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Accounting Principles in Islam: Reflections on Surah Al-Baqarah Verse 282

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Abstract

The accounting principles in Islam play a significant role in financial management, reflecting the values of religion, ethics, and Islamic law. One of the verses that embodies these principles is verse 282 of Surah Al-Baqarah. This research explores and analyzes the accounting principles contained in verse 282 of Surah Al-Baqarah within the context of Islamic finance. Another objective is to examine the practical implications of these principles in the modern accounting context. This study employs a literature analysis method involving the study of verse 282 of Surah Al-Baqarah and literature related to accounting principles in Islam. A theoretical approach is used to correlate these principles with modern accounting concepts. The analysis of verse 282 of Surah Al-Baqarah reveals accounting principles encompassing accountability, justice, and truthfulness. These principles guide how financial recording and reporting should be conducted in Islam. The practical implications of these principles include establishing a transparent, fair economic environment based on Islamic principles in the context of modern accounting.

Keywords: Principles, Islamic Accounting

Abstrak

Prinsip-prinsip akuntansi dalam Islam menjadi bagian penting dalam pengelolaan keuangan yang mencerminkan nilai-nilai agama, etika, dan hukum Islam. Salah satu ayat yang mencerminkan prinsip-prinsip ini adalah ayat 282 dari Surah Al-Baqarah. Penelitian ini bertujuan untuk menggali dan menganalisis prinsip-prinsip akuntansi yang terkandung dalam ayat 282 Surah Al-Baqarah dalam konteks keuangan Islam. Tujuan lainnya adalah untuk mengeksplorasi implikasi praktis dari prinsip-prinsip ini dalam konteks akuntansi modern. Penelitian ini menggunakan metode analisis literatur yang melibatkan studi terhadap ayat 282 Surah Al-Baqarah dan literatur terkait prinsip-prinsip akuntansi dalam Islam. Pendekatan teoritis digunakan untuk mengaitkan prinsip-prinsip tersebut dengan konsep-konsep akuntansi modern. Analisis terhadap ayat 282 Surah Al-Baqarah mengungkapkan prinsip-prinsip akuntansi yang meliputi pertanggungjawaban, keadilan, dan kebenaran. Prinsip-prinsip ini memberikan pedoman tentang bagaimana seharusnya pencatatan dan pelaporan keuangan dilakukan dalam Islam. Implikasi praktis dari prinsip-prinsip

ini mencakup pembentukan lingkungan keuangan yang transparan, adil, dan sesuai dengan prinsip-prinsip Islam dalam konteks akuntansi modern.

Kata Kunci: Prinsip, Akuntansi Syariah

Introduction

Islam is a religion that presents a comprehensive view of life based on the teachings of the Quran and the Hadith of the Prophet Muhammad SAW. These teachings include divinity, worship, mu'amara, ethics, and morality. The Quran provides solutions to various problems in people's activities and lives. It creates a perfect guide to life, no doubt about it (QS. 2: 2). According to the Islamic view, life has a continuous and abundant meaning, both in quality and benefits, from this world to the hereafter. An individual is considered to live meaningfully in Islam when they fulfill the obligations that religious teachings have regulated. The level of meaningfulness of one's life in Islam is measured by how much one contributes to the interests and welfare of society. This is in line with the teaching in the Hadith, which states that the best human being among you is the one who benefits others the most. Therefore, in Islam, the meaninglessness of life occurs when a person neglects or abandons the obligations that religious teachings have regulated.¹

Islam, as a religion, has provided comprehensive and complete guidelines and

Instructions to humans through the Qur'an and Al-Hadis. These guidelines cover all aspects of human life as the Khalifah of Allah on earth, both about Allah (worship) and fellow humans (muamalah). In the context of economics, Islam has also provided a complete set of rules or provisions to guide Muslims to success. In addition to general economic principles, Islam also provides comprehensive instructions regarding the recording and accounting of various business activities, especially what is known as bookkeeping. Rephrased in Surah Al-Baqarah, verse 282 is a clear example of the Islamic concept related to recording financial transactions, which is now called accounting practices.²

Accounting is not a new science for humans. History tells us that accounting has been practiced since around 8,000 BC. A simple definition of accounting is recording commercial and non-commercial activities for a specific purpose. Allah SWT has emphasized the importance of explaining human activities as revealed in His words. Values based on the Quran and Hadith must be required in accounting practices. This is because most of the irregularities in business operations are caused by the

correctness of the recording and accounting. The principles of recording and accounting in accounting follow the rules set by Allah SWT and are based on the values of the teachings of the Al-Quran and al-Hadith, which are now known as Islamic Accounting (Sharia).³

Islamic teachings are teachings that regulate norms. Therefore, in terms of recording and bookkeeping, people who follow this teaching must conduct careful and accurate accounting records by reality. This concept is described in detail and clearly, and can be accompanied by scientific explanations that are by the teachings of the Quran and rational arguments.⁴

In the context of Islamic finance, Ayat 282 of Surah Al-Baqarah presents profound and relevant principles that can direct the financial behavior of Muslims. This verse is a part of the Muslim holy book and a source of inspiration for fair and ethical economic practices. It provides important moral and ethical guidelines for managing finances, creating a foundation for financial practices that align with Islamic principles, such as honesty, fairness, and transparency. In this article, we will explore in depth verse 282 of Surah Al-Baqarah and how the principles can be applied in the modern financial context. By understanding and applying these teachings, Muslims can develop an

approach based on integrity and morality in managing their finances.⁵

Sharia Accounting

Accounting, which in Arabic is called Muhasabah, not only includes the meaning of counting and weighing but also involves calculating and data collection. In his book Sharia Accounting, Omar Abdullah Zaid defines muhasabah as an organized activity where transactions, actions, and decisions are recorded and summarized in a representative record by Sharia. Our rephrase also seeks to measure the financial outcomes that affect transactions, actions, and decisions to support informed decision-making. Therefore, the accounting concept in Islam is not much different from traditional accounting. In other words, accounting is the process of recording, classifying, and summarizing economic transactions and producing financial statements that support decision-making and accountability according to the rules set by Allah SWT.⁶

Islamic accounting is the process of recording transactions according to the principles established by Allah SWT. Rephrase The information that Islamic accounting presents to reporting users is not limited to financial data only but also includes information that considers the company's activities carried out by Islamic

law and social purposes such as zakat obligations. Islamic accounting has a social orientation and serves not only as a tool to measure economic phenomena in monetary terms but also as a tool to explain the impact of these economic phenomena on Islamic society. This includes issues that may not be considered in conventional accounting. Accounting should also be viewed as part of the judgment on the Day of Judgment, encouraging good behavior and prohibiting bad.⁷

The objectives of Islamic accounting are realizing the compassion of Allah SWT by carrying out the responsibility of obedience and creativity in recording transactions, economic events, and production processes in an organization. Information conveyed through accounting has material, spiritual, and internal aspects of Islamic values and sharia objectives. Overall, the goals of Islamic accounting include (1) contributing to the achievement of socio-economic justice (al-falah) and (2) fulfillment of obligations to God Almighty, society, individuals, and even parties involved in economic activities: for example, accountants, auditors. A complete understanding of people, managers, owners, government, etc. as a form of worship.⁸

Financial Report

Financial statements are documents that contain financial information from an organization or agency. This document results from the accounting process that aims to provide financial information to external parties. Generally, a complete financial report includes a balance sheet, income statement, statement of changes in capital, cash flow statement, and related notes. According to PSAK number 1 paragraph 7 (Revised 2009), the main objective of financial statements is to present information about the financial position, financial performance, and cash flows of an entity that is useful for most report users in making economic decisions.

Financial statements in Islamic entities have the following format:

1. Balance sheet as a presentation of the financial position of the Islamic entity. This document illustrates the resources managed, financial structure, liquidity, solvency, and ability to adjust to environmental changes.
2. Data on the performance of the Islamic entity is presented in the income statement to evaluate the effectiveness of the use of resources.
3. Information about changes in the financial position of Islamic institutions

is used to determine investment, financing, and operational activities during the reporting period.

4. Additional information, such as an explanation of Islamic entities' fulfillment of social functions, does not have specific regulations but remains relevant in decision-making.
5. Additional notes and schedules provide information about risks and uncertainties affecting the entity.

Based on the objectives of Sharia, which aim to provide goodness for all human activities, including economic activities which include accounting, the objectives of accounting reflected in financial statements should be in line with the goals of Sharia. To realize the aim of providing accounting information through financial statements, it should ensure truth, certainty, openness, and fairness among the parties involved in the economic relationship. The core principles of Sharia economics should be upheld, such as justice, cooperation, and the prohibition of transactions against Sharia, exploitation, and all forms of injustice. The main objective of financial reporting in Shariah is to bind individuals in an ethical network that aims to create a social reality that contains the values of monotheism and obedience to the provisions of Allah, which is part of the objective of Shariah to achieve

goodness.

While the scope is broad, the objective of Shari'ah accounting is to realize the application of Shari'ah principles in the economic activities undertaken by human beings. At an ideal level, Shariah accounting aims to be accountable to Allah for muamalah activities. Another objective is to provide information to stakeholders in the decision-making process.

Accountability in Islam

Accountability in Arabic is termed *musa'alah*. *Musa'alah* is different from *mas'uliyah* (accountability). *Mas'uliyah* is more about morals, namely, a person's commitment to be responsible for what is said or done. Marwiyah stated that trust is similar to accountability and responsibility in the context of public administration. The essence of the formation of the trait of trustworthiness is the ability to be responsible. A person is considered to have the nature of trust when he can be responsible (responsibility) and accountable for the trust given to him.

The concept of accountability in Islam has significant differences compared to accountability, which is generally understood in the conventional context. Most Islamic scholars emphasize that accountability in Islam is more comprehensive than traditional

accountability, as the Islamic approach covers broader aspects. In Islam, accountability is not limited to the relationship between an organization's management and its stakeholders, such as providers of financial resources, the government, or the general public. It also involves the relationship between management and God, the ultimate owner of all things. In the Islamic concept, accountability aims not only to comply with legal requirements but also to fulfill responsibilities to the Creator of the universe. In addition, in the Islamic concept, there is no difference in how to show accountability to God and His creatures because accountability to God is also interpreted as accountability to society.

Transparency in Islam

Transparency in Islam, particularly in Islamic accounting theory, encompasses the broad concepts of honesty, openness, and accountability in all aspects of life, including in financial affairs. Here are some points that explain transparency in Islam in Islamic accounting theory:

1. Openness and Honesty: In Islam, openness and honesty in all matters, including financial issues, are important values. This means every individual, especially those involved in financial

transactions, must communicate openly and honestly and not hide relevant information.

2. Accountability: The concept of accountability in Islam includes accountability to God and fellow human beings. In Islamic accounting theory, every financial action should be carried out with moral and ethical responsibility in mind and with the realization that all actions will be accounted for before Allah.

3. Clear Reporting: Islam encourages clear and detailed reporting in financial affairs. This includes accurately recording all transactions and disclosing correct and complete information to all interested parties. This practice aligns with the principle of transparency in Islamic accounting theory. Prevention of Fraud and Cheating: Islam strictly prohibits fraud and cheating in all its forms. In Islamic accounting theory, accounting practices should be based on integrity and honesty to prevent data manipulation or inaccurate reporting.

4. Justice and Equality: The concept of justice and equality in Islam also includes transparency in financial affairs. Every individual, whether as a giver or a receiver, has the right to obtain clear and transparent information about their financial transactions.

Thus, as reflected in Islamic accounting theory, transparency emphasizes the importance of integrity, openness, and accountability in all aspects of finance, aiming to create a fair and equitable environment for all parties involved.

Method

This research utilized a literature review analysis approach. A literature review is a structured, clear, and replicable approach to identifying, evaluating, and combining research work and ideas that researchers and practitioners have developed. The method applied in this research is a literature review. The choice to use a literature review is based on the research focus on the divine domain, namely the verses of QS. Al Baqarah (2): 282. Data collection was done by referring to literature relevant to the topic discussed. Sources of information are sourced from reliable Islamic references, books, journals, and other sources. Data analysis in this research uses text and discourse analysis methods, which were chosen because this research is a literature review.

Results And Discussion

Accounting Values Contained in Surah Al-Baqarah Verse 282

The asbab al-nuzul of Surah al-Baqarah verse 288 is explained structurally in the books of Ulum al-Qur'an through Hadith

and narrations. In a narration, Sufyan Al-Sauri narrated from Ibn Abu Nujaih from Mujahid, who heard Ibn Abbas say that the verse was revealed concerning salam transactions within a certain time limit. According to Imam Bukhari, this is explained in Sahihain through the narration of Sufyan ibn Uyainah, who narrated from Ibn Abu Nujaih, Abdullah ibn Kathir, Abul Minhal, from Ibn Abbas. Ibn Abbas relates that when the Prophet Muhammad arrived in Medina, the people had the custom of lending each other fruits for one to three years. The Prophet said, "Whoever wants to lend, let him lend with a clear measure and measure" (HR Bukhari).

This is a directive from Allah SWT, and this verse teaches Muslims that if they want to transact, buy, sell, or pay debts other than in cash and within a certain period, it must be recorded as a sign of faith.

This verse is the longest in the Quran. Usually, Allah SWT sends down short verses of the Quran, but this verse was sent down and written in detail. This shows that Muslims must be careful in matters of property because property is one of the means to get benefits both in the world and in the hereafter. Al-Zuhairi said that the length of the verse shows that wealth is not hated in Islam. This indicates that Islam emphasizes economics.⁹

Firstly, documenting debts through records and witnesses is forbidden but not obligatory. This is the common view among the four madhabs of Hanafi, Maliki, Shafi'i, and Hanbali, but there is no consensus on whether it is a command or an instruction. The evidence of those who are of the view that it is not obligatory is as follows: Ijma' amali (Ijma' of action), we often see Muslims shopping and selling cashlessly all over the world; they are Witnesses who do not make records or carry records. Ijma' Amali is concerned about the non-binding nature of documenting debts and receivables. Allah swt classifies debts and receivables into three types in verse: debts and receivables with records and witnesses, debts and receivables with pledges, and debts and receivables with trust. If debts and credits can be done in trust, i.e., without records, witnesses, or guarantors, then His words "write down" indicate that it is recommended that debts and credits be recorded.¹⁰

Secondly, documentation of debts and credits with records is obligatory. This is by surah Al-Baqarah verse 282, which means: *"But if some of you trust others, let the one who is trusted fulfill his obligations (debt) and fear Allah his Lord."* The word of Allah SWT, *"Let you write it down,"* is a command on debts and receivables arising from buying, selling, and borrowing. The origin of this command

indicates that this command is binding or obligatory, and among the indications that confirm the binding nature of the command are the personal rights given to the Creator and the rights specified in this clause. Write when you are told to write; do not get tired of writing under any circumstances, whether small or large. My sin was not writing when I sold it for cash. Another reason is that recording debts and receivables can prevent disputes.

Thirdly, it is obligatory to record non-cash transactions if the debtor becomes the guardian of other people's property, such as orphans or the Nazir of waqf. This is because guardians of orphans' property or Nazirs of waqf or other people's property are to take profit. Undoubtedly, it is better to record their transactions than not to record them. This is because if they are not recorded, they may forget or deny the transaction, potentially damaging the assets of those entrusted to manage them.

Recording financial or business transactions is highly recommended. However, if the asset belongs to someone else, whether the transaction is cash or non-cash, such as transactions involving guardians of orphans, nazir wakaf, amil zakat, and company employees, then the law is binding or obligatory.

The Meaning of Witness in Surah Al-Baqarah Verse 282

Al-Hamdi said that Islamic law pays special attention to the issue of financial transparency by revealing the longest verse in the Quran, namely the verse on debt and credit. This paragraph explains how financial transactions are recorded from the perspective of financial transparency. The law of financial recording is recommended but may be required under certain conditions. This verse is Surah Al-Baqarah verse 282. This verse calls for us to keep our testimony and not hide it (transparency). This is explained in surah Al-Baqarah verse 282, which *means "and let not the witnesses be reluctant when called."* The person responsible for recording should have integrity, honesty, and an obligation to provide information openly, as they are considered trustworthy witnesses.

According to some contemporary interpreters, the meaning of testimony emphasized in verse 282 is that witnesses must give testimony when called upon. They are also required to provide testimony based on information and facts and must not cause harm to those who need testimony or transaction records. Actions that contradict Allah SWT's commands are considered an offense against Him.

Review of Online Buying and Selling According to Surah Al-Baqarah Verse 282

According to OJK Regulation Number 77 / PJOK.01 / 2016 concerning Money Lending and Borrowing Services Based on Information Technology Chapter I Article 1 paragraph 3, Online lending is a financial service that brings together lenders and borrowers to conduct rupiah currency lending and borrowing agreements directly through an electronic system using the Internet... This regulation is supported by Bank Indonesia Regulation Number 19/12/PBI/2017, the Year 2017 of implementing Financial Technology.

Both regulations prove that the existence of online loans (pinjol) is legally valid. Therefore, pinjol is in great demand and has become an alternative financial solution, especially because of the ease of transactions without complicated requirements. Applying for an online loan is simple and easy; everything can be done on a smartphone. With an easy system, anyone can apply for a loan. The terms are different from loans between individuals, and most importantly, customers can make payments, including the set interest.

A structured explanation of the reason for the revelation of Surah Al-Baqarah verse 282 is found in the Qur'anic Science

literature in the form of hadiths and stories narrated by Sufyan Al-Sauri Ibn Abu Nujaih who heard the story of Mujahid. Ibn Abbas. The verse of revelation relates to welcoming events with a certain time limit. According to Imam Bukhari, in the book of Sahihain narrated by Sufyan bin Uyainah, bin Abu Nujaih, Abdullah bin Kathir, Abul Minhal, bin Abbas, who said that when the Prophet SAW arrived in Medina, people offered each other fruits. . one year, two years, three years. Then the Prophet said: "Whoever wants to sacrifice, then he must sacrifice with a clear measure and measure" (HR Bukhari).

This is a directive from Allah SWT, and this verse also teaches Muslims when involved in debt transactions and non-cash buying and selling transactions, it must be recorded to show faith. Meanwhile, the interpretation that underlies the revelation of Surat Al-Baqarah verse 282 from a cultural point of view is the interpretation obtained from the observation of the interpreters of the teachings of Allah SWT (Al-Qur'an) applied to their actions. The Prophet. Muhammad. This kind of understanding is very closely related to the reality of human life. The word of God in the verses of the Qur'an applied in the practice of the Prophet SAW provides direction for the organization of human life (huda di Istana). The practice of this

Prophet shows how God's teachings are applied in human life. Online buying and selling are related to the meaning of Surah Al-Baqarah verse 282 because there are similar concepts, namely buying and selling based on orders.

The meaning of the text of Surah Al-Baqarah verse 282 is contained in the expression "Amm," which includes all meanings related without restriction to the general mechanism where the word "Amm" is a conditional indefinite noun (indefinite /nakirah) in the context of the word "Idza" which indicates a general meaning. The interpretation of the text "for special reasons" in the lafaz at the general level must be based on the indications in the text itself, which allow such inference and displacement. The meaning of the "special reason" of Surah Al-Baqarah verse 282 regarding salam trading is that after the revelation of the verse in Madinah, its interpretation will affect various aspects of salam trading. However, the general meaning of Surah Al-Baqarah verse 282 begins with the phrase "Tadayantum," which means muamalah, making agreements and making agreements. It means any activity that concerns the determination of a relationship created or involving another party by a person, or that requires the person to bear the risk and has legal consequences.

Based on the general meaning of the concept of "contract," all forms of agreements, such as buying and selling, renting, and all other forms of muawadah agreements and marriage, are referred to as contracts. This is because both parties are bound to keep their promises and fulfill them by the agreement. One example is online buying and selling transactions, where there is no direct meeting between the seller and the buyer but through the Internet. In addressing this, "Faktubuhu" (let you write it down) indicates that recording should be done in full with appropriate details. This is to prevent misunderstandings between the two parties, and this recording is required by the verse, both in the context of loans and buying and selling. The aim is to prevent future rejection or forgetting of the agreement that has been made.

Accounting Principles in Surah Al-Baqarah Verse 282

If analyzed in its meaning, surah Al-Baqarah verse 282 indicates that in the context of Sharia rules, accounting practices must comply with three principles: the principle of responsibility, the principle of justice, and the principle of truth.

1. Principle of Responsibility

When applied in a company, the accounting process results in a financial report, which serves as a guide for managers

in making decisions. However, in the context of Surah Al-Baqarah verse 282, Allah explains that the purpose of accounting is not only to provide information for decision-making. However, each party involved in this business must be responsible for their own beliefs and actions towards other parties.

2. The Principle of Fairness

The context of justice in accounting, as described in Surah Al-Baqarah verse 282, is that the books are kept exactly by the transactions that occur, without bias and fraud against one party. Registration errors can lead to violations in the registration process itself, which ultimately harms many parties. Therefore, the honesty of the borrower or lender, auditors, witnesses, and other parties involved is essential to maintaining fairness.

3. The Principle of Truth

In a business environment, accounting always faces challenges related to financial accounting and measurement. The implementation of this activity will be successful if it is based on the principle of truth. This principle of truth is inseparable from the principle of justice. This truth helps create fairness in identifying, measuring, and reporting financial transactions.

Conclusion

In Surah al-Baqarah verse 282, important accounting values guide accounting practices in Islam. This verse guides Muslims on the importance of accurate, transparent, and responsible recording in every financial transaction. Some of the accounting values contained in this verse are:

1. Accountability: This verse emphasizes the importance of each individual fulfilling the obligations and promises made in financial transactions. This includes fairness in recording and reporting transactions and openness in disclosing everything related to finance.
2. Justice: Surah al-Baqarah verse 282 emphasizes that record keeping should be fair and impartial to one party. This principle underscores the importance of honesty and integrity in all aspects of financial transactions.
3. Truthfulness: This verse emphasizes the importance of truth in financial recording and reporting. Correct and accurate recording is necessary to prevent errors and misunderstandings between the parties involved in the transaction.

Thus, Surah al-Baqarah verse 282 not only provides guidelines on accounts payable and receivable relationships but also

contains values that are relevant to Islamic accounting practices. This verse reminds Muslims of the importance of conducting financial transactions with integrity, fairness, and truth, and confirms that good accounting practices are an integral part of religious life in Islam.

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