

THE IMPORTANCE OF SHARIA ACCOUNTING IN FINANCIAL BUSINESS (SHARIA) INSTITUTIONS

Syafrida Putri

Faculty of Economic and Business, Universitas Malikussaleh

Email: ¹⁾syafrida.200420049@mhs.unimal.ac.id

Abstract

Islam is a religion guided by the Koran. Our life needs enlightenment, don't make the mistake of entering and doing bad deeds that can harm and affect others. Islam is also called a complete package because Islam teaches not only one thing but teaches many important things that are useful in everyday life for the future. Islam as a religion is placed as an alternative as well as its teachings are taught to be used as a guide in the lives of people who adhere to it. Thus, its existence provides direction for the development of human civilization, especially in the field of science and technology.

Keywords: *Accounting, Finance and Trust*

1. INTRODUCTION

Islam is an open religion that always gives freedom to its people who think far ahead to achieve civilization and a full life

Well, the introduction of Arabic numerals greatly facilitated growth accounting," the statement shows that Muslims who were born in the Arab region greatly influenced the development of the world of science and technology, although this was only known in the form of numerals such as Arabic numerals, such as 1,2,3, and so on that we know today. This number is very important for the functional activities of human life, a study in Islam says that accounting in Islam says that accounting in Islam is not a new art and science.

The factors that led to the acceleration of the development of accounting today include:

- The existence of motivation forces someone to get big profits with profits, it is necessary to summarize in a systematic way and a monetary measurement system for financial transactions and justice and explain the results.
- Entrepreneurs' recognition of the importance of social aspects related to profit maximization issues. In this case, company leaders must make decisions that maintain a balance between company decisions, employees, and the responses of suppliers and the general public.
- Business is carried out with a role to achieve profit as a means to achieve a final goal of a goal. Thus accounting will provide information that is potentially useful for making economic decisions and if it is provided it will provide an expansion of social welfare.

Since the 1980s accounting scholars have devoted a lot of attention to understanding accounting more broadly, the above understanding shows that accounting emerges as a technology that is visible, real and free of societal values in which he practiced. However, eventually the existence of accounting changed, accounting was no longer viewed as a static final product of

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society, but as a product that changed from time to time depending on the environment one lived and practiced as stated explicitly by trickier. on the ideology and morality of society. Accounting is not a waste. Islam as an ideology, society, and teachings is certainly very loaded with values. Therefore, the construction of accounting used in Islamic society must certainly adapt to the characteristics of Islam itself. Islamic teachings expressly show this as especially in the Al-Qur'an Al-Baqarah, this paragraph is interpreted in the context of accounting. Accounting according to Islam has a form of advice with the values of justice, truth and responsibility. Because accounting information can influence how a person thinks, makes decisions and acts.

2. DISCUSSION

Islam is a religion that teaches its people to always work, be optimistic, creative, dynamic and innovative. This teaching must function to ensure that Muslims can always adapt to the accelerating development of society. With these teachings, Islam has become a religion that has dynamic power in this modern world. The fundamental question that arises in connection with the development of the Islamic economy is its relation to the steps for the future development of the Islamic economy. The results of economic development are usually in the form of products that belong to citizens and must be shared fairly. So in the Islamic economic system there are two main concepts, namely ownership and justice. Ownership and justice in economic development can only truly materialize if capital and power centralization do not occur. This also leads to the ethical concept of Islamic economics. The process of developing a new system based on Islamic business ethics must be carried out according to Islamic principles. So far, development efforts have been separated from the breath of Islam. Although the breath of Islam is present, at most one of two forms is represented. Some are only concerned with the justification for established policies. Others use it as a yardstick for criticism of politics and development.

2.1. Sharia Accounting in Islamic Financial Institutions

As already explained, social change has caused fundamental changes for audit firms. Therefore, it cannot be denied that the existence of Islamic financial institutions in particular and the Islamic business system (sharia-based) definitely influences and determines the organization.

The purpose of accounting information in Islamic financial institutions stems from two reasons, namely:

1. Islamic financial institutions are regulated based on sharia because the nature of transactions is different from conventional financial institutions.
2. The use of accounting information in Islamic financial institutions is different from the use of accounting information in traditional financial institutions.

2.2. Functions and Operational Principles of Islamic Financial Institutions

The features of the profit-sharing system for Islamic banking provide an alternative banking system that benefits the people on both sides of society and the bank, as well as highlighting aspects of fairness in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in production, and avoiding speculation in financial transactions. Offering a variety of banking products and services with a more flexible financial system, sharia banking is a credible alternative banking system that can be used by all Indonesian people without exception. Islamic financial institutions are fundamentally different from conventional financial institutions in terms of objectives, mechanisms, strengths, scope and responsibilities. Every Islamic financial institution is an integral part of the Islamic system. Islamic financial institutions aim to achieve the socio-economic goals of the Muslim community.

The function of Islamic financial institutions includes the provision of financial services, namely:

- An integral part of the cooperative which is authorized to issue demand deposits, the institution which is authorized to create money, and
- An integral part of the network of financial institutions in the economic system.

Some of the operational principles of Islamic financial institutions are:

- Fairness, meaning the principle of profit sharing based on actual sales results based on the contribution and risk of each party.
- Partnership, namely the principle of equality of the parties who collaborate on investment customer status (saving funds) and the use of funds and financial institutions themselves are equal as business partners, synergizing with each other to generate profits.
- Transparency, in this case Islamic financial institutions must provide transparent and continuous financial reports to investors, clients or parties to find out the actual status of these funds.
- Universal, namely the principle that Islamic financial institutions must pay attention to its services are in accordance with Islamic principles such as Rahmatan Lil Alamin

In its activities, Islamic financial institutions must also pay attention to the following matters:

- Loan payments whose value is different from the value of the loan with a predetermined value are not allowed.
- Funders must participate in the financial and commercial losses of the institutions that lend the funds. □ Islam does not allow "turning money into money" money is only a medium of exchange, not a commodity because it has no intrinsic value.
- The element of ghahar (uncertain speculation) is not allowed. Both parties must be very clear about what outcome they will get from the deal.
- Investments can only be made in companies that are not prohibited in Islam, so liquor companies

for example, cannot be financed by Islamic banking.

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3. CONCLUSION

The concept of Islamic financial institutions in fact many customers come from customers of Islamic-based financial institutions or Islamic banks.

This phenomenon should be an impetus for Muslims to make more use of Islamic financial institutions in their life and economic activities.

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