

Islamic View In The Application Of Sharia Law In Accounting

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Abstrak

Dalam sistem ekonomi Islam, dasar dari konsep ini adalah adanya bisnis tanpa riba. Dalam sistem ekonomi Islam tentunya diperlukan adanya pihak yang bertanggung jawab atas berbagai permasalahan ekonomi tersebut. Dalam hal ini akuntan khususnya akuntan syariah adalah pihak yang mengelola ekonomi syariah. Penelitian ini akan mengkaji bagaimana pandangan Islam terhadap penerapan hukum syariah dalam penerapan akuntansi. Penelitian ini akan dilakukan dengan menggunakan pendekatan kualitatif sebagai metode. Data penelitian berasal dari berbagai hasil penelitian dan penelitian terdahulu yang relevan dengan penelitian ini. Studi ini menemukan bahwa konsep akuntansi Islam telah terbentuk sejak jaman dahulu. Bahkan dalam beberapa aspek, akuntansi syariah lebih dahulu memikirkan beberapa hal dibandingkan dengan akuntansi konvensional biasa. Hal ini karena, dalam perspektif Islam, pengembangan dan penerapan sistem akuntansi diberikan kepada semua kemampuan manusia. Menurut pengertian syariat Islam, kaidah akuntansi didefinisikan sebagai kumpulan dasar hukum yang baku dan tetap, yang dapat digunakan oleh seorang akuntan dalam pekerjaannya, baik dalam pembukuan, analisis, pengukuran, pemaparan dan penjelasan, serta dijadikan sebagai dasar. dalam menjelaskan suatu peristiwa atau peristiwa.

Kata Kunci: Akuntansi Syariah, Perspektif Islam, Ekonomi.

Abstract

In the Islamic economic system, the basis of this concept is the existence of a business without usury. In the Islamic economic system, of course, it is necessary to have a party responsible for these various economical problems. In this case, an accountant, specifically a sharia accountant, is the party that manages Islamic economics. This study will examine how Islam views the application of sharia law in implementing accounting. This research will be carried out using a qualitative approach as a method. The research data comes from various research results and previous studies that are relevant to this research. This study found that the concept of Islamic accounting has been formed since antiquity. Even in some aspects, Islamic accounting first has thought of several things compared to ordinary conventional accounting. This is because, in the Islamic perspective, the development and implementation of the accounting system are given to all human capabilities. According to the notion of Islamic sharia, accounting rules are defined as a collection of standard and permanent legal bases, which can be used by an accountant in his work, both in bookkeeping, analysis, measurement, exposure and explanation, and serve as a basis in explaining an event or event.

Keywords: Islamic Accounting, Islamic Perspective, Economics.

INTRODUCTION

The discourse of the Islamic economic system begins with the concept of non-usury economics and business. The Islamic financial system covers all aspects of the economy as comprehensively formulated by Chapra in his book, *The Future of Economics*. However,

nowadays, it seems that Islamic economics is identical to the concept of the financial and banking system (Sholihin, 2021).

This Islamic economic system is certainly not alone. It must be supported by other devices that support it to achieve its ideal goals. One of the supporting tools is information systems, measuring tools, and accountability tools that have been known so far as accounting or "Hasabah" (Redjeki & Affandi, 2021).

Islamic accounting arose concurrently with an Islamic economic, trading, and banking system. The capitalist system was founded on ideals and philosophies distinct from Islam, and capitalism accounting was the result (Riaz et al., 2022). Suppose the idea of capitalist accounting is applied to institutions or transactions philosophically and conceptually different from Islamic concepts and philosophies. In that case, value inconsistencies will eventually lead to inconsistencies in perceptions and behavior. Therefore, Islamic accounting thought emerged. The emergence of Islamic accounting is driven by various things (Fontaine, 2018).

In the context of Islamic sharia, one must be professional when working in the field of sharia business and can guarantee that all financial transactions are carried out based on sharia principles and in tune with sharia financial accounting standards (Ahyani et al., 2022). In addition, the current rate of development of the Muslim population and business demands that professionals who work in the sharia business have an adequate understanding of the sources of value from sharia business, namely Islamic values, sharia transaction paradigm, and sharia accounting standards. This is needed to provide professional judgment, especially in dealing with conditions of uncertainty (Rahmayati, 2021).

Becoming an accountant who obeys Islamic sharia is a life choice. Sharia accounting has developed into an alternative for a prospective accountant as a field of work with uniqueness (Sian et al., 2020). However, the choice is strongly influenced by the perceptions and interpretations built up in prospective accountants' minds. Humans always regulate their behavior (including their preferences) in life according to their understanding (perception) (Awadallah & Elgharbawy, 2021). Through the brief explanation above, the researcher then intends to research the knowledge of how Islam views the implementation of the use of sharia law in accounting science.

Definition of Islamic Accounting and Accounting

Accounting based on Islamic sharia can be clarified through its grassroots, namely accounting and sharia. In 1953, the Committee on Accounting Terminology of the American Institute of Certified Public Accountants (AICPA) stated: "Accounting is the art of recording, classifying, and summarizing in a meaningful form and financial units about transactions and events, the majority of which have no economic significance and interpreting the results" (Kartika et al., 2022). The Institute of Certified Public Accountants (AICPA) made a Statement of the Accounting Principle Board, No. 4, stating that: Accounting is a service-based endeavor. Its purpose is to give quantitative information, particularly financial data, on corporate entities in order to facilitate economic decision-making among logical alternatives (Oyewo, 2021).

Accounting is an activity designed to identify, measure and communicate information about economic entities intended to help make financial decisions. According to sharia vocabulary in Arabic, it means the way to be taken or the line that should be passed (Unerman et al., 2018). In terms of terminology, it means the principles of law generation outlined by Allah SWT to be obeyed and given by a Muslim in carrying out life activities (worship) in the world. Sharia is a part of Islamic law that regulates human activities and includes commandments and prohibitions about qabulumminulloh and qabulumminannas with other living beings. Generally accepted sharia principles in muamalah operations (sharia transactions) are legally binding for all players and stakeholders of companies conducting sharia transactions (Hamid & Putra, 2021). Shariya accounting is an activity that Nurhayati defines as regularly related to the recording of sharia-compliant transactions as well as the measurement of financial results that have implications for these transactions, as well as for making the right decisions based on these transactions and actions (Nurhayati & Hasan, 2022).

Similarities and Differences in Islamic Accounting and Conventional Accounting

The similarities of sharia accounting principles with conventional accounting are in the following matters:

1. The principle of separation of financial guarantees with the principle of economic units
2. The principle of annual (hauyah) with the principle of the period or the accounting year
3. Finance
4. The principle of direct bookkeeping with dated records
5. The principle of testimony in bookkeeping with the principle of determining goods
6. The principle of comparison (muqabalah) with the principle of comparison of income with costs (costs)
7. The principle of continuity (istimrariah) with company balance
8. The principle of explanation (idhah) with explanation or notification (Arwani, 2019).

While the differences, according to Syahatah in the main book of Accounting Thoughts, include the following:

1. Modern accountants calculate the worth or price to safeguard unknown main capital differently. In the meantime, the Islamic idea describes the valuation based on the current exchange rate in order to safeguard the company's important capital in terms of future production capacity (Ishak & Nasir, 2021).
2. Conventional accounting theory divides capital into two categories: fixed capital (fixed assets) and circulating capital (current assets). Under contrast, in the Islamic view, essential goods are split into cash investments and goods-based aids (stock). The products consist of property and stuff (Huang & Shang, 2019).
3. In Islamic thought, currencies such as gold, silver, and other equal-status assets serve only as a mediator for the measurement and assessment of value or price, or as a source of cost or worth (Firdaus et al., 2020).
4. The conventional accounting concept practices the theory of reserves and the accuracy of bearing all losses in the calculation and conveying possible profits. In contrast, the Islamic notion is extremely concerned with this by evaluating the worth or price based on the current exchange rate and establishing reserves for potential harm or danger (Benamraoui & Alwarda, 2019).
5. The conventional notion utilizes the age-old universal principles, such as trade gains, principal capital, transactions, and illicit funds. At the same time, in the Islamic context, it is distinguished between profits from main activities and profits from capital (principal capital) and those from the transaction (Whyte, 2019). In addition, it is obligatory to explain income from unlawful sources, if any, and try to avoid and distribute it to places that the fiqh scholars have determined. Profit from illegitimate sources may not be shared with business partners or mixed in the principal capital (Irfan et al., 2020).
6. The conventional concept applies the principle that profit only exists when there is a sale and purchase. In contrast, the Islamic notion defines profit as a development and increase in the value of all things, including those that have not yet been sold. However, purchasing and selling must report earnings, and profits should not be divided prior to the acquisition of actual gains (Uddin & Ahmad, 2020).

The Theory of the Common Benefit

The principle of benefit (mashlahah) encompasses all sorts of virtue and benefits with worldly and hereafter dimensions, material and spiritual, individual and communal. Benefit must fulfill in its entirety the elements that are the objectives of sharia provisions, namely in the form of maintaining aqidah, faith and piety, reason, descent, life and safety, and property (Muttaqin & Pusparini, 2019).

The principle of balance (tawazun) consists primarily of the balance between material and spiritual elements, individual and public aspects, financial and real sectors, commercial and social aspects, and usage and preservation. Sharia transactions do not simply focus profit maximization for the benefit of the owner (Setyaningrum et al., 2022). So that the gains acquired are not just focused on shareholders but also on those who can feel the benefits of economic activity. Following the spirit of universal mercy (rahmadan lil alamin), the principle

of universalism (syumuliyah) can fundamentally be implemented by, with, and for all interested parties without regard to ethnicity, religion, race, or social status (Mayer, 2021).

METHOD

This research will be carried out using a qualitative approach the method. The data used in this research comes from various previous studies and studies that are relevant to this research. After the research data has been successfully collected, the data will be sorted and reduced, then analyzed, so the researcher can finally find the research results.

RESULT AND DISCUSSION

Islamic Accounting as a New Paradigm

Based on the paradigm proposed by Kuhn, a new paradigm can be developed, namely the Islamic accounting paradigm, which is developed based on public trust. The Indonesian Institute of Accountants revealed that sharia is based on the basic paradigm that God created the universe as a trust (divine trust) and a means of happiness in life for all people to achieve accurate material and spiritual prosperity (al-Falah).

This fundamental perspective underlines that every human activity has accountability and religious values that establish sharia instruments and morals as criteria for good and bad economic conduct. This paradigm will establish integrity, which will contribute to the development of the traits of good governance and market discipline. Brotherhood (ukhuwah), Justice, Benefit (maslahah), Balance (tawazun), and Universalism are the Islamic concepts upon which sharia is based (syumuliyah).

In essence, the principle of brotherhood (ukhuwah) is a universal value that regulates social interaction and the harmonization of the parties' interests for common use in the spirit of mutual assistance.

In carrying out sharia transactions, it is necessary to uphold the democratic value of the value of togetherness in obtaining benefits (economic sharing) so that one person should not benefit at the expense of others. Ukhuwah in sharia transactions is founded on the concepts of mutual knowledge, mutual understanding, mutual assistance, mutual guarantee, synergy, and alliance formation. The notion of fairness is putting things where they belong, giving things to those who are entitled to them, and treating things according to their position.

The application of justice in business in the form of the muamalah principle, which forbids the existence of certain aspects.: 1) Riba (the element of interest in all its forms and types, both usury nasiah and fadhli; 2) tyranny (elements that harm oneself, others, and the environment); 3) Maysir (element of gambling and speculative attitude; 4) Gharar (element of obscurity); and 5) Haram (haram elements both in goods and services and related operational activities).

Characteristics of Sharia Transactions

Alfian revealed that the characteristics and application of transactions following the paradigm and principles of sharia transactions must meet the following aspects:

1. Sharia transactions are carried out based on the principle of mutual understanding and mutual pleasure
2. The freedom of trade is recognized as long as the object is lawful and reasonable (thayib).
3. Money only functions as a medium of exchange and a unit of measure of value, not as a commodity
4. Does not contain elements of usury
5. Does not contain elements of cruelty
6. Does not contain masyir elements
7. Does not contain elements of gharar
8. Does not contain haram elements

9. Not adhering to the time value of money concept because, according to the al-ghunmu bil ghurmi principle (no gain without accompanying risk), the profits achieved in business operations are proportional to the risks inherent in such business activities.
10. Transactions are conducted based on a clear and proper agreement and for the advantage of all parties without damaging others, so that it is not introduced to use a double standard price for a single contract and does not use two concurrent transactions connected to a single accord.
11. There is no price distortion resulting from demand engineering or supply engineering (ikhtikar).
12. Does not contain elements of cooperation with bribery (risywah).
In addition, according to As-sady, there are rules in sharia transactions:
 1. The prohibition of usury
 2. Prohibition of transactions that contain elements of gharar and danger
 3. Prohibition of transactions that have elements of fraud
 4. Transactions are carried out based on mutual pleasure between the seller and the buyer
 5. Transactions are only carried out by the owner of the goods or the party that represents
 6. If the contract contains elements that can leave something obligatory or violate something forbidden, then the law is haram and invalid.

Implementation of Accounting in Islamic Countries

According to Antonio, Accounting has been practised in Islamic governments since the time of the Prophet Muhammad.

1. At the time of the Prophet Muhammad, the forerunner of accounting started from the function of the government to achieve its goals and show competent people
2. The government of the Prophet Muhammad had 42 salaried officials specialized in separate roles and tasks
3. The development of the Islamic government in the Middle East, Africa, and Asia during the time of Umar bin Khattab has increased state revenues and expenditures.
4. The friends recommended the need for recording for accountability of state revenues and expenditures
5. Umar bin Khattab founded an institution called Diwan
6. Umar bin Abdul Aziz developed the reliability of government financial reports with the obligation to issue proof of receipt of money
7. Al Waleed bin Abdul Malik introduces records and registers that are bound and not separated as before
8. The evolution of the development of the management of accounting books reached the highest level during the Abbasid Daulay.
9. Accounting is classified into several specialties such as Animal Husbandry Accounting, Agricultural Accounting, treasury accounting, construction accounting, currency accounting, and book checking/auditing
10. The bookkeeping system uses a general ledger model, including:
 - a. Jaridah Al-Kharaj (similar to a receivable subsidiary ledger) shows individual debts for zakat on land, agricultural products, livestock debt, and installments. Personal debts are recorded in one column and installment payments in another
 - b. Jaridah Annafakat (Expenditure Journal)
 - c. Jaridah Al-Mal (Journal of Funds) records receipts and disbursements of zakat funds
 - d. Jaridah Al Musadareen records receipt of fines/confiscations from individuals who do not comply with sharia, including corruption.
11. Accounting Reports in the form of:
 - a. Al-Khitmah shows the total income and expenses made every month
 - b. Al Khitmah Al Jame'ah is a comprehensive financial report that combines income statement and balance sheet income, expenses, and surplus/deficit.
12. In the calculation and receipt of zakat. Zakat debt is classified in the financial statements into 3 (three) categories: collectable debt, double debt, and uncollectable debt.

The Roles and Competencies that Islamic Accounting Practitioners Need

Sharia-based institutions in Indonesia are starting to grow a lot. The institution is sharia-based, so all systems implemented should also be in accordance with sharia principles, including the applicable accounting system. The use of Islamic accounting requires the participation of Islamic accountants, particularly in accounting management. A management accountant, often known as an internal accountant, is a company or organization-based accountant. There are positions ranging from regular staff through accounting head, controller, and finance director. (1) Compiling an accounting system; (2) Preparing accounting reports for parties outside the organization; (3) Preparing accounting reports for management; (4) Budgeting; (5) Handling taxes concerns; and (6) Conducting internal audits are examples of the duties to be performed.

Professional skills are competencies of knowledge, skills, attitudes and behaviors that are the characteristics of successful performance in a specific context. Three main points cover the definition of competence, namely: (a) Competence is a combination of various individual characteristics; (b) Competence is always related to performance; (c) Competence is a criterion that can distinguish those who have high and low performance. The learning process is an opportunity to gain competence.

The learning process can take place in traditional forms such as lectures or courses. In addition, the learning process can also take place continuously through everyday empirical experiences. Learning allows a person to gain various understandings, skills, skills, attitudes, and behaviors. The learning process is essential in continuing and perfecting competencies over time.

Professional accounting always requires updating of this kind to avoid being left behind in following the profession's development. Accountants are always interested in developing their technical abilities and theoretical knowledge.

The Indonesian Institute of Accountants (IAI), a professional accountant organization whose authority is to set sharia accounting standards, strives to meet the requirements for professionals in the field of sharia accounting by developing certification in the field of sharia accounting. This Sharia Accounting Certification Examination (USAS) will produce reliable professionals in Islamic financial accounting.

According to the Indonesian Institute of Accountants, the purpose of the sharia accounting certification exam (USAS) is to:

1. Measuring the ability/competence of participants toward the understanding of Islamic accounting science
2. Become a measuring tool for quality standards for those who want to understand sharia accounting
3. Become a measuring tool for quality standards for institutions/institutions who want to get human resources who understand the field of sharia accounting
4. It can be used as a requirement to enter specific professional fields engaged in sharia accounting.

Sharia accounting practitioners must have sharia accounting competence, especially those who work as management accountants in the sharia-based field. With these competencies, Islamic accounting practitioners can carry out work assignments in the field of Islamic accounting based on the knowledge, skills and work attitude according to the required performance. By mastering these competencies, a practitioner will be able to (a) perform a task or job; (b) Organize so that the work can be carried out; (c) Determine what steps must be taken when something happens that is different from the original plan; and (d) Using their abilities to solve problems or carry out tasks under different conditions.

Ethics of Islamic Accounting Practitioners

According to Dunn in Harahap, ethics involves choosing between the values of good and evil, right and wrong, fair and unfair, commendable and reprehensible, and positive and negative. Ethics as thought and moral considerations give a framework for an individual or group to evaluate if an action is good, bad, right, or wrong. In the course of its evolution, the

diversity of ethical thought evolved into a moral theory. Theories are rational descriptions of the nature and foundation of right behaviors and decisions, as well as the rules that decide the assertion that these actions are morally commanded and forbidden.

According to Ludigdo, various schools of ethical thought in studying the morality of action have developed widely. Based on its history, righteous thoughts have developed, including honest classical schools originating from the ideas of Greek philosophers, contemporary ethics from medieval European thinkers to the 20s, and ethical schools of thought among Islamic clergy who constantly refer to the Qur'an and As-Sunnah.

Sharia accounting practitioners as sharia accounting offenders are bound by sharia sourced from the Qur'an and As-Sunnah. From the Al-Qur'an and As-Sunnah, practitioners' formulations are derived from Islamic law, which is then known as sharia. In sharia, every human action will be classified into five rules: obligatory, sunnah, permissible, makruh, and haram.

Sharia is a comprehensive system that covers all areas of human life. Sharia is not just a legal system but a system that includes the law of morality. The sharia stated above indicates that sharia is not a legal system that tends to emphasize itself on a purely positive legal system, but also more than that, namely on the side of morality (ethics). Here, it can be seen that there is a relationship between sharia as a positive law, on the one hand, and ethics, on the other, as a "spirit" that provides the value of life for sharia itself. The Accounting and auditing organization for Islamic Financial Institutions (AAOIFI) formulates ethics for accountants, internal auditors, and external ones who work in Islamic financial institutions. This accountant's code of ethics is an integral part of Islamic sharia. In the value system, Islamic Shari'a is the basis for all values and is used as a primary consideration in every legislation in society and the Islamic State. Some of the ethical codes are as follows:

1. Trustworthy

Accountants must be trustworthy and sincere in the performance of their professional duties and services. In addition, the accountant must have a high level of integrity and honesty and be able to maintain the confidentiality of information he learns in the course of providing services to his firm or its customers.

2. Legitimacy

Accountants must ensure that all professional activities they carry out must have legitimacy from sharia law as well as applicable laws and regulations.

3. Objectivity

Accountants must act reasonably, impartially, and unbiasedly, free from conflicts of interest and in reality and appearance. Objectivity also includes that he should not delegate his duties and professional judgment to incompetent parties.

4. Professional competence and diligent

Accountants must have professional competence and be equipped with the necessary training to carry out the profession's duties properly. He must carry out his duties and professional services diligently and try his best at all costs so that he is free from the responsibilities imposed on him by superiors, the public profession, and Allah SWT.

5. Behaviour-driven by religious beliefs (faith)

The accountant's behavior must be consistent with the belief in Islamic values derived from sharia principles and rules. All behavior and behavior must be filtered and encouraged by Islamic values.

6. Professional behavior and technical standards

In carrying out their obligations, accountants must pay attention to professional regulations, including accounting standards and auditing of Islamic financial institutions.

CONCLUSION

The above explanation indicates that it is common knowledge that the Islamic accounting concept is significantly superior to the conventional accounting idea. Even Islam has produced a number of beliefs that are not considered by mainstream accounting professionals. As also happened in various other sciences. Accounting is a "muamalah"

domain in Islamic studies. This means that it is left to the ability of the human mind to develop it. Accounting rules in the notion of Islamic sharia can also be viewed as a collection of standard and permanent legal bases that are derived from sources of Islamic Sharia and serve as standards for an accountant's work and as the basis for explaining an event or event.

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