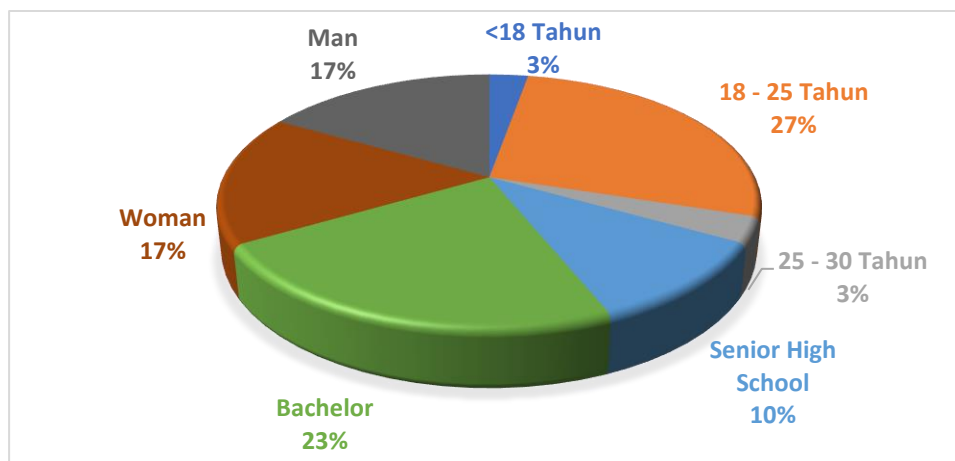
**Figure 1.** Data Collection Process

Figure 1 shows that this study used a quantitative method with a questionnaire survey of 144 respondents. The research instrument was a Likert scale with three variables: Trustworthy Principle (X1), which includes honesty, responsibility, compliance, and transparency; Fairness Principle (X2), which emphasizes equality, openness, and financial ethics; and Financial Statement Quality (Y), which includes relevance, reliability, and compliance with Financial Accounting Standards (PSAK). Data analysis was performed using JASP through descriptive tests, normality tests, and multiple regression tests to determine the effect of sharia principles on financial statement quality.

## Result and Discussion

Based on the image analysis results, an overview of the demographic characteristics of the respondents is presented, including age category, education level, and gender. The presentation of this data aims to provide an initial understanding of the profile of participants involved in the study,

thereby showing the extent to which variations in the respondents' backgrounds could potentially influence the analysis results. This demographic information is important to ensure that the data obtained is sufficiently representative and can support a more accurate and objective interpretation of the research findings. The results of the respondent distribution diagram can be seen in Figure 2.



**Figure 2.** Distribution of Respondents, Education Level, Age, Gender

Figure 2 shows the distribution of respondent characteristics based on age, education, and gender. The majority of respondents were aged 18-25 years (27%), while the <18 and 25-30 age groups each accounted for 3%, indicating a predominance of young adults. In terms of education, respondents with bachelor's degrees dominated (23%) and high school graduates accounted for 10%, indicating considerable variation in cognitive capacity. The gender composition was balanced, with 17% for both males and females, so the potential for gender bias was very small. Overall, this distribution reflects adequate diversity of characteristics, which supports the validity of the analysis and diversity of perspectives in this study. The results of the JASP descriptive test are shown in Table 1.

**Table 1.** Descriptive Test

	X1	X2	Y
Valid	144	144	144
Missing	0	0	0
Median	75.00	73.00	74.00
Mean	74.39	72.85	73.91
Std. Deviation	17.09	16.51	16.63
Variance	292.1	272.7	276.7
Skewness	-0.835	-0.835	-0.561
Std. Error of Skewness	0.202	0.202	0.202
Kurtosis	1.180	1.719	0.541
Std. Error of Kurtosis	0.401	0.401	0.401
Shapiro-Wilk	0.942	0.935	0.962
P-value of Shapiro-Wilk	< .001	< .001	< .001
Minimum	20.00	20.00	20.00
Maximum	100.0	100.0	100.0

Table 1 shows that all variables, namely Trust Principle (X1), Fairness Principle (X2), and Financial Statement Quality (Y), have 144 valid data points with no missing values. Mean and median values ranging from 72 to 75 indicate that respondents' perceptions of these three variables tend to be high and consistent. The standard deviation ranging from 16 to 17 shows that there is considerable variation in the responses. The negative skewness value indicates a left-skewed distribution with a tendency toward high values, while the positive kurtosis indicates a more peaked distribution. Although the Shapiro-Wilk test shows a non-normal distribution ( $p < .001$ ), the large sample size makes the data still suitable for use in regression analysis. In general, these descriptive results show a positive assessment trend with sufficient variation for further analysis. The normality test results are shown in Table 2.

**Table 2.** Normality Test

Parameter	Estimate	Test	Statistic	p
$\mu$	73.91	Kolmogorov-Smirnov	0.076	.371
$\sigma^2$	274.78			

Table 2 shows that the estimated mean ( $\mu$ ) value is 73.91 and the variance ( $\sigma^2$ ) value is 274.78, which indicates that respondents' perceptions tend to be in the relatively high middle value category with a fairly wide data distribution. The Goodness of Fit test using Kolmogorov-Smirnov obtained a statistical value of 0.076 with a significance of 0.371. Because the p-value is greater than 0.05, the data is declared to meet the assumption of normality. These findings indicate that the data distribution does not differ significantly from the normal distribution, so the variables tested are suitable for parametric analysis, including multiple linear regression. Thus, the test results show that the data has a stable distribution pattern and can support more accurate inferential analysis. The model summary test results are shown in Table 3.

**Table 3.** Model Summary Test

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	RMSE
M <sub>0</sub>	0.000	0.000	0.000	16.634
M <sub>1</sub>	0.868	0.753	0.749	8.332

*Note.* M<sub>1</sub> includes X<sub>1</sub>, X<sub>2</sub>

Table 3 shows that the initial model without predictors (M<sub>0</sub>) is unable to explain the variation in Financial Statement Quality (Y), as reflected in the R and R<sup>2</sup> values of 0. After the variables Trust Principle (X<sub>1</sub>) and Fairness Principle (X<sub>2</sub>) were included in the model (M<sub>1</sub>), the R value increased to 0.868, indicating a very strong relationship with Y. The R<sup>2</sup> value of 0.753 indicates that 75.3% of the variation in financial statement quality is explained by these two variables, while 24.7% is influenced by other factors outside the model. The adjusted R<sup>2</sup> value of 0.749 confirms the consistency of the model, while the decrease in RMSE from 16.634 (M<sub>0</sub>) to 8.332 (M<sub>1</sub>) indicates an improvement in prediction accuracy. Thus, the Principles of Trust and Justice contribute significantly to explaining the quality of financial reports in Islamic financial institutions. The Anova test results are shown in Table 4.



**Table 4.** Anova Test

		Sum of Squares	df	Mean Square	F	p
M <sub>1</sub>	Regression	29780	2	14890.07	214.5	< .001
	Residual	9788	141	69.42		
	Total	39568	143			

*Note.* M<sub>1</sub> includes X1, X2

*Note.* The intercept model is omitted, as no meaningful information can be shown.

Table 4 shows an F value of 214.5 with a significance level of  $p < .001$ , indicating that the variation explained by the model is substantially greater than the unexplained variation (residual). The regression Sum of Squares value of 29,780 out of a total of 39,568 shows that most of the data diversity can be explained by the combination of predictors X1 and X2, while the residual of 9,788 describes the part of the variation that cannot be explained by the model. Thus, the regression model constructed can be declared feasible and significant, and variables X1 and X2 simultaneously contribute significantly to changes in the dependent variable. The coefficient test results are shown in Table 5.

**Tabel 5.** Coefficients Test

Mod el		Unstandi zed	Standard Error	Standardiz ed	t	p
M <sub>0</sub>	(Intercept)	73.910	1.386		53.319	< .001
M <sub>1</sub>	(Intercept)	7.539	3.292		2.290	.023
	X1	0.293	0.068	0.301	4.300	< .001
	X2	0.612	0.071	0.607	8.678	< .001

Table 5 shows that X1 and X2 have a positive and significant effect on the dependent variable. The coefficient of X1 is 0.293 ( $p < .001$ ) and the coefficient of X2 is 0.612 ( $p < .001$ ), confirming that both variables can explain changes in the dependent variable, with X2 making the strongest contribution. The intercept of 7.539 ( $p = .023$ ) shows the predicted value of the dependent variable when X1 and X2 are zero. Thus, the resulting regression equation is Y

=  $7.539 + 0.293X_1 + 0.612X_2$ . Overall, the regression model is valid, and both predictors have a significant effect on the dependent variable.

## Discussion

The average value of the variable shows that the principle of trust (74.15) is applied at a high level by Islamic financial institutions. This reflects that aspects such as honesty, responsibility, and transparency have been consistently applied in financial reporting activities (Prativi et al., 2021). The high level of implementation of the principle of trustworthiness contributes to the creation of a more accurate, reliable, and manipulation-free financial reporting process (Kiranawati et al., 2023). Thus, the principle of trustworthiness becomes an ethical foundation that ensures that all financial information presented is accurate and accountable.

The principle of fairness (72.64) also shows a high average value, indicating that Islamic financial institutions have implemented equality, balance of rights and obligations, and transparency in financial information management (Marzuki et al., 2024). The application of the principle of fairness encourages institutions to present financial reports objectively and impartially, so that all interested parties obtain proportional information (Armah et al., 2024). The application of this principle is important because it helps maintain fairness in reporting and ensures that economic decisions made by stakeholders are based on accurate and transparent information (Badruzaman, 2019).

The alignment between the principles of reliability and fairness with the quality of financial statements (73.75) shows that both play an important role in improving reporting quality (Soediro et al., 2024). Consistent application of these values strengthens the relevance, reliability, and comparability of financial statements (Ismiati & Ata, 2025), so that Sharia ethical values not only serve as moral guidelines but also as determining factors in reporting

effectiveness (Sayuti & Farid, 2021). However, the principle of fairness has a greater influence due to its systemic and objective nature and its direct relationship with the technical quality of reports, while honesty is more of a personal ethical matter, so its influence on report quality is indirect.

## Conclusion

The results show that the Principle of Trust (X1) and the Principle of Fairness (X2) have a positive and significant effect on Financial Statement Quality (Y) in Islamic financial institutions. The resulting regression model explains approximately 75% of the variation in financial statement quality, indicating a significant contribution of both variables to the dependent variable. Specifically, both principles contribute significantly to financial statement quality, with the Principle of Fairness being the strongest predictor.

These findings indicate that the application of the principles of Trust and Fairness can improve the quality of Islamic financial statements, strengthen the credibility of institutions, and increase public trust. Further research is recommended to expand the sample, use mixed methods, and add variables such as sharia compliance, governance, and human resource competence to explain the remaining variation in quality.

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