

ANALYSIS OF THE SHARIA ECONOMIC SYSTEM THROUGH THE RECONSTRUCTION OF THE NORMATIVE APPROACH BASIS AND HISTORICAL APPROACH OF SHARIA ACCOUNTING

Adriandi Kasim

Fakultas Syariah Institut Agama Islam Negeri (IAIN) Manado
Email: adriandikasim@iain-manado.ac.id

Abstract

The discourse on Sharia economics begins with the concept of business economics that does not rely on usury practices. To achieve the ideal goal of Sharia economics, various supporting tools are needed, such as information systems, measuring tools, and accountability tools. One of these tools is Sharia accounting, based on the Quran and Hadith. However, many Sharia accounting practices have not fully implemented this foundation, causing Islamic accounting to lose its purity due to using more conventional accounting theories. This research aims to reconstruct the normative and historical foundations of Sharia accounting so that Islamic accounting can return to the guidelines of the Quran and Hadith. The methodology used in this research is a literature study or library research, one of the qualitative research methods. The data and materials used in this research come from various journals, books, and scriptures. The research results show that Islamic or Sharia accounting has been normatively ordered in the Quran. Accountability, justice, and truth must be followed in financial transactions and in preparing accounting reports. Historically, the Islamic accounting system was first applied in the time of the Prophet, with the obligation to record non-cash transactions to ensure that Muslims pay attention to recording their transactions. Sharia accounting continues to develop until the modern era.

Keywords: Islamic Economics; Financial Recording; Historical Approach; Normative Approach.

Mu'amalah : Jurnal Hukum Ekonomi Syariah

Website : <http://e-journal.metrouniv.ac.id/index.php/muamalah/index>

Received : 2025-01-06 | Reviewed : 2025-02-23 | Published : 2025-06-30.

DOI: <https://doi.org/10.32332/muamalah.v4i1.12213>



This open-access article is distributed under the terms of the [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Introduction

The discourse on the Sharia economic system begins with the concept of economics and business that does not rely on usury practices. Although the Sharia economic system encompasses all aspects of economics, Islamic economics is often known through finance and banking. The Sharia economic system does not stand alone; it requires support from various devices to achieve its ideal goal. One of these supporting devices is the information system and measuring tools used for accountability, known as Accounting or "Hasabah."

Accounting still plays a crucial role in financial management today. One of the key figures in developing this science is Luca Pacioli from Italy. However, this science has existed long before, with the Arabs being among the first to apply it. The Arabs contributed significantly to this knowledge, perhaps even being the first to use the concept of accounting worldwide. Islamic accounting developed along with the development of the Islamic economic system, trade, and banking. The capitalist system, rooted in philosophy and principles different from Islamic Sharia, produces capitalist accounting applied to business entities and various transactions with a philosophical foundation different from Islam. This can cause value inconsistencies that affect overall perception and behavior. Therefore, thoughts about Islamic accounting emerged, influenced by various factors.

In Arabic, accounting is called Al-Muhasabah, which comes from the word "hassaba-yuhasbu," which means "to calculate" or "to measure." Terminologically, Al-Muhasabah has various origins, such as "ahsaba," which means to keep or strive to obtain, and "Ihtiasaba," which means there is hope to get rewards in the hereafter through the acceptance of a person's good deeds record by Allah SWT, or by paying attention to and being accountable for these actions.¹ Accounting is one of the oldest professions in the world. Since prehistoric times, every family has developed a counting system to record the amount of clothing and food stored for winter. As society began recognizing the trading system, value and monetary concepts were also known. Early evidence of this recording can be traced to the Babylonian kingdom around 4500 BC and the

¹ Firman Menne et al., "Sharia Accounting Model in the Perspective of Financial Innovation," *Journal of Open Innovation: Technology, Market, and Complexity*, 2024, <https://doi.org/10.1016/j.joitmc.2023.100176>.

Hammurabi codes in Egypt around 2250 BC. Accounting record chips have even been found in Elba, Northern Syria, showing early traces of accounting practice in human history.² In the Western Feudalism era, accounting science began to be introduced. However, more in-depth historical research and archaeological findings show that the accounting concept has been known since before the double-entry concept was introduced by Luca Pacioli.³

Sharia in accounting reflects Islamic principles encompassing all aspects of life, including economics and accounting. The development of the Islamic accounting system is part of the evolution of accounting theories that respond to changes in the community's life system. The accommodation of accounting concepts in line with Islamic values is viewed from the Islamic perspective.⁴ Sharia accounting, or Islamic accounting, is a branch of accounting science based on the Quran and Hadith. Based on previous research, ironically, many Sharia accounting practices have not fully implemented this foundation, only limited to rationalizing the thoughts of scholars and fiqh experts who are the main reference for its accounting practices.⁵ This causes Islamic accounting to lose its integrity because it bases its practices more on conventional accounting theories. Forming Islamic accounting based on the Quran and Hadith is a form of restructuring in Islamic accounting. This is due to the need for social responsibility and ethics in Islamic accounting practices, focusing on justice, truth, and honesty.⁶

Islamic Accounting is not merely an adjustment of conventional accounting concepts but a comprehensive application of Quranic values. History shows that Islamic accounting has long emerged and spread worldwide before the current conventional accounting concept. Accounting practices in the Islamic

² Agus Arwani et al., "Contribution of Sharia Accounting Characters in Anti-Corruption Culture," *Journal of Intercultural Communication* 22, no. 4 (2022), <https://doi.org/10.36923/jicc.v22i4.46>.

³ Novendi Arkham Muhtadi and Hendri Hermawan Adinugraha, "Implementation of Sharia Audit: Perception of Sharia Accounting Students," *Journal of Islamic Economic and Business Research* 2, no. 1 (2022), <https://doi.org/10.18196/jiebr.v2i1.14>.

⁴ Nawang Kalbuana et al., "Interpretation of Sharia Accounting Practices in Indonesia," *Journal of Legal, Ethical and Regulatory Issues* 24 (2021).

⁵ Mulyana Fitri, Frida Yanti Sirait, and Nurlaila, "Prospects Of The Digitalization Of Sharia Accounting In Indonesia," *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 6, no. 2 (2023), <https://doi.org/10.31949/maro.v6i2.5408>.

⁶ Dudi Abdul Hadi, "Sharia Accounting Theory in Indonesia in Moral Perspective," *Global Business and Management Research: An International Journal* 11, no. 1 (2019).

world can be traced back to the reign of Prophet Muhammad SAW when the economy relied on the trading system. One of the manuscripts discussing the accounting system used in Islamic countries is "Risalah Falakiyah Kitab As Siyaqat," compiled by Abdullah bin Muhammad bin Kayah Al Mazindarani in 1363 AD.⁷

Islamic accounting can provide more fair information than the conventional accounting system, as it originates from the true nature of humans and a more comprehensive ontological perspective. Two important aspects in this regard are human nature and ontological perspective. Their nature influences how a person views reality, and a dialectical process involving rational thinking and feelings is required to achieve self-nature. Ontological awareness states that social reality is an entirely human creation, closely related to the values held by humans while forgetting the value of ethics. Islamic accounting aims to form a civilization that has humanistic, emancipatory, transcendental, and teleological characteristics.

Islamic accounting is evaluated from an Islamic perspective, which explains how to allocate resources fairly. Accounting is influenced by its surrounding environment, but it also can influence the environment and individuals who use the information generated from accounting.⁸ The encouragement from the Islamic perspective towards accounting recording activities is evidence of implementing transactions (muamalah), which forms the basis for preventing manipulation practices in the financial transaction process or transaction results/profits.⁹ The Quran and Hadith explain the importance of the recording system with the principle of honesty, as contained in Q.S An-Nahl: 89.

Tafsir Al Misbah explains that the Prophet Muhammad warned the infidels about the future, where each nation will have a witness among themselves when God presents them. Each prophet will provide testimony that refutes their reasons,

⁷ Hisam Ahyani, "COMPARISON OF SHARIA AUDITING AND SHARIA ACCOUNTING IN THE ERA OF INDUSTRIAL REVOLUTION 4.0," *OIKONOMIKA : Jurnal Kajian Ekonomi Dan Keuangan Syariah* 2, no. 1 (2021), <https://doi.org/10.53491/oikonomika.v2i1.3>.

⁸ Abdul Rahman Ramadhan, "THE TRANSFORMATION OF SHARIA ACCOUNTING IN PROMOTING SUSTAINABILITY ECONOMIC GROWTH," *BALANCE: JOURNAL OF ISLAMIC ACCOUNTING* 4, no. 2 (2023), <https://doi.org/10.21274/balance.v4i2.8303>.

⁹ Asri Noer Rahmi, "SHARIA ACCOUNTING LITERATION AND FRAUDS PREVENTIVE ON FINANCIAL REPORTING IN SHARIA FINANCIAL INSTITUTIONS," *ISLAMIC ECONOMIC: Jurnal Ekonomi Islam* 12, no. 1 (2021), <https://doi.org/10.32678/ije.v12i1.283>.

and Muhammad will be presented as a witness for those who deny him. As the legal basis of Islam, the Quran was revealed as an explanation containing truth, guidance, mercy, and good news about happiness in the afterlife for those who obey, submit, and believe in the Quran.¹⁰

Thus, Islam highly recommends that its people appreciate the importance of accounting so that every financial activity can be recorded as well as possible. The foundation of Islamic accounting lies in several main principles, including responsibility, justice, and truth, which are based on the teachings of the Qur'an and Al-Hadith. This understanding is very important.¹¹ The conventional accounting system causes imbalance and inequality in society because its concept only pays attention to the interests of powerful capitalists. At the same time, Islamic law demands welfare for all people¹². According to the Islamic perspective, the purpose of business activities is not only limited to achieving material happiness but also includes the pursuit of profit accompanied by happiness in the hereafter. Business practices in Islam must be carried out with high professionalism, including in its management and administration, to avoid losses and practices such as lies, usury, fraud, and other behaviors that are not to the principles of Islamic law. Business in the context of Islam not only includes interactions between humans but also involves relationships between humans and Allah SWT.¹³

Method

This research uses the library research method, a common qualitative research approach. The author uses the literature study technique to deepen the understanding of the theory and practice of Sharia accounting. The main purpose of this research is to understand the Sharia Accounting System through the

¹⁰ Abd. Kholik Khoerulloh and Yadi Janwari, "Analysis of Investment Decisions in Sharia Cooperatives: Does Sharia Accounting Standards Affect?," *Economica: Jurnal Ekonomi Islam* 12, no. 1 (2021), <https://doi.org/10.21580/economica.2021.12.1.6442>.

¹¹ Trie Nadilla, Lilis Maryasih, and Muhammad Syafril Nasution, "Conception of Sharia Accounting," *International Journal of Trends in Accounting Research* 2, no. 1 (2021).

¹² Irma Istiariani, "Ethic and the Affecting Factors: Insights from Sharia Accounting Students," *Journal of Islamic Accounting and Finance Research* 2, no. 1 (2020), <https://doi.org/10.21580/jiafr.2020.2.1.5037>.

¹³ Agus Arwani, "Sharia Accounting on Indonesian Financial Accounting Standard on Zakat and Waqf Take on Industrial Revolution 4.0 and Society Era 5.0," *Journal of Islamic Accounting and Finance Research* 2, no. 2 (2020), <https://doi.org/10.21580/jiafr.2020.2.2.6295>.

Reconstruction of the Normative and Historical Approach Basis in the Islamic Economic System. The literature study collected data from various sources such as books, notes, literature, and reports relevant to the topic discussed.¹⁴

The data and study materials come from various sources, including scientific journals, scriptures, and books. The compilation process involves searching, collecting, and analyzing data. The steps in the literature review include searching for keywords that match the theme/topic of discussion. Then, look for the titles of scientific journals, books, the internet, and other relevant sources. The author selects scientific journals published within less than five years as reference sources.

It was second, collecting scientific journals, books, and other references that have been found. Third, analysis involves an in-depth examination of scientific journals, books, scriptures, and other references that have been collected. In this process, the content is carefully analyzed to find key sentences relevant to the research topic. These important sentences are then elaborated on in the journal or used as a reference in writing.¹⁵

Results And Discussion

Islamic Accounting from a Normative Perspective

The term accounting in Arabic comes from the word "al-Muhasabah," which comes from the verb "hassaba-yuhasbu," meaning "to calculate" or "to measure".¹⁶ The principle of Islamic accounting emphasizes fair recording, evaluation, and reporting related to the rights and obligations of the parties involved. Sharia accounting in Islam emphasizes accountability or responsibility as explained in the Qur'an surah Al-Baqarah: 282. This verse commands Muslims to record unfinished transactions with a clear amount, clear time, and easily verifiable evidence, emphasizing responsibility and justice to avoid conflict and requiring witnesses.

The basic law in Sharia Accounting is based on the Qur'an, Sunnah Nabawiyyah, *Ijma* (consensus of scholars), *Qiyas* (analogy), and *'Uruf* (customary

¹⁴ Rukin, *Metodologi Penelitian Kualitatif*, Yayasan Ahmar Cendekia Indonesia, 2019.

¹⁵ Andi Prastowo, *Metode Penelitian Kualitatif* (Yogyakarta: Ar-Ruzz Media, 2011).

¹⁶ Dwiya Endah Pandu Probowati, Anis Chariri, and Jaka Isgiyarta, "The Causes of Low Learning Achievement of Sharia Accounting Subject Among Sharia Economics Students," *Dinamika Pendidikan* 18, no. 1 (2023), <https://doi.org/10.15294/dp.v18i1.42379>.

traditions) that do not conflict with the principles of Islamic Sharia. The principles of Sharia Accounting differ from those of Conventional Accounting.¹⁷ Sharia includes regulations set by Allah SWT that cover aspects of belief, moral behavior, and practical law.¹⁸ Sharia accounting differs from conventional accounting because it incorporates Sharia principles in its implementation, making Sharia the main basis of the theoretical framework of Sharia accounting.

From a socio-economic perspective, Sharia Accounting does not hinder economic transactions or social interactions. Social transactions, which include social, mental, religious, or spiritual aspects obtained from various business ethnicities, are included in this scope.¹⁹ Sharia accounting seeks to transform modern accounting into a more humane and dignified one, freeing humans from the limitations of civilization reality and creating a system based on a humanistic, emancipatory, transcendental, and teleological view.²⁰ Specific norms in accounting distinguish Islamic Accounting from conventional accounting. Islam provides guidelines for implementing accounting according to the rules and values of Islam, providing benefits for its practitioners in the world and the hereafter. The recording guidelines in Sharia accounting come from the Qur'an and Al-Hadith.²¹

Values in Sharia accounting include humanistic, emancipatory, and transcendental values. The humanistic value follows human nature, characterized by humanity, interaction in society, and human treatment of the universe. The emancipatory value includes the ability to change human thoughts and actions. The transcendental value crosses the boundaries of the accounting discipline,

¹⁷ Anita Wahyu Alviani et al., “Komparasi Penerapan Prinsip Konservatisme Pada Akuntansi Konvensional Dan Akuntansi Syariah,” *Jurnal Ekonomi, Sosial & Humaniora* 1, no. 08 (2020).

¹⁸ Ummu Najwa et al., “Strategi Perguruan Tinggi Keagamaan Islam Negeri Dalam Mencetak Generasi Akuntan Syariah Di Era Digital,” *Journal of Management and Social Sciences (JMSS)* 1, no. 3 (2023).

¹⁹ Rizal Wira Pamungkas, “PERSPECTIVES ON THE SHARIA-COMPLIANT ACCOUNTING PRACTICES IN INDONESIA,” *CASHFLOW: CURRENT ADVANCED RESEARCH ON SHARIA FINANCE AND ECONOMIC WORLDWIDE* 2, no. 1 (2022), <https://doi.org/10.55047/cashflow.v2i1.383>.

²⁰ Khairunnisa Please, Azhari Akmal Tarigan, and Muhammad Yafiz, “Iwan Triuwono’s Thought About The Concept Of Sharia Enterprise Theory In The Development Of Sharia Accounting Theory In Indonesia,” *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman* 10, no. 1 (2022), <https://doi.org/10.24952/masharif.v10i1.5870>.

²¹ Leny Nofianti et al., “Factors Affecting Accounting Student’s Interest in Pursuing Careers at Sharia Financial Institutions,” *Insight Journal* 6 (2020).

returning the accounting system to its nature with ethical values.²² This forms an Islamic economic system based on the Quran and the Hadith values.

The Quran emphasizes the importance of Sharia accounting in surah Al-Baqarah: 282, which forms the basis of the command to implement a simple accounting system.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَيْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ ۚ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رَجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتٌ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكَّرَ إِحْدَاهُمَا الْأُخْرَىٰ ۚ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا ۚ وَلَا تَسْمَعُوا أَنْ تُكْتَبَ لَهُ سَعِيرًا أَوْ كِبِيرًا إِلَىٰ أَجَلٍ ۚ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمٌ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۗ إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا ۚ وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ ۚ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ ۚ وَإِنْ تَفَعَّلُوا فَإِنَّهُ فَسُوقٌ بِكُمْ ۚ وَاتَّقُوا اللَّهَ ۚ وَاعْلَمُوا أَنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ ۚ ٢٨٢ (البقرة/2: 282)

“O you who believe, when you enter into a loan transaction for a specified term, you should record it. Let a scribe among you write it down accurately. Let not the scribe refuse to write it down as Allah has taught him. Let him record it, and let the debtor dictate it. Let him fear Allah, his Lord, and let him not reduce it in the least. If the debtor is of weak mind, feeble, or unable to dictate it himself, let his guardian dictate it accurately. Seek the testimony of two male witnesses from among you. If there are no two men, then one man and two women whom you approve of as witnesses, so that if one of them forgets, the other may remind her. Let the witnesses not refuse when they are called. Do not grow weary of recording it until its due date, whether the debt is small or large. That is more just in the sight of Allah, more likely to strengthen the testimony, and brings you closer to certainty, unless it is a cash transaction you conduct among yourselves. In that case, there is no sin upon you if you do not record it. Take witnesses when you engage in trade, and let neither the scribe nor the witnesses cause difficulty. If you do so, indeed, that is a sin against you. Fear Allah; Allah instructs you, and Allah is All-Knowing of everything.” (Al-Baqarah/2:282).²³

This verse directs believers to record debts, showing the importance of recording all transactions for justice, truth, and accountability before Allah SWT. The general principles in Sharia accounting include responsibility, justice, and

²² Nurul Nadilla, Afifah Aulia Khoirunisa, and Firiyani Sibarani, “ANALISIS AKUNTANSI SYARIAH SEBAGAI SISTEM INFORMASI DI INDONESIA ANALYSIS OF SHARIA ACCOUNTING AS INFORMATION SYSTEMS IN INDONESIA,” *Jurnal Riset Akuntansi*, 2022.

²³ Kementerian Agama RI, *Al-Qur'an Dan Terjemahannya*.

truth, which are closely related to the nature of trust.²⁴ The financial report, as a form of implementation of the principle of responsibility, provides the necessary financial information for decision-making by external and internal entities of the entity.²⁵ Thus, the element of accountability in Sharia accounting cannot be ignored. The financial report, which includes the balance sheet, profit and loss, changes in capital, cash flow, and notes to the financial statements (CALK), is a document that contains the financial information of an organization or entity and serves as the final form of the financial recording process (accounting).

In PSAK, it is explained that the purpose of preparing financial statements is to provide information about the financial performance, financial position of the entity, and the company/entity's cash flows to the users of the financial statements, which is then used in economic decision-making. The principle of justice, explained in verse 282 of Al-Baqarah, emphasizes the importance of conducting transactions with the principle of justice. This principle is relevant not only in the context of social and business ethics but is also a value inherent in the essence of human life. This shows that humans can act fairly in all aspects of life. The principle of justice plays a crucial role in business and social ethics.²⁶ In the economic context, justice can be understood as an accurate and precise recording. Inaccuracy in recording creates chaos in the flow of information and impacts society as a whole. Therefore, the honesty of an accountant is essential to maintain justice in the field of accounting.

The word "fair" in Q.S Al-Baqarah: 282 is interpreted as a meticulous and accurate recording of every transaction in the company. In the application of accounting, the concept of justice has two meanings. First, it relates to moral principles, especially honesty, as a dominant factor. Honesty is important because, without it, the accounting information presented can be misleading and harm the users of the information. The other meaning is the basis of the concept of justice that comes from ethical, sharia, and moral values. This understanding encourages the restructuring of modern accounting to achieve a better concept.

²⁴ Purnama Putra, "Analisis Tingkat Pemahaman Mahasiswa Terhadap Pernyataan Standar Akuntansi Keuangan Syariah (PSAK-S)," *JRAK* 6, no. 1 (2015).

²⁵ Afifah Aulia Khoirunisa et al., "ANALYSIS OF SHARIA ACCOUNTING AS INFORMATION SYSTEMS IN INDONESIA," *Jurnal Riset Akuntansi* 14, no. 2 (2022), <https://doi.org/10.34010/jra.v14i2.7573>.

²⁶ An Ras Try Astuti and Andi Faisal, "Tasawwuf Sebagai Lokomotif Syariah Enterprise Theory," *AL MA'ARIEF: Jurnal Pendidikan Sosial Dan Budaya* 3, no. 1 (2021).

The development of accounting as a branch of social science has experienced a fundamental and significant shift in values, especially regarding the theoretical framework underlying it, following changes in community life. Islamic accounting is a prophetic social science, so all rules related to Sharia accounting are obtained normatively from the commands in the Quran, which are used as the direction of accounting practice. The accounting system in Sharia banking has met the Sharia accounting standards and has been legalized by the applicable law in Indonesia, namely Law Number 21 of 2008 concerning Sharia banking. So when the community uses Sharia banking, it also indirectly recognizes and uses the Sharia accounting system by Islamic law.

The principles of truth and justice are intertwined and inseparable. For instance, we often encounter recognition, measurement, and reporting issues in accounting. These actions can be effectively implemented when based on the principle of truth. This concept of truth guides us toward justice in recognizing, measuring, and reporting economic transactions.²⁷ The principle of truth also ties in with honest and accurate recording in line with the reality of the financial transactions. The accounting system often faces challenges in recognizing and measuring financial reports within a company. This process will succeed if rooted in the principle of truth, which brings fairness into the recognition, measurement, and reporting of economic transactions. An accountant must understand these three principles to maintain public trust and reduce accounting fraud risk. Errors in recording transactions can lead to disputes.

From the explanation, it is concluded that accounting practitioners and academics need to understand the general accounting process through theory and the principles of the Islamic accounting system found in Q.S Al-Baqarah: 282. By understanding both theories, accounting that conforms to Financial Accounting Standards (SAK) and Sharia rules will be created, resulting in consistency between these theories. The Quran also includes other verses related to the concept of accounting, such as those in Q.S Asy-Syu'ara: 181-184:

﴿ أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ ۝ ١٨١ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ۝ ١٨٢ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْنُوا فِي الْأَرْضِ مُفْسِدِينَ ۝ ١٨٣ وَانقُورُوا الَّذِي خَلَقَكُمْ وَالْجِبِلَّةَ الْأُولَىٰ ۝ ١٨٤ ﴾ (الشعراء/26: 181-184)

²⁷ Dudi Abdul Hadi, "Sharia Accounting Theory in Indonesia in Moral Perspective," *Global Business and Management Research: An International Journal* 11, no. 1 (2019).

“181. Give full measure and do not be among those who defraud others. 182. Weigh with a just balance. 183. Do not defraud people by shortchanging their rights, and do not cause corruption on earth. 184. Fear Allah, who created you and the nations before you.” (Ash-Shu‘ara’/26:181–184).²⁸

These verses emphasize the importance of using accurate measures and not reducing measures to harm others. There is a command to weigh with a fair scale to prevent fraud or losses in transactions. Allah SWT also urges us to always carefully and meticulously check news from wicked people, emphasizing caution in accepting it. It should not be accepted just like that, as it can lead to deviations from reality. This verse lays the foundation for auditing in accounting, where it is crucial to carefully check and confirm information to ensure truth and fairness. As explained in Q.S Al Hujurat: 6:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصْحَبُوا عَلَىٰ مَا فَعَلْتُمْ
نُدِمِينَ ۖ (الحجرات/49:6)

“O you who believe, if a wicked person comes to you with news, verify its truth so that you do not harm a people out of ignorance, which would lead you to regret your actions.” (Al-Hujurat/49:6).²⁹

An audit is a planned and structured process carried out objectively to collect and evaluate evidence related to statements of actions and transactions with economic value. The goal is to evaluate the conformity of statements with established standards and to communicate the results to relevant parties.³⁰ An audit is a critical and structured assessment by an independent examiner of the financial statements prepared by a company's management. This process also involves reviewing accounting records and other supporting evidence. This audit process aims to provide an opinion on the sufficiency and fairness of the company's financial statements.³¹ It can be concluded that an audit is conducted to check the extent of conformity of financial reports with existing accounting regulations.

²⁸ Kementerian Agama RI, *Al-Qur'an Dan Terjemahannya*.

²⁹ Kementerian Agama RI.

³⁰ Maryadi Maryadi, Vita Apriliasari, and Syanni Yustiani, “DEVELOPMENT OF SHARIA ACCOUNTING SYSTEM IN THE AGRICULTURAL SECTOR (SITASI) WITH PILOT CONVERSION METHOD,” *International Journal of Contemporary Accounting* 4, no. 2 (2022), <https://doi.org/10.25105/ijca.v4i2.15190>.

³¹ Usman Darusman & Syurmita, “Analisis Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Akuntansi Dalam Pengambilan Ujian Sertifikasi Akuntansi Syariah (USAS),” *Repository Digital Universitas Al Azhar Indonesia*, 2022.

Islamic Accounting from a Historical Perspective

The use of double-entry bookkeeping, which is the foundation of modern accounting systems, is closely related to the development of arithmetic. This arithmetic originates from significant discoveries in mathematics by famous Muslim figures such as Al-Khwarizmi, who developed the concept of zero and logarithms in the 9th century AD. Al-Khwarizmi documented these concepts in his famous work, "Al-Jabr Wa'l Mughabalah," which became the basis for uniformity in accounting. At that time, Arab society had developed a culturally sophisticated administrative system. They applied bookkeeping practices, including recording in ledgers and general journals, creating cash books, compiling periodic reports, and closing journals ³². Thus, it is clear that some elements of financial reporting come from the thoughts of Muslim scientists.

American accounting professor Hendriksen wrote that the discovery of the concept of counting numbers from the Arabs greatly influenced the development of Islamic Accounting systems. This statement reflects the significant contribution given by Muslim scientists, especially regarding the discovery of the concept of zero and the introduction of the decimal counting concept. Europeans were able to master algebraic principles by translating algebraic texts from Arabic. This shows that Arab society might have been the pioneers in bookkeeping. The introduction of numbers from the Arabs also became the starting point for the double-entry recording technique in Europe, which began around 1135 AD in Italy, marking the great influence of Arabs in the accounting recording system (bookkeeping). At that time, Europeans, especially the Romans, usually used Roman numerals in daily life. The Roman numeral system has no concept of zero or shift as we know it today; it only started from I, II, III, etc., without zero.

The history of Sharia accounting records a significant event when the Prophet Muhammad made a hijrah from Mecca to Medina in 622 AD, which is also the beginning of the first Hijri year. Before the formation of the Islamic state, Arab society lived in a fragmented state, without a unified political system, and was highly dependent on strong tribal traditions. However, they had a robust

³² Yusnia Rahmasari and Dyah Pravitasari, "Motivates That Influence Sharia Accounting Students to Become Auditors," *MALIA (TERAKREDITASI)* 15, no. 1 (2023), <https://doi.org/10.35891/ml.v15i1.4257>.

market and efficient trade routes domestically and across countries. For example, there were trade trips to Yemen in the winter and to regions that now encompass Syria, Lebanon, Jordan, Palestine, and Israel in the summer.

The trading system between Mecca, the Yemen region, and the Ash-Sham region continued after 622 AD. However, it underwent significant changes since the 10th Hijri year or 632 AD, especially after the fatal Mecca in the 8th Hijri year. At that time, the Arab community that embraced Islam began focusing on spreading religion outside the Arabian peninsula while expanding their trade reach to the Middle East. Since the 8th century, Arab sailors have explored the Arabian coast, the Indian coast, and even Italy, carrying various luxury goods not yet known in Europe. The increase in trade activity by Muslim traders from the Arabs demanded a fund collection system to meet the increasing demand for goods from Europe. This trade expansion resulted in partnerships and required accurate accounting records and the preparation of informative reports. During the time of the Prophet, 42 officials were paid for certain tasks and specializations. The accounting system developed in the Baitul Mal institution at that time involved assigning staff responsible for various state financial functions.

During this period, state wealth was distributed directly to the rightful recipients, so there was no need to report income and expenditure at Baitul Mal. This practice continued until the caliphate of Abu Bakr in 537-643 AD. During Caliph Umar bin Khattab (633-644 AD), formal accounting concepts and procedures were introduced in response to the expansion of Islamic rule covering the entire Middle East, North Africa, and Asia. The increase in state revenues and territorial expansion led to increased wealth managed and stored by the state in Baitul Mal. Some companions, such as Al-Walid bin Hisyam al-Mughirah, advocated this recording as part of state income and expenditure responsibility. In response, Caliph Umar established a special unit called Diwan, which comes from the word "dawwana," which means "writing." Diwan was responsible for compiling the financial reports of Baitul Mal, reflecting the caliph's accountability for the Baitul Mal funds under his responsibility. During the reign of Uthman bin Affan (644-656 AD), the practice of recording state wealth occurred as before.

During the reign of Ali bin Abi Thalib (656-661 AD), significant progress occurred in Baitul Mal. This development is reflected in two main things: first, the efficiency of implementing the administrative system in Baitul Mal, both at the central and local levels. Second, the surplus recording system was implemented in Baitul Mal. This surplus results from honest and accountable recording and reporting³³. From this, it can be seen that the principles of accountability and the establishment of financial institutions have existed since the time of the Prophet Muhammad.

During the Umayyad era, particularly during the reign of Caliph Walid bin Abdul Malik (705-715 AD), sharia accounting developed by introducing forms of records and registers that were bound together, unlike before. Progress in the management system and recording through accounting books peaked during the reign of Caliph Umar bin Abdul Aziz (681-720 AD). In that period, the recording methods used included the Jaridah (journal), Al-Yawmiah (daily record), Attawjihat (instructions), and Attahwilat (transfers) formats³⁴. Jaridah, as explained in the writings of Mazindarani in 767 H/1363 and Ibn Khaldun in 779 H/1378, is a book that records its use and is marked with the sultan's seal. Jaridah begins with the sentence "Bismillahirrahmanirrahim.

Pacioli noted the use of Allah at the beginning of the record, as highlighted in his book "Summa The Arithmetic." Possibly, the term "Journal" originated from the term "Zornal" used in Venice, which might be a translation of "Jaridah." It is important to note that Pacioli's book describes accounting practices already circulating in society then, not a statement that Pacioli created the double-entry recording system. The pinnacle of accounting development during the Abbasid Caliphate period (750-847 AD) occurred with the categorization of records for reporting purposes, which included livestock accounting, construction accounting, rice farming accounting, and financial (Treasury) accounting. In addition, during the Abbasid era, the audit system was introduced. Diwan chose auditors, who

³³ Rini, "Potret Pendidikan Akuntansi Syariah Di Indonesia Rini," *Kajian Ekonomi Islam* 3, no. 2 (2018).

³⁴ Burhanuddin Al-Butary and Safaruddin Siregar, "THE RELEVANCE OF THE PLANNING STRATEGY FOR THE IMPLEMENTATION OF SHARIA ACCOUNTING TOWARDS THE ERA OF THE INDUSTRIAL REVOLUTION 4.0 AND SOCIETY 5.0 BY AL JAM'İYATUL WASHLIYAH," *El-Amwal* 5, no. 1 (2022), <https://doi.org/10.29103/el-amwal.v5i1.6740>.

were responsible for checking the compatibility of records. To become an auditor, good language skills, understanding of the Quran, intelligence, wisdom, and strong integrity were required. When the auditor was satisfied with the presentation of the financial report, he would sign it as approval.

During the reign of the Abbasid Caliphate, M. Khalid bin Burmuk was appointed as the head of Diwan Kharaj and Diwan of the army in 750 AD. He reformed both diwan systems and also developed the field of accounting. During the reign of the Abbasid dynasty under Abu Ja'far al-Mansur (754-775 AD), *Khitabat al-Rasul was-Sir*, a secret record, was introduced. To enforce various rules, *Shahib al-Shurta* was formed, with one of its officials, a mujtahid, responsible for supervising religious and moral aspects, such as the use of scales, fraudulent practices in sales, and debt repayment. Caliph Abu Ja'far al-Mansur effectively established the economic and financial foundations of the state, and at his death, state wealth reached 810,000,000 dirhams³⁵.

At this time, secret recording and legal rules were established as the foundation of economic activities in the Islamic financial system in financial institutions. During the reign of the Abbasid Caliphate, Ibn Khaldun (1332-1406 AD) was among the Muslim intellectuals who saw significant developments in various disciplines, including accounting. Ibn Khaldun also recorded the evolution of the accounting system. In his writings, he suggested that an accountant use appropriate accounting books, sign his name at the end of the book, and obtain the sultan's approval. During the reign of the Abbasid Caliphate, the Islamic community used 12 types of specialized accounting books³⁶.

The development of the modern sharia accounting system can be linked to the spirit of the resurgence of Muslims and is an expression of the neo-revivalist movement among Islamic thinkers. This force emerged among scholars who realized the weaknesses of the Western capitalist system. The Islamic resurgence became more apparent after several countries with a majority Muslim population

³⁵ Achmad Ryzky and Rini Rini, "TREND PENELITIAN AKUNTANSI SYARIAH DI INDONESIA," *Al-Masraf (Jurnal Lembaga Keuangan Dan Perbankan)* 3, no. 2 (2018).

³⁶ Mutiara Zain Dalimunthe, Nurlaila Nurlaila, and Hendra Hermain, "Persepsi Pelaku UMKM Tentang Penyajian Laporan Keuangan Berbasis SAK-ETAP Di Kabupaten Serdang Bedagai Perspektif Akuntansi Syariah," *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (2023), <https://doi.org/10.29040/jiei.v9i2.9504>.

gained independence about 50 years ago, including Egypt, Saudi Arabia, Pakistan, Bangladesh, Iran, Iraq, Indonesia, Malaysia, and others. These countries focus on human resource development, producing an educated generation that received education in the West. Conflicts arose in absorbing knowledge from the West that led to the need to find a holistic religious truth. From this, Islamic accounting science emerged in response to this need, trying to align accounting principles with Islamic values, creating a system in line with the principles of Sharia economics and Islamic finance.

History shows that in 622 AD in Madinah Al Munawarah, a system of trade recording began to emerge. In this system, individuals were tasked with recording, checking, and ensuring the smooth process, known as diwan. The word "diwan" then evolved into "Council." The Council has existed since the reign of Caliph Umar Ibn Khattab in 634 AD, coinciding with Baitul Maal's establishment. The initial term used in the accounting system was "jari dah," which then metamorphosed into "Journal" in English, literally meaning "news."

During the Abbasid era, around 750 AD, the journal recording system experienced significant developments with the formation of 12 special forms of journals. Among them, there was Al Jaridah Annafakat, which is a journal to record expenditures; Jaridah Al Mal, which is a journal to record fund receipts at Baitul Mal; Jaridah Al Musadarin which is a journal to record seizure funds from assets determined by state officials, and Al Awraj which is a form of recording in the form of a special account or journal book as an assistant recorder, such as an accounts receivable journal book. To record daily transactions with related parties, the Councils of the time used a daily book now known as the Daily Book, also referred to as Daftar Al Yawmiyah.

In addition to this daily book, Ash Shad was used as a voucher to document transactions. In addition to these various journals, there were also financial reports from various transactions that had been recorded (reports) called Al Khaimah. All these records were compiled monthly and annually³⁷. Based on this, it can be known that the period of accounting recording has existed since the

³⁷ Vivi Nur Alfaeni and Nana Diana, "Perkembangan Akuntansi Syariah Development of Sharia Accounting," *Sinomika Journal* | Volume 2, no. 2 (2023).

Abbasid era, as what happens in the modern era now regarding the accounting period for one year for each period. Islamic accounting has a broader scope than the concept of conventional accounting. This Sharia accounting system is not limited to the number calculation system, financial information delivery, or accountability to internal and external parties of entities. In Islamic accounting, all aspects of the law enforcement system ensure no legal violations, both in civil law/human law and in the context of worship law, by Islamic teachings sourced from the Quran and As-Sunnah. If looking at the field of accounting from this perspective, Islamic accounting is more in line with the principles of Divine accounting and charity accounting contained in the Quran. This also associates the role of the "Auditor" in contemporary accounting with these principles³⁸.

Conclusion

Accounting in the normative framework of Islam, known as Sharia accounting, has been regulated in the Quran. The Quran emphasizes that transaction actors or accounting report compilers must adhere to principles of responsibility, justice, and truth. Accounting with a historical approach shows that the existence of accounting has been documented since the golden age of Islam. This indicates that Islamic civilization has a financial recording system (accounting). However, the challenge is the falsification of history by some individuals in the West and the limitations of Muslims in digging and understanding their own scientific and technological heritage.

References

- Ahyani, Hisam. "COMPARISON OF SHARIA AUDITING AND SHARIA ACCOUNTING IN THE ERA OF INDUSTRIAL REVOLUTION 4.0." *OIKONOMIKA : Jurnal Kajian Ekonomi Dan Keuangan Syariah* 2, no. 1 (2021). <https://doi.org/10.53491/oikonomika.v2i1.3>.
- Al-Butary, Burhanuddin, and Safaruddin Siregar. "THE RELEVANCE OF THE PLANNING STRATEGY FOR THE IMPLEMENTATION OF SHARIA ACCOUNTING TOWARDS THE ERA OF THE INDUSTRIAL REVOLUTION 4.0 AND SOCIETY 5.0 BY AL JAM'IYATUL

³⁸ A. N. Rahmi, "Analysis of Sharia Accounting Implementation in BMT (Baitul Maal Wat Tamwil) Alif," *Insight Journal (IJ)* 6, no. 13 (2020).

WASHLIYAH.” *El-Amwal* 5, no. 1 (2022). <https://doi.org/10.29103/el-amwal.v5i1.6740>.

Alfaeni, Vivi Nur, and Nana Diana. “Perkembangan Akuntansi Syariah Development of Sharia Accounting.” *Sinomika Journal | Volume 2*, no. 2 (2023).

Alviani, Anita Wahyu, Husnul Khotimah, Yolanda Sryta Pradani, Ahmad Ulil, Albab Al Umar, Nur Kabib,) Program, et al. “Komparasi Penerapan Prinsip Konservatisme Pada Akuntansi Konvensional Dan Akuntansi Syariah.” *Jurnal Ekonomi, Sosial & Humaniora* 1, no. 08 (2020).

Arwani, Agus. “Sharia Accounting on Indonesian Financial Accounting Standard on Zakat and Waqf Take on Industrial Revolution 4.0 and Society Era 5.0.” *Journal of Islamic Accounting and Finance Research* 2, no. 2 (2020). <https://doi.org/10.21580/jiafr.2020.2.2.6295>.

Arwani, Agus, Suparna Wijaya, Muhammad Fadila Laitupa, Muh Sabir Mustafa, Mochamad Heru Riza Chakim, Elna M. Pattinaja, and Andiyan Andiyan. “Contribution of Sharia Accounting Characters in Anti-Corruption Culture.” *Journal of Intercultural Communication* 22, no. 4 (2022). <https://doi.org/10.36923/jicc.v22i4.46>.

Astuti, An Ras Try, and Andi Faisal. “Tasawwuf Sebagai Lokomotif Syariah Enterprise Theory.” *AL MA'ARIEF: Jurnal Pendidikan Sosial Dan Budaya* 3, no. 1 (2021).

Dalimunthe, Mutiara Zain, Nurlaila Nurlaila, and Hendra Hermain. “Persepsi Pelaku UMKM Tentang Penyajian Laporan Keuangan Berbasis SAK-ETAP Di Kabupaten Serdang Bedagai Perspektif Akuntansi Syariah.” *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (2023). <https://doi.org/10.29040/jiei.v9i2.9504>.

Dudi Abdul Hadi. “Sharia Accounting Theory in Indonesia in Moral Perspective.” *Global Business and Management Research: An International Journal* 11, no. 1 (2019).

Hadi, Dudi Abdul. “Sharia Accounting Theory in Indonesia in Moral Perspective.” *Global Business and Management Research: An International Journal* 11, no. 1 (2019).

- Istiariyani, Irma. "Ethic and the Affecting Factors: Insights from Sharia Accounting Students." *Journal of Islamic Accounting and Finance Research* 2, no. 1 (2020). <https://doi.org/10.21580/jiafr.2020.2.1.5037>.
- Kalbuana, Nawang, Adelina Suryati, R. Rusdiyanto, A. Azwar, R. Rudy, Y. Yohana, Nugroho Heri Pramono, et al. "Interpretation of Sharia Accounting Practices in Indonesia." *Journal of Legal, Ethical and Regulatory Issues* 24 (2021).
- Kementerian Agama RI. *Al-Qur'an Dan Terjemahannya*. 1st ed. Bandung: PT Cordoba International Indonesia, 2019.
- Khoerulloh, Abd. Kholik, and Yadi Janwari. "Analysis of Investment Decisions in Sharia Cooperatives: Does Sharia Accounting Standards Affect?" *Economica: Jurnal Ekonomi Islam* 12, no. 1 (2021). <https://doi.org/10.21580/economica.2021.12.1.6442>.
- Khoirunisa, Afifah Aulia, Nurlaila Nurlaila, Nurul Nadilla, and Firiyani Sibarani. "ANALYSIS OF SHARIA ACCOUNTING AS INFORMATION SYSTEMS IN INDONESIA." *Jurnal Riset Akuntansi* 14, no. 2 (2022). <https://doi.org/10.34010/jra.v14i2.7573>.
- Maryadi, Maryadi, Vita Apriliasari, and Syanni Yustiani. "DEVELOPMENT OF SHARIA ACCOUNTING SYSTEM IN THE AGRICULTURAL SECTOR (SITASI) WITH PILOT CONVERSION METHOD." *International Journal of Contemporary Accounting* 4, no. 2 (2022). <https://doi.org/10.25105/ijca.v4i2.15190>.
- Menne, Firman, La Ode Hasiara, Adil Setiawan, Palipada Palisuri, Andi Mattingaragau Tenrigau, Waspada Waspada, Juliana Juliana, and Nurhilalia Nurhilalia. "Sharia Accounting Model in the Perspective of Financial Innovation." *Journal of Open Innovation: Technology, Market, and Complexity*, 2024. <https://doi.org/10.1016/j.joitmc.2023.100176>.
- Mubtadi, Novendi Arkham, and Hendri Hermawan Adinugraha. "Implementation of Sharia Audit: Perception of Sharia Accounting Students." *Journal of Islamic Economic and Business Research* 2, no. 1 (2022). <https://doi.org/10.18196/jiebr.v2i1.14>.
- Mulyana Fitri, Frida Yanti Sirait, and Nurlaila. "Prospects Of The Digitalization

Of Sharia Accounting In Indonesia.” *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 6, no. 2 (2023). <https://doi.org/10.31949/maro.v6i2.5408>.

Nadilla, Nurul, Afifah Aulia Khoirunisa, and Firiyani Sibarani. “ANALISIS AKUNTANSI SYARIAH SEBAGAI SISTEM INFORMASI DI INDONESIA ANALYSIS OF SHARIA ACCOUNTING AS INFORMATION SYSTEMS IN INDONESIA.” *Jurnal Riset Akuntansi*, 2022.

Nadilla, Trie, Lilis Maryasih, and Muhammad Syafril Nasution. “Conception of Sharia Accounting.” *International Journal of Trends in Accounting Research* 2, no. 1 (2021).

Najwa, Ummu, Rohayatul Akyani, Armaelis Arfani, Elsa Tiara, and Gunawan Aji. “Strategi Perguruan Tinggi Keagamaan Islam Negeri Dalam Mencetak Generasi Akuntan Syariah Di Era Digital.” *Journal of Management and Social Sciences (JMSS)* 1, no. 3 (2023).

Nofianti, Leny, Febri Rahmi, Nurul Hafidah, and Zattul. “Factors Affecting Accounting Student’s Interest in Pursuing Careers at Sharia Financial Institutions.” *Insight Journal* 6 (2020).

Pamungkas, Rizal Wira. “PERSPECTIVES ON THE SHARIA-COMPLIANT ACCOUNTING PRACTICES IN INDONESIA.” *CASHFLOW: CURRENT ADVANCED RESEARCH ON SHARIA FINANCE AND ECONOMIC WORLDWIDE* 2, no. 1 (2022). <https://doi.org/10.55047/cashflow.v2i1.383>.

Please, Khairunnisa, Azhari Akmal Tarigan, and Muhammad Yafiz. “Iwan Triyuwono’s Thought About The Concept Of Sharia Enterprise Theory In The Development Of Sharia Accounting Theory In Indonesia.” *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman* 10, no. 1 (2022). <https://doi.org/10.24952/masharif.v10i1.5870>.

Prastowo, Andi. *Metode Penelitian Kualitatif*. Yogyakarta: Ar-Ruzz Media, 2011.

Probowati, Dwiya Endah Pandu, Anis Chariri, and Jaka Isgiyarta. “The Causes of Low Learning Achievement of Sharia Accounting Subject Among Sharia Economics Students.” *Dinamika Pendidikan* 18, no. 1 (2023). <https://doi.org/10.15294/dp.v18i1.42379>.

- Putra, Purnama. "Analisis Tingkat Pemahaman Mahasiswa Terhadap Pernyataan Standar Akuntansi Keuangan Syariah (PSAK-S)." *JRAK* 6, no. 1 (2015).
- Rahmasari, Yusnia, and Dyah Pravitasari. "Motivates That Influence Sharia Accounting Students to Become Auditors." *MALIA (TERAKREDITASI)* 15, no. 1 (2023). <https://doi.org/10.35891/ml.v15i1.4257>.
- Rahmi, A. N. "Analysis of Sharia Accounting Implementation in BMT (Baitul Maal Wat Tamwil) Alif." *Insight Journal (IJ)* 6, no. 13 (2020).
- Rahmi, Asri Noer. "SHARIA ACCOUNTING LITERATION AND FRAUDS PREVENTIVE ON FINANCIAL REPORTING IN SHARIA FINANCIAL INSTITUTIONS." *ISLAMICONOMIC: Jurnal Ekonomi Islam* 12, no. 1 (2021). <https://doi.org/10.32678/ijei.v12i1.283>.
- Ramadhan, Abdul Rahman. "THE TRANSFORMATION OF SHARIA ACCOUNTING IN PROMOTING SUSTAINABILITY ECONOMIC GROWTH." *BALANCE: JOURNAL OF ISLAMIC ACCOUNTING* 4, no. 2 (2023). <https://doi.org/10.21274/balance.v4i2.8303>.
- Rini. "Potret Pendidikan Akuntansi Syariah Di Indonesia Rini." *Kajian Ekonomi Islam* 3, no. 2 (2018).
- Rukin. *Metodologi Penelitian Kualitatif. Yayasan Ahmar Cendekia Indonesia*, 2019.
- Ryzky, Achmad, and Rini Rini. "TREND PENELITIAN AKUNTANSI SYARIAH DI INDONESIA." *Al-Masraf (Jurnal Lembaga Keuangan Dan Perbankan)* 3, no. 2 (2018).
- Usman Darusman & Syurmita. "Analisis Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Akuntansi Dalam Pengambilan Ujian Sertifikasi Akuntansi Syariah (USAS)." *Repository Digital Universitas Al Azhar Indonesia*, 2022