

Islamic Accounting Concept In Al-Quran And Its Implementation In Indonesia

Nurlaila

Islamic Economics and Business Faculty
State Islamic University of North Sumatra
laila_harahap@yahoo.co.id

Abstract

When all 'sharia' entities conduct Islamic financial statement presentation, the 'sharia' entity must be guided by PSAK 101. Allah has ordered in the *surah* al-Baqarah verse 282 to recording and accounting (accounting process) and so the importance of the witness as proof of transaction. Therefore, PSAK 101 should be guided to al-Baqarah verse 282. However, no one any statement which states that PSAK 101 based on al-Baqarah verse 282. There are three principles that a parameter in the Islamic accounting concept, namely accountability, justice, and truth. This research uses qualitative research. The object of this research is the concept of Islamic accounting in al-Baqarah verse 282 and PSAK 101, using primary data sources. Data collection method used is documentations and archives study of the PSAK 101 Exposure Draft Revised of 2014, the commentary of al-Quran, books, and so on. The data analysis technique used in this research is content analysis and a Likert scale to give value to the results of the data analysis. The result showed that although not found explicitly, but implicitly the concept of Islamic accounting according to al-Baqarah verse 282 has been applied in PSAK 101. This is evident from the calculation of the percentage of the third principle of the parameters in the concept of Islamic accounting in terms of PSAK objectives, scope, objectives of financial statements, the responsibility for Financial Statements, the components of Financial Statements, as well as the structure and content of PSAK 101. The result of the application are the accountability of 54.54% considered sufficient, the truth of 27.27% categorized as less-sufficient, and the justice of 18:19% considered insufficient.

Keywords: implementation, accounting process, PSAK

Abstrak

Ketika entitas semua 'syariah' melakukan penyajian laporan keuangan Islam, entitas 'syariah' harus dipandu oleh PSAK 101. Allah telah memerintahkan dalam surah al-Baqarah ayat 282 rekaman dan akuntansi (proses akuntansi) dan begitu pentingnya saksi sebagai bukti transaksi. Oleh karena itu, PSAK 101 harus dibimbing untuk al-Baqarah ayat 282. Namun, tidak ada pernyataan yang menyatakan bahwa PSAK 101 berdasarkan al-Baqarah ayat 282. Ada tiga prinsip yang parameter dalam konsep akuntansi Islam, yaitu akuntabilitas, keadilan, dan kebenaran. Penelitian ini menggunakan penelitian kualitatif. Objek penelitian ini adalah konsep akuntansi Islam di al-Baqarah ayat 282 dan PSAK 101, menggunakan sumber data primer. Metode pengumpulan data yang digunakan adalah dokumentasi dan arsip studi tentang PSAK 101 Draft Paparan Revisi 2014, komentar dari al-Quran, buku, dan sebagainya. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis isi dan skala Likert untuk

memberikan nilai pada hasil analisis data. Hasil penelitian menunjukkan bahwa meskipun tidak ditemukan secara eksplisit, namun secara implisit konsep akuntansi Islam menurut al-Baqarah ayat 282 telah diterapkan di PSAK 101. Hal ini terlihat dari perhitungan persentase prinsip ketiga parameter dalam konsep akuntansi Islam dalam hal tujuan PSAK, ruang lingkup, tujuan laporan keuangan, tanggung jawab untuk Laporan keuangan, komponen Laporan keuangan, serta struktur dan isi dari PSAK 101. hasil aplikasi yang akuntabilitas 54,54% dianggap yang cukup, kebenaran 27,27% dikategorikan kurang mencukupi, dan keadilan 18: 19% dianggap tidak cukup.

Kata Kunci: Pelaksanaan, proses akuntansi, PSAK

Introduction

Discusses about the accounting surely culminate in the presentation of financial statements, which cannot be separated from the guidelines that have been set. The development of Islamic financial institutions in recent decades have implicated to the development of the financial statements presentation into Islamic financial statements set forth in the Guidelines of Financial Accounting Standards (Pernyataan Standar Akuntansi Keuangan - PSAK) 101 about the Islamic financial statement presentation.

PSAK 101 on the Presentation of Islamic Financial Statements is Accounting Standards which govern how Islamic Financial Institutions presenting, measure, disclose and acknowledge any accounts that are the result of the transaction in its financial statement. The Presentation of Islamic Financial Statements appeared driven by the development of a dynamic Islamic financial institutions in Indonesia. Starting with the establishment of Bank Muamalat in 1992, Islamic Insurance Takaful was established in 1994 and continues to grow with the establishment of Islamic financial institutions non-profit.

By these developments, the development of accounting standards is needed as a guide in preparing the financial statements. These developments began with the issuance of Statement of Financial Accounting Standard (PSAK)) 59 on Accounting for Islamic Banking.

Then in 2006 the IAI (Ikatan Akuntan Indonesia – Indonesian Accountants Assosiation) began to revise PSAK for Sharia entities. The aim of this revision to broaden the scope of the application of Financial Accounting Standards for all sharia entities both commercial and non-profit implement Islamic transactions on operations. In the year 2007 was issued PSAK 101 on the presentation of the

financial statements for all sharia entities. This continue to be revised into PSAK 101 in 2009 and then revised in 2011 and is currently a revision of PSAK 101 in 2014.

PSAK 101 on Presentation of Islamic Financial Statements should be guided by the Qur'an and Hadith. But by looking at the history of the emergence of PSAK 101 on the Islamic financial statement presentation is caused of the need for the Financial Accounting Standards (Standar Akuntansi Keuangan – SAK) for *sharia* entities, not because of pure consciousness to apply the al-Quran commands. That is explicitly, no one any statement which states that PSAK 101 based on the al-Quran, especially al-Baqarah verse 282.

Basically PSAK 101 is applicable to *sharia* entities that apply Islamic transactions on operations. Background of PSAK 101 due to the interest of making allegations is not necessarily PSAK 101 contains Islamic accounting concepts contained in al-Baqarah verse 282. Of course this is a big question, and cause a great impact if PSAK 101 is not in accordance with the accounting concept of sharia contained in a letter al-Baqarah verse 282.

Clearly be seen between them are intimately connected. When all *sharia* entities conduct Islamic financial statement presentation, so *sharia* entities should be guided by PSAK 101 that should be guided by the al-Quran. Then command to perform the registration and accounting (accounting process) and the importance of the witness (proof of transaction) Allah has ordered in al-Baqarah verse 282.

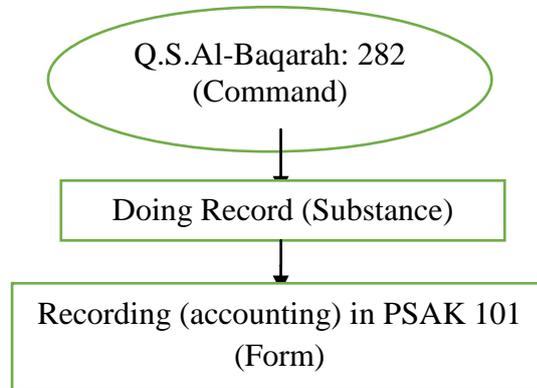
If associated with PSAK 101, the general objective of financial statements is to provide information about the financial position, performance and cash flows of the *sharia* entities useful for most among users report in order to make economic decisions and demonstrate management accountability (stewardship) over the use of resources power entrusted to them.

Seen from the basic concept of Islamic accounting according to al-Baqarah verse 282 to the general purpose financial statements in accordance with PSAK 101 could conclude that the desire for equality as a liability. Based on this background, the study on application of the concept of Islamic accounting according to al-Baqarah: 282 in PSAK 101 is needed.

Theoretical Review

Al-Baqarah: 282 is a command of God to man for registration when making a transaction. According to Iwan Triyuwono, every command has substance and embodied into a form. Al-Baqarah: 282 is a command that is in the Quran. The substance was taking notes, and the shape is realized in PSAK 101.

Illustration 1.1 Derivation Command Qur'an



Source: Iwan Triyuwono, *Akuntansi Syariah: Perspektif, Metodologi, dan Teori*

PSAK 101 is part of the form attached to the substance of the Qur'an. Command in al-Baqarah: 282 studied have three values: accountability, justice, and truth. The next three values is used as an indicator of size whether the sharia accounting concept according to al-Baqarah: 282 in PSAK 101 have be applicable or not applicable. The third value in associated with the structure and contents of PSAK 101, and then see whether the structure and contents of PSAK 101 apply these values.

Research Methods

This study used a qualitative approach using content analysis as data analysis techniques. Content analysis, according to Weber is the research methodology utilizes a set of procedures to draw valid conclusions from a book or document (Soejono, 2007: 81) articular concept, the preparation of the sentence according to the same pattern, the weakness of the patterns are the same thinking, ways of presenting material and other illustrations. This study specifically discusses the concept of Islamic accounting implementation according to al-Baqarah: 282 in PSAK 101.

The data used consist of primary data where the primary data is data obtained directly from the source. In this study, the data obtained from the books relating to the theme of the discussion in the Revised Exposure Draft of PSAK

101, 2014, Interpretation of the Qur'an Surah al-Baqarah: 282, and books relating to the object of research.

To obtain the necessary data in this study the authors conducted a study of documentation and archival strategy, i.e. the data collected from the records or databases that already exist (Jogiyanto, 2007: 81). Documentation study is to collect data that is done with the categorization and classification of written materials related to the research problem, both from source documents, books, newspapers, magazines, and writings on the internet site or read, collect information or recording of data in the form of notes transcription, voice recording conversations, photographs of activities, and the existence of goods or equipment-related physical phenomena associated with this research.

Results

1. Definition of Islamic Accounting According to the Experts

In the Qur'an does not explain about *asbab al-nuzul* al-Baqarah: 282, but using a religious approach, we need that God created two angels who record the good deeds and bad deeds of man. Recording for human charity (*'amal*) is a basic example of the beginning of the accounting, or command perform the recording.

In addition, by using logic or common sense approach, humans are creatures who have a weakness that is forgotten, humans are social beings who need others in trying to meet their needs. This will lead to interaction, the so-called social interaction. The need for creating interaction, and the result of this interaction will lead to a transaction.

Because human nature is forgotten, then when conducting transactions, made proof of the transaction. In accounting, there are three types of evidence, they are incoming cash evidence, cash out evidence, and the evidence of memorial. In the Quran surah Al-Baqarah: 282, expressly Allah taught to men that if humans do not *muamalah* activity in cash for the specified time, then he should do the recording. Hamka in the interpretation of Al-Azhar expressed his opinion about the transaction in cash, as follows (Hamka, 1992: 35 in Muhammad, 2002: 61):

In an age of progress as now, the trade is already more regularly, so buy cash was written people too, so that the buyer can be recorded in the form of money out on that day and the seller to calculate the behavior of sales in the form

of goods can also add up perfectly. But such a commendable also in Personality '. If it does not say why the sign written better.

Hamka interpretation shows that in conducting any transaction when the trade should be written well and properly. Because it can be important information to carry out commercial activity in next times. By doing writing to all transactions, the debtor or seller will be easier to account his/her trade. According to the above description, briefly can be formulated general principles of Islamic accounting as follows:

- a. Accountability
- b. Justice
- c. Truth

According to Muhammad that the value of justice, truth and accountability transaction recording can be realized if the accounting reporting is done correctly, fast, clear, and informative, thorough, addressed to all parties, detailed and specific, there is no element of manipulation and carried out continuously (Muhammad, 2002: 62).

All that will be used as an evidence of accountability where the aim is to maintain justice and righteousness. It means that these principles emphasize the importance of accountability so that the parties involved in the transaction was not harmed, do not lead to conflict and fair. Quran protects the public interest by keeping the creation of truth and justice. Therefore, the emphasis in Islamic accounting is not a decision-making but responsibility (accountability).

According to Hayashi, Al-Baqarah: 282 is already clear that the accounting is mandatory for Muslims both as *fardu'ain* in calculating *zakat* private and record muamalat transactions, and manage Baitul Maal and calculate *zakat* company. Here are some expert opinions on Islamic accounting concepts or sharia accounting, namely:

- a. Robert Arnold Russel argued that had not known double entry by Pacioli, the existing Arab system of double entry of more sophisticated capabilities that are the foundation of business in Europe during the Middle-Ages.
- b. Muhammad Khir argued that Islamic accounting in a changing society has a very important role because it emphasizes the aspects of justice and truth. Here the emphasis on greater accountability than the decision making.

- c. D.R.Scott is not explicitly express Islamic Accounting but he was a pioneer formulation of accounting based on the aspect of justice, truth, and ethics. Therefore in line with the concept of Islamic accounting.
- d. Toshikabu Hayashi is an accounting deeper researcher. In his book he discusses the Capitalist Accounting, Islamic Accounting concept, Zakat calculation, and case studies Feisal Islamic Bank in Cairo and business practices in Saudi Arabia. In comparing the Islamic Accounting and Capitalist Accounting Hayashi suggested fundamental difference between them. Islam accounting has *meta-rule* that sharia law is described by the Quran and Hadith while Capitalists accounting do not have it. He only depend on the wishes of the user that is local and situational.
- e. Sofyan Syafri Harahap in discussing the differences between the Islamic Accounting and Conventional Accounting he discussed that Capitalist accounting emphasis investors while Islamic Accounting priority of all parties not only investors, but also employees, government, social, environmental, and religious values (Harahap, 2004: 7).

2. The concept of sharia accounting according to al-Baqarah: 282

In al-Baqarah: 282 is mentioned the obligation for Mukmin to write each transaction that is still unresolved (not completed or non-cash). In this verse clearly the purpose of this verse order to maintain justice and truth. Meant this order was emphasized in the interest of accountability so that the parties involved in the transaction were not harmed, not lead to conflict, and fair so that the necessary witnesses. Quran protects the public interest by keeping the creation of justice and truth, therefore the pressure of the Islamic accounting is not just a decision but accountability Harahap, 2004: 5).

Therefore, it can be emphasized that the attitude of honesty (fair) an absolute must-have for a recorder (accountant). If doing so will be seriously affected dishonesty, which is not only chaos in the recorder itself but also to the livelihood of many people. In addition, maintaining accountability and responsibility have meaning keeping a balance relationship between the parties involved in the transaction, namely by means of recording can avoid potential problems that arise, so that the relationship between the parties that cooperation

can be established harmony which reflects peace which is an outline of Islam (Tarigan, 2012: 248).

In this verse Allah commanded the believers so that they implement the provisions of God every transaction debts, complete with evidence so that it can be used as the basis to resolve any disputes that may arise in the future. The proof can be written evidence or witnesses Kementerian Agama RI, 2010: 433).

Allah commanded the Muslims in order to maintain muamalah, its debts covering issues of *qirad* and *salam* are selling the goods later, but the money is paid in cash up front, with the writing of these activities. So when it comes time billing, then it is easy for him to ask the person whose debt based on existing records.

God describes how this writing, and the person who deserves to be the author, namely:

- a. People who are fair, that does not favor one of the parties to the agreement, which could be detrimental to one party, and benefited others.
- b. God requires that the clerk know the laws of jurisprudence (*fiqh*) on the issue of writing debts, legal agreements and transactions, so that he can give the right advice and guidance to the parties that promise. Because the clerk take responsibility and be a witness between parties promised, if there is a dispute later on. Therefore, the article cannot be guaranteed perfect unless implementation is based on knowledge of law and the conditions that must be fulfilled by him based on customs and legislation.

The issue of justice more precedence than the requirement to know, because for the fair, will easily meet other requirements such as knowing how to write a document to study it. Another case with people who know how to write but it is not fair, it will cause problems where there will be losers. And should the person who was given the task of writing the debt fear Allah (*taqwa*) and record everything he had written in full. If connected with current accounting applications, meaning clerks can be interpreted as an accountant, and the meaning of justice here is a person who is independent, with competence in accounting and have a high integrity (Shihab, 2002: 733).

Clerical tasks is to write down the terms that have been agreed upon by the parties that promise. The trick is indebted party dictate to the scribe about something that has been borrowed, as well as the way of implementation of the

agreement and so on. Objectives dictated the contents of the agreement by the parties pledged, is written so that it is a recognition of those who owe, because the writing solely without any remarks made by those who owe, then written it alone cannot be used as an admission.

If the person who promised that the weak minds or he is not able to dictate, then the right to dictate it moved into the guardian hands. Let guardian was a fair person and find out about the laws relating to muamalah. And let the trustees to be careful in carrying out the task of the trust. What is meant by the weak minds are people who are not capable to maintain and use the property. People who are not able to dictate is like a mute, people who stutter, and so on.

In addition, the verse should also explain that not holding the writing of both parties, if applied to the present is the need for a notary deed. Because it was feared the occurrence of irregularities and fraud. In this verse also ordered the inauguration of meaning related to the maintenance of rights. Moreover, if committed against people who are illiterate, certainly interests take precedence.

Humans have a natural tendency (*fitrah*) to avoid danger to themselves, in this case usually a temptation that encourages greed, by reducing the rights of others for his own benefit, or obscure statement through his scribe. In the present application are cases of corruption are common today. In addition the transaction witnessed debts needed witnesses as evidence. Witnesses are people who see and know the occurrence of an event, which witnesses described in this verse consists of two men or one man and two women, in which witnesses should also be eligible testimony that religion is good and fair. And for witnesses, are required to ask for documents written agreement if necessary, to remind real issue when there is such an agreement. The law does it *fardhu kifayah* witness (al-Maraghi, n.y.: 125-127).

In this verse states that "let these witnesses were reluctant to testify if they are called". It means:

- 1) Let someone willing to be a witness to an event or incident, when testimony was necessary.
- 2) Let someone willing to be a witness in the event of a case in which he is the one who knows the incident.
- 3) Let the one willing to be a witness to an event that occurred, when no one else will be a witness.

God commands this way to dispel doubts among those who do debts, because the presence of writing on these rights, testimony, holding the principle of justice between the parties, clerk and witnesses, avoid possibilities doubts that could lead to hostility and contention. This verse ends with good advice to encourage people to practice all the understanding contained therein, i.e. the laws of Sharia. If when in travel and do not find a clerk can write transaction agreement debts, or do not get the paper, ink, or other objects that can be used to write, then reinforce this agreement with a guarantee, that the trust of the people who owe. And the person who owes it may take bail after pay it off, and if unable to pay, then the person who gave the debt may take such assurances as his own.

According to Adnan, there are two specific objectives of the Islamic accounting, namely: the ideal level and pragmatic level. In the ideal level Islamic accounting purposes in accordance with the role of humans on earth and the owner nature of everything (QS. Al-Baqarah: 30; QS. Al-Imran: 109; QS. Al-Maaidah: 17; Al-An'am: 165). Thus ought which has become an ideal objective of the financial statements of accountability to God is the ultimate owner, Allah. While the definition of Adnan, pragmatic purpose of Islamic accounting (in this case the financial reporting) directed to provide information to stakeholders in the decision (Adnan, 1997: 47-80).

Islamic Accounting is a scientific theory that has a prophetic certain philosophical principles, which then from philosophical principles then derived to the basic concepts of the theory of Islamic Accounting. Mentioned prophetics is meant prophetic social sciences meaning the science derived from the Quran and Hadith by using scientific principles that will be used to bridge between normative orders and practice. With this knowledge, normative orders become more operational and can be put into practice in the real world (Triuwono, 2006: 318).

Normatively, Muslim community practice accounting based on the commands of Allah in al-Baqarah: 282. This command is in fact universal, which means that the recording must be done correctly for transactions conducted by a person with other people. The substance of this command is the practice of recording to be done right, fair, and honest. The substance is generally accepted throughout the period, not limited by space and time. Then this substance is always followed by forms. Form is always limited by space and time. The meaning here is shape techniques and accounting procedures, accounting

behavior, financial reporting forms, and others. Form accounting practices in each country is different. Form accounting practices in Indonesia is set in the related SAK. In this particular study, researchers linked with PSAK 101 on the Islamic financial statement presentation. PSAK 101 is part of the form attached to the substance of the Quran. If connected means it can be seen that the relationship is a normative command has been there in the Qur'an, and the Qur'an translated in the form in this case the Financial Accounting Standards Board guidelines governing how the Islamic financial statement presentation PSAK 101.

3. Philosophical Islamic Accounting Principles in Al Baqarah: 282

There are three values that is always inherent in the Islamic accounting system, the values of accountability, fairness and truth. These values become the basis of universal principles in the Islamic accounting operations (Muhammad, 2012: 11-12).

a. The principle of accountability

The principle of accountability is a concept that is familiar among the Muslim community. Accountability is always associated with the concept of trust. The implication in business and accounting is that individuals who engage in business practices should always do what is mandated accountability and done to the parties concerned. In accounting form of accountability is usually in the form of accounting reports.

b. Principles of Justice

In the al-Baqarah: 282 can be seen that there is a principle of justice in the transaction. The principle of justice or fairness is very important in social life and business ethics. In the context of accounting, the term “*adl*” (fair) in al-Baqarah: 282 may simply mean that every transaction made by the company are recorded correctly. Thus, the word justice in the context of accounting can be defined as:

- 1) In connection with the practice of moral honesty. Without honesty, the accounting information presented will be misleading and are very harmful to society.
- 2) The word justice is fundamental and remains grounded in the values of ethical/shari'ah and moral.

c. The principle of truth

The principle of truth cannot be released to the principle of justice for example, in accounting we will always be faced with the problem of recognition, measurement, and reporting. This activity will be done well if it is based on the value of this truth will be able to create fairness in recognizing, measuring, and reporting on economic transactions.

According to Iwan Triyuwono, Islamic accounting has four principles namely; humanist, emancipatory, transcendental, and theological.

1) Humanist

Humanist intentions that Islamic accounting is humane, according to human nature, and can be practiced in accordance with the capacity possessed by human beings who are always interacting with others (and natural) dynamically in everyday life.

2) Emancipatory

Emancipatory have an understanding that Islamic accounting able to make significant changes to the theory and practice of modern accounting that exists today.

3) Transcendental

Have transcendental meaning that Islamic accounting is disciplines across the border accounting itself. Even across frontiers economy. With this philosophy principles the Islamic accounting could adopt other disciplines and can even adopt the values of religious teachings. Transcendental aspect is also not limited to the disciplines, but also ontology, which is not limited to objects which are material (the economy), but also non-material aspects (mental and spiritual).

4) Theological

Theological provide a rationale that accounting does not merely provide information for making economic decisions, but also has a transcendental purpose as a form of man to his God, fellow human beings, and to the universe. This principle leads man on the purpose of the nature of life, namely *falah* (victory) (Triyuwono, 2006: 320-321).

Of the four principles put forward by Iwan Triyuwono can be seen that the Islamic accounting concept is not only intended as economic interests, but also as an instrument that can guide humans in the direction of the real nature of life.

Moreover, according to Iwan Triyuwono there are eight fundamental Islamic accounting concepts namely; Instrumental, Socio-economic, Critical, Justice, All-inclusive, Rational-intuitive, Ethical, Holistic welfare.

a) Instrumental

The basic concept of this instrumental obtained with the premise that Islamic accounting is an instrument that can be practiced in the real world. This instrument is loaded with the values of the people who build and practice.

b) Socio-economic

The basic concept of socio-economic indicate that Islamic accounting does not limit the discourse it has on economic transactions, but also include transactions of social purpose social transactions here include transactions involving social, mental, and spiritual resources owned by business entities.

c) Critical

Critical basic concepts provide a rationale that Islamic accounting is not dogmatic and exclusive. Critical attitude indicates that we can rationally assess the weaknesses and strengths of modern accounting. For example, we can see that the modern accounting has a weakness in the aspect of economic suppression (material) is very high, giving rise to non-economic aspects (non-material). Eliminated this aspect, using the concept of critical, was appointed to then seated in a fair position (justice).

d) Justice

The basic concept of justice means important aspects in accounting will be seated fairly.

e) All-inclusive

The basic concept of all-inclusive provide a rationale that Islamic accounting is open, meaning that it is possible to adopt the Islamic accounting concepts of modern accounting, the whole concept is in accordance with Islamic values.

f) Rational-intuitive

The basic concept of rational-intuitive Islamic accounting indicates that combines the power of rational and human intuition.

g) Ethical

Ethical is a basic concept that is generated from the logical consequences desires back to God in a state of calm and holy, then one must follow God's laws that govern the good-bad, right-wrong, and fair-*zholim*. That is Islamic accounting is built on ethical values of Islam.

h) Holistic Welfare

Holistic welfare is the welfare of the whole meaning welfare derived not only the welfare of the material and non-material well-being (Triyuwono, 2002: 321-322).

In order to make it easier to understand the basic concepts of Islamic accounting following the hierarchical structure of the derivation process of Islamic accounting basic concepts (Triyuwono, 2002: 323).

Discussion

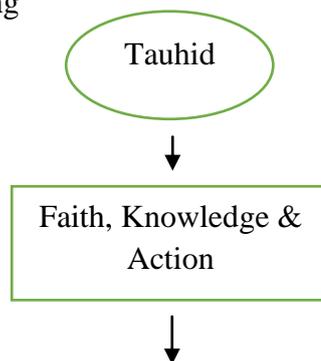
PSAK 101 has implemented Islamic accounting concepts. Value of accountability about 54.54% into the interval is sufficient, then the truth value about 27.27% into the interval is inadequate, and the values of justice about 18.19% into the interval is inadequate.

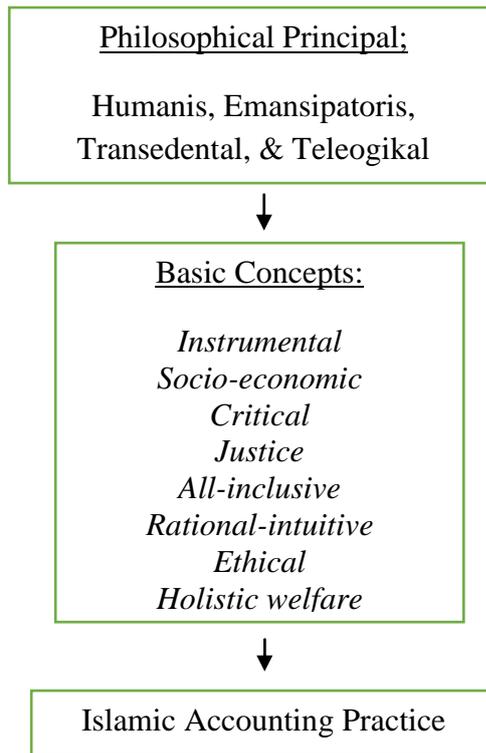
Table 1. Percentage Classification Application Concept Islamic Accounting under PSAK 101 based on the Likert Scale

No.	Item	Percentage	Interval	Description
1.	Accountability	54.54%	40,1% - 60%	Self-sufficient
2.	Truth	27.27%	20,1% - 40%	Less-sufficient
3.	Justice	18.19%	0% 20%	Insufficient

Source: Data Processed

Illustration 4.1 Hierarchical Structure of Derivation Process Basic Concepts of Islamic Accounting





Source: Iwan Triyuwono, *Akuntansi Syariah: Perspektif, Metodologi, dan Teori*

Conclusion

The concept of Islamic Accounting according to al-Baqarah: 282 has three basic concepts, namely accountability, truth, and justice. According to al-Baqarah: 282 primary objective in preparing the Islamic financial statements is a liability. The big difference in the primary desire of the purpose of preparing the financial statements, in which the main objective in the presentation of financial statements in accordance with PSAK 101 is used as information for economic decision-making. Although not explicitly stated that PSAK 101 based on al-Baqarah: 282, but implicitly PSAK 101 have applied the concept of Islamic accounting.

References

- Tarigan, Azhari Akmal. (2012). *Tafsir Ayat-ayat Ekonomi: Sebuah Eksplorasi Melalui Kata-kata Kunci dalam Alqur'an*. Bandung: Citapustaka Media Perintis.
- Hamka. (1992). *Tafsir Al-Azhar*. Jakarta: PT.Bulan Bintang.
- Triyuwono, Iwan. (2006). *Akuntansi Syariah: Perspektif, Metodologi, dan Teori*. Jakarta: PT.RajaGrafindo Persada.

- Jogiyanto. (2007). *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman*. Yogyakarta: BPFE Yogyakarta.
- Kementrian Agama RI. (2010). *Al-Qur'an dan Tafsirnya*. Jilid I Juz 1, 2, 3. Jakarta: Lentera Abadi.
- Muhammad. (2002). *Pengantar Akuntansi Syari'ah*. Jakarta: Salemba Empat.
- Adnan, Muhammad Akhyar. (1997). *The Shari'ah Islamic Bank and Accounting Concept: Jurnal Akuntansi dan Auditing Indonesia [JAAI], vol. 1 No. 1 Mei*. Yogyakarta: UII.
- Soejono. (1999). *Metode Penelitian: Suatu Pemikiran dan Penerapan*. Jakarta: Rineka Cipta.
- Harahap, Sofyan Syafri. (2004). *Akuntansi Islam*. Jakarta: Bumi Aksara.
- Luayyi, Sri. (2014). *Akuntansi Syariah: Makna Aset Dan Bentuk Pelaporannya dari Kaca Mata Pondok Pesantren*. Kediri: Dimar Intermedia.