

THE IMPORTANT ROLE OF SHARIA ACCOUNTING IN INFORMATION SYSTEMS

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Abstract

Accounting as an information system identifies collecting and communicating economic information about a business entity to various people. Accounting is at the forefront and plays an important role in running our economy and social system. Decisions taken by individuals, governments, other business entities are determined in terms of their use of the resources owned by a nation. One of the most important aspects of an entity is the financial aspect and financial reporting records that have a major impact on the sustainability of the entity. This research is an entirely research library. The purpose of this study is to determine how Islamic accounting is an information system. The analytical method used is the content analysis method. The results of this study indicate that Islamic accounting is an effort to deconstruct modern accounting in a humanist and value-laden form. Islamic accounting information systems highlight Islamic values both in the object of accounting and information systems, Islamic accounting information systems have a great responsibility in moral matters.

Keywords: *Sharia Accounting, Information, Information System.*

1. INTRODUCTION

The practice of the Islamic financial system has been carried out since the heyday of Islam. But as the caliphate system weakened in the late 19th century, the Ottoman dynasty introduced the western banking system to the Islamic world. However, in the late 1970s, banks started to adopt the sharia system and developed rapidly. At present many countries have carried out trade and business activities using the sharia system (Ilyas 2017, 123). The birth of the sharia system was motivated by the development of the Muslim community in Indonesia which was accompanied by awareness of the unfairness of conventional banking schemes. Conceptually, sharia accounting practices exist as a solution to the problems of conventional transactions that are inconsistent with Islamic values. The theory of sharia accounting is part of the practice of sharia accounting which is needed as a basis for developing sharia accounting practices. A correct understanding of sharia accounting theory will encourage the development of accounting towards accounting practices that are in accordance with sharia principles. According to Apriyanti (2017) that sharia accounting practices exist as an answer to conventional transaction problems that are not in accordance with sharia values. Sharia accounting theory is needed to explain the various basic assumptions that underlie sharia accounting practices in Indonesia and explain accounting practices that are already in progress and the basis for the development of sharia accounting in the future (Apriyanti 2017, 138).

In recent years there has been an increase in the study of accounting towards an Islamic perspective. One aspect that encourages it is the emergence of the Islamic banking system, especially in Indonesia. On the other hand, not all aspects of conventional accounting can be applied to institutions that use sharia principles, both in terms of accounting implications and economic consequences. Therefore it is necessary to apply information systems related to accounting standards that are in accordance with Islamic financial institutions. Several other issues that encourage the emergence of sharia accounting are the harmonization of international accounting standards in Islamic countries. Accounting is at the forefront and plays an important role in running our economy and social system. Decisions taken by individuals, governments or other business entities are determined by their users on the resources owned by a nation. One of the

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most important aspects of the entity is the financial aspect and recording of financial reporting which has a major impact on the sustainability of the entity (Suherman 2019, 65).

As an information system, accounting is needed by various parties, both internal and external to the organization that organizes the accounting. Organizations depend on information systems to maintain their ability to compete. Information is basically a resource just like factories and equipment. Productivity, as something that is important to remain competitive, can be increased through better information systems. Accounting in the context of accounting information systems has an important role for company efficiency and effectiveness and can improve decision making so that company performance can be improved (Cahyadi et al. 2020, 2). Currently, almost all companies, regardless of their field, definitely need an accounting information system, including insurance companies. The results of Afrizon's research (2018) cited by Cahyadi et al. (2020, 2) states that the lack of quality accounting information is caused by an inadequate Accounting Information System. Based on the explanation above and the limited discussion specifically regarding sharia accounting as an information system,

2.LITERATURE REVIEW

Accounting is often faced with various problems involving transactions that require special interpretation or analysis such as economic, social, legal, statistical and political analysis (Ikhsan et al. 2015, 55). Accounting discourse is not born in an empty space, but is present in a process of social interaction which is so complex and in a very dynamic dimension of space and time. Objective conditions, such as religious norms, the contribution of Muslims in the past, the current capitalist economic system, and the development of thought, are very influential in the birth process of the sharia accounting paradigm. Accounting is very important in the business world, this is emphasized in every decision making in business based on information obtained from accounting. The existence of information is so important in every stage of decision-making, both starting from the process of identifying problems, and monitoring every implementation of decisions that are implemented (Ikhsan et al. 2015). Rapid developments have occurred in sharia-based business activities and financial institutions (banks, insurance, capital markets, pension funds and so on). In the last three decades, financial institutions have increased the volume and value of sharia-based transactions, which of course has increased the need for sharia accounting. Furthermore, the development of thinking about sharia accounting is also growing, this is indicated by the increasing acceptance of the principles of sharia transactions in the international world (Nurhayati and Wasilah 2019, 3).

Accounting standards as a reference for the preparation of financial reports that apply in one country will differ from accounting standards in other countries. This difference is influenced by environmental, legal, social, political and economic conditions in each country. The problem of comparability of financial statements, the level of reliability and opportunities for uncertainty is a consequence of the differences in these accounting standards (Cahyono 2011, 1884). Sharia accounting is one of the efforts to deconstruct modern accounting in a humane and value-laden form. The purpose of establishing sharia accounting is the creation of a business civilization with humanist, emancipatory, transcendental and theological insights. Thus, through sharia accounting, social reality will be constructed through content starting from monotheism and submission to divine power networks, all of which are carried out from the perspective of khalifatullah fil ardh.

The purpose of shari'ah accounting is very broad, however the emphasis is on efforts to realize the upholding of shari'ah in economic activities carried out by humans. At the ideal level, the purpose of shari'ah accounting is in accordance with the role of humans on earth and the nature of the owner of everything, so the ideal goal of financial reports should be muamalah accountability to God, the Real Owner, Allah SWT. (Arwani 2016, 128). The philosophy of accounting is accounting follows the business. In this context, accounting developments are a

response and evaluation of business developments. In this context, accounting develops according to and is influenced by environmental (business) developments (Alim 2011, 154).

3. RESEARCH METHODS

This research is entirely library research, namely research that studies by tracing and examining literature and research that focuses on library materials. In this case the object that the author is referring to is books related to sharia accounting and other supporting books. The data analysis method used is the content analysis method, also known as content analysis, which is a research method used to draw reflective and valid conclusions from data based on context. To use the content analysis method, three conditions are required for content analysis, namely objectivity, a systematic approach and generalization. Analysis must be based on explicitly formulated rules. To meet the systematic requirements, for content categorization must use certain criteria. The results of the analysis must present generalizations, meaning that the findings must have a theoretical contribution, findings that are only descriptive have low value.

4. RESULTS AND AND DISCUSSION

Accounting in Arabic is al-Muhasabah which comes from the word masdar hassaba-yuhasbu which means counting or measuring. In terms, al-Muhasabah has various origins, namely ahsaba which means "to guard" or "try to get" also comes from the word Ihtiasaba which means "expecting a reward in the hereafter by receiving someone's book from God", also means "paying attention" or "take responsibility for it" (Mauludi 2014, 60). The discourse on sharia accounting emerged as a consequence of the revolving discourse and practice of sharia banking, which originated from the spirit of Islamization of the economic system among Muslims. This is a logical consequence of demands from Islamization. This sharia accounting discourse emerged simultaneously with the presence of Islamic banking institutions. This is easy to understand, because in essence, it is impossible to separate accounting from muamalah activities in general, commercial business in particular and banking more specifically (Suwikno 2010, vi).

Accounting is a financial recording activity that functions as the language of business. The accounting process starts from grouping transaction data to producing financial reports. The results of this accounting process are used for company performance accountability reports, as well as data for decision making and business planning (Suwikno 2010, 11). Accounting As an Information System Accounting can be seen as a system that processes input in the form of operating data and financial data to produce output in the form of accounting information needed by the user. For that a manager will need accounting in running his business. Management accounting can be seen from two sides, namely, as a type of accounting and a type of information. Here we will discuss management accounting as a type of information. In addition, accounting is a business language. As a language, accounting is a tool for thinking managers in business and for communicating managers' business thoughts to their subordinates and superiors, to other managers, and to outsiders. Therefore, information is information that is needed in decision making.

Accounting activities are basically activities of recording, analyzing, presenting, and interpreting financial data (institutions, companies and other institutions). These activities relate to production, exchange of goods and services, and management of funds. For companies that aim to make profits, accounting is a method for determining whether the institution makes a profit or not, or otherwise suffers a loss, as a result of the transactions carried out. Accounting as a management tool (tool of management), can provide information about the company's financial condition and operating results as reflected in the company's financial statements (Suwikno 2010, 2). Information is a fact, data, observation, perception, or something else, which adds to knowledge. The role of

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this information is used to reduce uncertainty and hesitation in decision making. This decision-making greatly affects the future for that before it is decided there will be several alternative actions that contain certainty.

The information itself can be divided into two, namely quantitative information and non-quantitative information, while quantitative information is divided into accounting information and non-accounting information, and accounting information is divided into operating information, financial accounting information, and management accounting information. Management requires information, both in the form of quantitative and non-quantitative information as a basis for decision making. Decision making is always in the form of alternative choices, and every alternative choice always contains uncertainty. Information acts as a reducer of uncertainty, so that management is able to make choices. Quantitative information plays a greater role in reducing uncertainty when compared to non-quantitative information. Accounting is one of the information needed by management. For this reason, managers should understand accounting. Managers who do not master accounting as a business language will not be able to think in a business way because they do not have the thinking tools for it. A top manager who does not know about the role of accounting in influencing the behavior of the managers under him in achieving company goals.

Accounting information as a business language is grouped into three groups, namely: (1) Operational information, management requires various operational information such as the number of kilograms of raw materials used in production, the total inventory of finished products in warehouses, the number of production today, the number of working hours of employees in one week and the number of products sold today. This operating information will affect financial accounting information and management accounting information. (2) Financial accounting information is needed by management and outside parties such as shareholders, bankers and other creditors, government agencies and other outside parties. This financial accounting information is needed by outsiders for decision making to determine the relationship between these outsiders and the company. This financial accounting information is presented in the form of financial reports. (3) Management accounting information is needed by management to carry out the two main functions of management, namely planning and controlling company activities. This management accounting information is presented to company management in various financial reports such as budgets, sales reports, production cost reports and others.

Types of management accounting information consist of: (a) Full accounting information, presenting information about total income, total costs and or total assets in the past or in the future. Information on past full costs (historical full cost is used for the preparation of financial statements (generally in the form of a balance sheet and profit and loss statement). (b) Differential accounting information, providing information regarding different estimates of income, costs and or assets if a particular action is chosen, compared with other alternative actions Differential accounting information relating to the future (c) Accountability accounting information, presenting information about income, costs or assets associated with a part or unit within the company. Each section or unit is led by a manager who is responsible for the section concerned. These sections are referred to as responsibility centers. Past responsibility accounting information is useful for analyzing the achievements of each responsibility center manager, while responsibility accounting information concerning the future is used in planning activities, especially land planning known as the "budget".

Functions and Uses of Accounting Information Systems

Information has economic value when it supports resource allocation decisions, thereby supporting the system to achieve goals. Indeed, information can be the most important information resource. Accounting as an information system, identifies, collects and communicates economic information about a business entity to various people. Information is useful data that is processed so that it can be used as a basis for making the right decision. The system is a collection of related resources to achieve certain goals. An accounting information system (AIS) is a collection of

resources, such as people and equipment, that are managed to transform data into information. This information is communicated to various decision makers. SIA realizes these changes whether manually or computerized. Every organization that uses computers to process transaction data has an information system function. The information system function is responsible for data processing. Data processing is the most basic accounting information system application in any organization. The information systems function in organizations has evolved from simple organizational structures that include a few people to complex structures that include many qualified specialists.

The uses of accounting information systems include: (a) Providing economic information on an entity (company) that is relevant to use in making economic decisions. (b) As a communication medium for management as company managers and stakeholders (company owners) regarding the financial condition, changes in financial position and cash flow of the company. (c) Provide an overview of the ability of the business unit to provide economic feedback from the resources used. (d) As a medium of accountability to stakeholders in general, regarding everything related to company management. (e) Provide an overview of the progress of the company from time to time through the trend of changes in the company. (f) Provide information that is useful to investors/creditors and potential investors/creditors and other users in making rational investment, credit and other similar decisions. (g) Provide information that assists investors/creditors and potential investors/creditors and other users in assessing the amount, timing and uncertainty of future cash receipts in the form of dividends, as well as other cash receipts from sales, redemptions and maturities maturity of securities and loans. (h) Provide information that clearly describes the company's economic resources, claims on those resources, and the effects of events, transactions and circumstances that change those resources and claims on those resources. and other similar decisions rationally. (g) Provide information that assists investors/creditors and potential investors/creditors and other users in assessing the amount, timing and uncertainty of future cash receipts in the form of dividends, as well as other cash receipts from sales, redemptions and maturities maturity of securities and loans. (h) Provide information that clearly describes the company's economic resources, claims on those resources, and the effects of events, transactions and circumstances that change those resources and claims on those resources. the timing and uncertainty of future cash receipts in the form of dividends and other cash receipts resulting from the sale, redemption and maturity of securities and loans. (h) Provide information that clearly describes the company's economic resources, claims on those resources, and the effects of events, transactions and circumstances that change those resources and claims on those resources. the timing and uncertainty of future cash receipts in the form of dividends and other cash receipts resulting from the sale, redemption and maturity of securities and loans. (h) Provide information that clearly describes the company's economic resources, claims on those resources, and the effects of events, transactions and circumstances that change those resources and claims on those resources.

Accounting Information System Users

The accounting information system is currently developing into a computer-based information system that can increase user satisfaction because of the ease of access that is obtained in making a decision. A computerized accounting information system allows users of financial statements to view financial reports more quickly and accurately at any time. Presentation of financial and non-financial information can be done more easily with the support of the accounting

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information system program package, which today has more variations and can be obtained easily on the market (Buana and Wirawati 2018, 684).

Utilization of these information systems includes data processing, information processing, management systems and work processes electronically and the use of advances in information technology so that public services can be accessed easily and inexpensively by people in all regions (Lukiman and Lestarianto 2016, 50). As an information system, accounting is needed by various parties, both internal and external to the organization that organizes the accounting. Broadly speaking, these parties include: (a) Managers, company managers use accounting to prepare their company plans, evaluate the progress achieved in an effort to achieve goals and take the necessary corrective actions. (b) Investors, investors must carry out an analysis of the financial statements of the company that will be chosen as a place of investment. (c) Creditors, prospective creditors must assess the financial capabilities of prospective credit takers. For this reason, creditors always ask for the financial statements of prospective customers to be assessed. (d) Government agencies, government agencies such as the tax service agency or capital market development agency (Bapepam) require financial information from taxpayer companies or companies that sell their shares through the capital market. Accounting information is the main source for government agencies to set corporate taxes or supervise companies. (e) Non-profit organizations, religious organizations, foundations or educational institutions and the like need accounting information because they also have to have a budget, paying labor, paying electricity and rent, as well as other financial matters. All of these things are related to accounting. (f) Other users, accounting information is also needed by various other parties for certain interests, for example labor organizations, important accounting information for workers in order to apply for a raise or other benefits from the company where they work. With the various users of accounting information, accountants must be able to provide quality information that contains elements of understandability, relevance, reliability, consistency, and comparability (Yeni et al., 2016, 683). All of these things are related to accounting. (f) Other users, accounting information is also needed by various other parties for certain interests, for example labor organizations, important accounting information for workers in order to apply for a raise or other benefits from the company where they work. With the various users of accounting information, accountants must be able to provide quality information that contains elements of understandability, relevance, reliability, consistency, and comparability (Yeni et al., 2016, 683). for example labor organizations, accounting information is important for workers in order to apply for a raise or other benefits from the company where they work. With the various users of accounting information, accountants must be able to provide quality information that contains elements of understandability, relevance, reliability, consistency, and comparability (Yeni et al., 2016, 683). for example labor organizations, accounting information is important for workers in order to apply for a raise or other benefits from the company where they work. With the various users of accounting information, accountants must be able to provide quality information that contains elements of understandability, relevance, reliability, consistency, and comparability (Yeni et al., 2016, 683).

Sharia Accounting Information System

Sharia accounting is part of business activities with Islamic concepts that contain muamalah in Islamic studies. Muamalah activities are activities related to humans but have accountability values before Allah SWT. Allah SWT. places this problem in surah Al-Baqarah verse 282, which means:

“O you who believe, if you don't do mu'amalah in cash for a specified time, you should write it down. and let a writer among you write it correctly. and let the writer not be reluctant to write it down as Allah teaches him, then let him write, and let the person who owes it accept (what is to be written), and let him fear Allah his Lord, and let him not lessen anything from his debt. if the debtor is a person who is weak in mind or weak (his condition) or he himself is unable to ask for it, then the guardian should give it out honestly. and testify with two witnesses from the men (among you). if there weren't two men, Then (permissible) one man and two women from the witnesses you are pleased with, so that if one forgets then one reminds him. let the witnesses not be reluctant (to give information) when they are summoned; and do not be weary of writing the debt, both small and large until the time limit for paying it. that is more just in the sight of Allah and strengthens testimony and is closer to not (raising) your doubts. (Write down your mu'amalah), unless the mu'amalah is a cash trade that you carry out between you, then there is no sin for you, (if) you do not write it down. and witness when you buy and sell; and let not the writer and the witness make it difficult for each other. if you do (such), then indeed it is an evil in you. and fear Allah; Allah teaches you; and Allah knows all things.

The accounting structure describes the elements or parties and means involved in and affected by the determination or provision of financial information and the interrelationships between these elements. Parties involved or interested include actors and institutions such as standard setters, professions, government, capital market advisory bodies, companies as entities, analysts, managers, public accountants and report users. The means that make up the accounting structure include, for example, government regulations, accounting standards, financial reports, and reporting conventions (Ilyas 2016, 25). Accounting with Islamic values based on responsibility, justice and truth in accordance with the Al-Qur'an and Al-Hadith is a reality that must be pursued. Human life based on religion (Islam) that expects welfare and prosperity and happiness in the world and in the hereafter based on human relations with God (hablum minallah) and human relations (hablum minannas), requires ideal practices and in accordance with sharia laws. . So that there is peace of life and life (muamalah) in accordance with the foundation of his life (Susilowati 2017, 296).

Conventional accounting that is now developing is a discipline and practice that is formed and shapes its environment. Therefore, if accounting is born in a capitalist environment, then the information it conveys will contain capitalist values. Then the economic decisions and actions taken by users of the information also contain capitalist values. In short, capitalistic accounting information will also form a capitalistic power network. This network ultimately binds humans in the samsara of capitalism. Basically, sharia accounting information is not much different from conventional accounting information. However, in general it cannot be judged that the syariah SIA is exactly the same as the conventional SIA. Because there are objects in Islamic accounting that are not contained in conventional accounting. Thus the information produced is also different, the objects and users of Sharia SIA are also not the same as those contained in conventional SIA. According to government accounting standards, the quality of information contained in financial reports includes understandability, relevance, reliability, consistency, and comparability (Yeni et al. 2016, 683).

Basically, sharia accounting information systems highlight Islamic values both in accounting objects and information systems, so sharia accounting information systems have a big responsibility in moral matters. The purpose of developing a sharia accounting information system is the same as the purpose of developing an accounting system, including: (a) To provide information for processors of new business activities. (b) To improve the information generated by the existing system, both regarding quality, accuracy of presentation and information structure. (c) To improve accounting controls & internal checks (d) To reduce clerical costs in maintaining accounting records (Tabe 2013). Aspects of qualitative information can be confirmed from the objective function of accounting information, namely as a prayer and dhikr. The aim is to raise user's godly awareness in carrying out business activities according to sharia and worship as well as

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a reminder of their return to God (Alfia et al. 2018, 103). To fulfill this goal, axiologically using a neuro-linguistic technology approach, so that the resulting accounting information is full of prayer and dhikr (Triyuwono 2013). Text (qualitative) in this case has a spiritual power value, which can influence users to perform worship (business) in accordance with Islamic provisions and values.

From some of the descriptions above, it can be understood that the application of a sharia accounting information system accentuates Islamic values both in the accounting object and in the information system which is always considered important in the bookkeeping of a company. This is in line with Harahap's opinion cited by Siregar (2015) which states that Islam considers that economic transactions (muamalah) have a very high urgency value, so that recording can be used as evidence (black on white), using witnesses (for material transactions) is urgently needed because it is feared that certain parties will renege on the agreement that has been made. The sustainability of the sharia accounting information system is expected to have a positive impact on decision making within a company. The results of research on the use of accounting information systems in Indonesia have been carried out by Pramuka et al. (2010) who concluded that accounting information systems have an important role in carrying out management functions and assessing one's performance. This study also shows the significance of the influence of AIS on the performance of managers of Rural Banks in Banyumas Regency (Pramuka et al. 2015).

The results of research related to accounting information systems state that top management support (DMP) in Islamic insurance companies in Indonesia has a significant effect on the quality of AIS. However, the role of DMP in improving the quality of SIA still requires support for the selection and placement of human resources who have the ability to operate information systems and support for human resource development and training. Theoretically, to improve the quality of SIA in Islamic insurance companies in Indonesia, DMP has a very important role. The implication is that management must continue to provide positive support for the quality of AIS (Cahyadi 2020, 7).

5.CONCLUSION

Accounting is very important in the business world, this is emphasized in every decision making in business based on information obtained from accounting. The existence of information is so important in every stage of decision making, both starting from the process of identifying problems, as well as monitoring every implementation of decisions that are implemented. Islamic accounting is one of the efforts to deconstruct modern accounting in a humane and value-laden form. The purpose of establishing sharia accounting is the creation of a business civilization with humanist, emancipatory, transcendental and theological insights. Therefore, through sharia accounting social reality will be constructed through content starting from monotheism and submission to divine power networks which are all carried out with the perspective of khalifatullah fil ardh. Basically, sharia accounting information systems highlight Islamic values both in accounting objects and information systems, so sharia accounting information systems have a big responsibility in moral matters. The results of this study are very limited to a review of the literature related to Islamic accounting information systems. It is hoped that in the future other researchers can continue research related to Islamic accounting, such as the implementation of Islamic accounting in Islamic financial institutions in Indonesia and other topics related to sharia accounting.

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