

## Analysis of Islamic Banking Accounting Barriers in Samarinda City



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**ABSTRACT:** At the age of 20 years of Islamic banking, it turns out that the existence of LKS cannot be separated from public criticism. Most of them still conclude that the mechanism of Islamic banking is no different from conventional, this condition must be straightened out. This study aims to analyze what are the main factors that hinder the development of Islamic banking accounting in Samarinda City. The research method used is a transcendental phenomenological approach, because the aim of the researcher is to explore the public's view of Islamic banking and Islamic accounting. Then, the informants were practitioners (managers of financial institutions), the standard setting board (DSAS) and academics (students from Mulawarman University). The practitioners chosen by the researchers were representatives from several macro-level Islamic commercial banks and several LKMS such as BPRS and BMT located in Samarinda City, East Kalimantan. From the results of the study, it was found that the stereotype of the public who thinks that Islamic accounting is not substantially different from conventional accounting is true. The fundamental problem that causes deviations from sharia practice from Islamic law is due to the human resource factor. Their lack of understanding and reluctance to understand sharia in a holistic manner makes the practice of sharia seen as the result of duplication of conventional accounting.

**KEYWORDS:** Islamic Banking, Islamic Banking Accounting, Inhibiting Factors of Islamic Accounting

### I. INTRODUCTION

Islamic banking accounting is a method of recording or bookkeeping finances in the banking environment that holds sharia principles. The role of Islamic banking accounting has an effect that can currently be felt for customers who use Islamic banking products. In practice, Islamic banking accounting is able to apply accounting that is commonly used in conventional banking, the only difference is the existence of sharia elements when classification, summarization, reporting, analysis, transactions and matters related to finance (Chapra, 199). The business contained in Islamic banking is engaged in the financial services business which although it bears the name sharia but still adheres to the rules set by Bank Indonesia. The practice of sharia financing has been practiced since the time of the Prophet Muhammad SAW where at that time there were money lending activities in terms of business, remittance services and asset storage. These activities are now being re-implemented while still adopting the prophet's practice to be in accordance with sharia provisions. Islamic banking accounting documents incoming financial journals with funding and outgoing financial journals called financing.

The growth of Islamic banking in Indonesia needs to be balanced with operational socialization carried out by sharia-based banks, this is done so that prospective service users can understand the concepts offered such as profit sharing and their effect on financial statements. Therefore, literacy is needed related to the application of accounting in Islamic banking. Sharia accounting presents a social reality based on religion, not just looking for profit (Triyuwono, 2013).

At the age of Islamic banking, which is the 20th year, it turns out that the existence of LKS cannot be separated from public criticism. Most of them still conclude that the mechanism of Islamic banking is no different from conventional (Zaidi, 2012; Primasari, 2010). They further revealed that it turns out that LKS is just a conventional institution that uses Arabic for the identification of its products and transactions. It is this condition that needs to be straightened out.

In addition to the problem of people's views on the similarity of LKS practices with conventional schemes above, the next problem that arises as a multiplier effect is the highlight of Islamic accounting with conventional accounting. It turns out that most of the public, both practitioners and academics, concluded that Islamic accounting is the result of duplication of conventional accounting (Harahap, 2001; Kamayanti and Parwita, 2008). The product of the passionate desire to practice sharia is reflected in the launch of sharia PSAK standard No. 59 concerning Islamic Banking Accounting which was ratified by the Financial Accounting Standards Board on May 1, 2002 and took effect on January 1, 2003. Five years later, this standard was replaced by PSAK sharia 101- 106 on June 27, 2007 and took effect on January 1, 2008. The fundamental difference between PSAK 59 and the latest PSAK lies in its designation, where psak syariah 1010-106 is not only intended for Islamic bank entities, but also for conventional entities.

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The interesting thing that researchers want to get from the above phenomenon is first, the emergence of a desire to know the reason why the underlying stereotype of society still considers that Islamic banking is no different from conventional banking. Second, as a multiplier effect of the first question, the researcher wants to know the results of the analysis on the part of academics and standard compilers of public stereotypes that consider that Islamic accounting is not substantially different from conventional accounting.

The lack of understanding of the islamic financial transaski mechanism and moreover fostered with a sense of indifference to try to understand the sharia mechanism, will eventually result in a public conclusion that it turns out that Islamic banking practices are no different from conventional and the same is the case with Islamic accounting. This is the phenomenon that occurs in society. The human resources intended in this study include practitioners (LKS managers), standards compiling boards and academics.

We can imagine that if the three parties who play an important role in the development of sharia do not understand the sharia system, then it is certain that sharia in this country will not be able to develop rapidly to compete with other Muslim countries. The phenomenon of public stereotypes that tend to still equate between Islamic banking practices and conventional and between Islamic and conventional accounting is what researchers want to explore. There are two possible reasons why this may happen. First, whether it is the wrong human resources (practitioners) because of their lack of understanding of the procedures of sharia schemes and sharia PSAK, or the second reason, it is precisely the wrong standard (PSAK syariah) because it is considered not implementative and even the public considers sharia PSAK to be non-shariah. An intriguing question. This research is very interesting because it is a place for arguments from practitioners, standard compilers and academics.

## **II. LITERATURE REVIEW**

### **1. Definition of Sharia Bank Accounting**

Islamic Banking Accounting is an art of recording, classifying, summarizing, reporting and reporting in a certain way and in monetary measures, transactions and events that are generally financial in nature based on Islamic values aimed at providing quantitative information of a financial nature about an Islamic banking financial business as a basis for decision making for its users (Nurhayati, 2019) .

The definition of Islamic banking accounting is not much different from the definition of Islamic accounting and conventional accounting, only adding to the word banking which is the object of discussion. Sharia banking is regulated by 2 (two) compliances, namely sharia compliance as stated by the Fatwa of the National Sharia Council (DSN), and operational compliance as stated in the Regulation of Bank Indosnesia (Tabe, 2013). These two compliances must go hand in hand and align in running the banking business.

### **2. Accounting Objectives of Islamic Banks**

Financial accounting is mainly concerned with providing information to assist users in decision making. Those who deal with Islamic banks have a concern to obey and seek the blessings of Allah in their financial and other affairs. In detail, the accounting objectives of Islamic banks are (Ilyas, 2017):

1. Determining the rights and obligations of related parties, including rights and obligations derived from unfinished transactions and or other economic activities, in accordance with sharia principles based on the concept of honesty, justice, policy, and compliance with Islamic business values
2. Providing financial information that is useful to report users in decision making; and
3. Improve compliance with sharia principles in all transactions and business activities

### **3. Basic Framework for The Preparation and Presentation of Islamic Bank Financial Statements**

The Basic Framework for the Preparation and Presentation of Bank Financial Statements published by IAI in 2001, contains the characteristics and users, and the need for information about Islamic banks. Then also explained the purpose of financial accounting, the purpose of financial statements, and the basic assumptions used, the qualitative characteristics of financial statements and finally the elements of financial statements.

The elements of the financial statements consist of Owner's Equity, Income Statement, Bound Investment Change Report, Report on the source and use of Zakat, Infaq and Shadaqah funds, Report on the Source and Use of Al Qardhul Hasan Funds. The standards used by iai still refer to conventional accounting standards (Gambling and Karim, 1991; Khan 1994; Adnan and Gaffikin, 1998). This can be seen from their activities that only provide additional points from conventional accounting, but do not make substantial changes to conventional accounting standards. Their assessment considers that there is nothing to be denied from conventional accounting standards.

### **4. Criticism of SHARIA PSAK**

#### **Criticism of SHARIA PSAK Reviewed from Pragmatic Sharia Accounting**

The pragmatic accounting flow according to Mulawarman (2008) considers some conventional accounting concepts and theories to be used with some modifications. Modifications are made for pragmatic purposes such as the use of accounting in Islamic companies that require the legitimacy of reporting based on Islamic values and sharia purposes. The conventional accounting accommodation is indeed patterned in accounting policies such as accounting and auditing standards for Islamic Financial Institutions issued by AAOIFI internationally and PSAK No. 59 or the latest PSAK 101-106 in Indonesia. This can be seen for example in the purpose of

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pragmatic flow shari'a accounting which is still guided by conventional accounting goals with changes in modifications and adjustments based on sharia principles.

The purpose of accounting here is more of an liability approach, based on entity theory with limited accountability. When reviewed further, regulations regarding the form of financial statements issued by AAOIFI, for example, in addition to issuing a form of financial statements that are no different from conventional accounting (balance sheets, income statements and cash flow statements) also stipulate several other reports such as analysis of financial statements regarding the source of funds for zakat and their use, analysis of financial statements regarding earnings or expenditures that are prohibited based on Shari'a, social responsibility report of Islamic banks, as well as reports on human resource development for Islamic banks (Harahap, 2008).

AAOIFI provisions take precedence over economic interests, while sharia, social and environmental provisions are additional provisions. The impact of the loose AAOIFI provisions opens up opportunities for sharia banking to attach importance to economic aspects rather than sharia, social and environmental aspects. Research conducted by Hameed and Yaya (2003) which empirically examined the practice of Islamic banking financial reporting in Malaysia and Indonesia. Based on AAOIFI standards, companies in addition to making financial statements, are also required to disclose the analysis of financial statements related to the source of zakat funds and their use, social and environmental responsibility reports, and human resource development reports. However, the findings of Hameed and Yaya (2003) show that Islamic banks in both countries have not implemented accounting and reporting practices that comply with AAOIFI standards. There are five possibilities why financial statements are not purely carried out in accordance with sharia regulations. First, almost all Muslim countries are former Western colonies. As a result, muslims studied Western education and adopted Western culture. Second, many Islamic banking practitioners are pragmatically minded and different from Islamic ideals that lead to the welfare of the people. Third, Islamic banks have stood in a secularist-materialist-capitalist economic system. Fourth, the orientation of the Shari'a Supervisory Board emphasizes the formality of fiqh more than its substance. Fifth, the qualification gap between practitioners and sharia experts. Practitioners better understand the western system but are weak in sharia (Harahap, 2008)

### **Criticism of Sharia PSAK In View of Idealistic Sharia Accounting**

The idealistic Islamic Accounting stream on the other hand sees accommodations as too "open and loose" clearly unacceptable. Some of the reasons put forward, for example, the philosophical foundations of conventional accounting are representations of a capitalistic, secular and liberal Western worldview and dominated by profit interests. Such a philosophical foundation clearly affects the basic theoretical concepts to the form of technology, namely financial statements modern accounting concepts based on entity theory (such as the presentation of income statements and the use of going concern in PSAK No. 59) and is the embodiment of the Western worldview (Mulawarman, 2008). The purpose of sharia accounting financial statements in sharia PSAK still leads to the provision of information. What distinguishes sharia PSAK from conventional accounting, there is additional information related to economic decision making and compliance with sharia principles. In contrast to the idealistic (philosophical-theoretical) goals of Islamic accounting, it leads to broader accountability.

The theoretical basic concept of accounting that is close to islamic values and objectives according to the idealistic flow is enterprise theory, because it emphasizes broader accountability. Furthermore, Slamet (2001) has an assessment that enterprise theory contains the values of justice, truth, honesty, trust and accountability. However, enterprise theory is still "mundane" and does not have the concept of Tawhid (Slamet 2001). In contrast to shariate enterprise theory, it is based on the premise that claims that man is khalifatullah fil ardh who carries the mission of creating and distributing welfare for all humans and nature. Therefore, this shariate enterprise theory encourages to realize the value of justice for humans and the natural environment (Triyuwono, 2009). the interpretation of sharia theory in practice in the field.

## **III. RESEARCH METHOD**

Uses a transedental phenomenological approach, because the researcher's goal is to explore the public's views on Islamic banking and Islamic accounting. Before conducting empirical research, literature review is the initial stage for researchers. After that, empirical research was then carried out by selecting informants who included practitioners (managers of financial institutions), standards drafting boards (DSAS) and academics (mulawarman university students). The practitioners chosen by the researchers are representatives of several macro-level Islamic commercial banks and several MFIs such as BPRS and BMT located in Samarinda City, East Kalimantan.

## **IV. FINDINGS AND DISCUSSION**

### **Point 1**

It is no longer an open secret that in the sharia muamalah transaction between theory and practice there is often a misalignment (Shakhroza, 2007). A theory or model is arranged as perfectly as possible with the aim of avoiding the possibility of cheating. Unfortunately, the "perfection" of the drafting of this model was destroyed by the phenomenon of different field conditions as well as human resource factors, allegedly being the cause.

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This misalignment also occurred in the implementation of the sharia PSAK version of the financial report model which had been published by IAI in 2011. The discrepancy between the sharia PSAK standards and their implementation in the banking industry has become one of the targets of criticism for sharia thinkers/observers, especially PSAK number 100 concerning the Basic Framework for the Preparation and Presentation of Financial Statements and number 101 concerning the Presentation of Islamic Financial Statements. As a product of the results of human thought that wants "perfect" conditions, the chance of a deviation between the standards and practices of sharia PSAK is inevitable. This was conveyed by Mr. A, one of the members of DSAK IAI Samarinda City, as follows: *"Sebenarnya mbak, apa yang terjadi pada praktik perbankan sekarang ini, berbeda jauh dengan standar yang kami rumuskan. Beberapa contoh bentuk penyimpangan terlihat dari praktik penggunaan proyeksi untuk menentukan besarnya kucuran kredit (time value of money), kemudian pada transaksi mudharabah, ketika terjadi force majeure pihak ketiga, seharusnya yang menanggung adalah pihak perbankan, tapi dalam praktiknya tetap pengusaha sebagai pihak ketiga yang menanggung kerugiannya. Padahal di dalam aturan PSAK syariah, hal tersebut tidak diperbolehkan"*.

We, as external parties from the community that formulated the sharia PSAK financial statement model, will provide justification that what is to blame is the Islamic financial institutions that do not implement the established principles. The public has been assuming that the non-implementation of sharia PSAK is due to human resource factors that are not aware of the sharia field. Another reason is allegedly because the "standard" that is born is indeed not implementative, so the theory or standard is considered a rule that applies in heaven (heavenly), while what the practitioner needs is a theory that can be practiced in the (mundane) world. The above reasons, it turned out to be linear *"Kalau menurut saya, alasan mengapa di negeri kita ini syariah kurang bisa berkembang selayaknya Negara lain seperti Malaysia, adalah karena masyarakat yang kurang begitu aware. Ketika pemimpin sebuah institusi perbankan syariah tidak aware dengan syariah, maka mekanisme keseluruhan di dalamnya pasti juga tidak akan syariah meski kita sudah menutup celah kemungkinan dilakukannya kecurangan melalui perumusan model laporan keuangan syariah seperti yang tertuang di dalam PSAK syariah"*.

This statement is the view of the standard drafting party who considers that the failure of the implementation of sharia PSAK is due to hr factors. He is well aware that the sharia PSAK standards that have been published, are not fully implemented. According to him, there are 3 factors that influence the successful implementation of standards, namely: regulations, implementers (HR) and community. The regulation in this case is related to the regulations set by the government (Bank Indonesia) regarding the operational implementation of Islamic financial institutions. Islamic financial institutions as implementers of standards, are only authorized to carry out their funding and financing activities within the corridor of government regulations. Therefore, if the regulations born by the government are still far from the provisions of sharia regulations, it is certain that the operations of Islamic banking institutions spread throughout Indonesia will also be far from sharia. Furthermore, the HR factor also determines the extent to which a standard can be implemented in accordance with the theory. Although a standard has been prepared as perfectly as possible, when human resources, especially institutional leaders do not have sufficient sharia competence, or have not been able to internalize sharia in their mindset, then there must still be loopholes to return to conventional practice.

### Point 2

The last factor that contributes to the implementation of standards is the public as consumers of financial statements prepared by Islamic financial institutions. Indirectly, this community acts as an observer of the conformity between the substance of the standard and the sharia system and assesses the conformity of the practice with the sharia standard. This is what is happening now, where sharia thinkers and practitioners are starting to emerge who criticize both the sharia PSAK standards launched by IAI and criticism of the gap between sharia standards and practices.

In exploring information about the gap between the theory and practice of sharia PSAK, in addition to using informants from standard drafting parties, researchers also involve practitioners, as stated in the research methodology chapter. Mr. B, a practitioner who served as a director of the Samarinda City branch of Mega Syariah bank for the last 4 years where previously he served as Director of a conventional bank BCA for almost 8 years as the first informant. Responding to the phenomenon of the gap between the theory and practice of sharia PSAK, he explained that: *"ketika saya diangkat menjadi Direktur bank syariah Mega mbak, saya ditanya oleh Dirut waktu itu, tentang apa tujuan institusi ini ketika saya diangkat sebagai direktur baru. Apakah profit oriented, sosial atau seperti apa? Ya saya jawab profit oriented, karena kalo sosial ya gak jalan mbak"*

Sharia, which is interpreted not only as profit oriented, but also falah oriented which means aiming for prosperity in the world and happiness in the hereafter, does not seem to be in line with the meaning of sharia in his mindset. Analyzing from Mr. B's presentation above, researchers can conclude that there is no substantial difference between the Sharia and conventional systems in running Islamic financial institutions. The most important thing according to him is how the institution can go concern with high profits. A "forced" sharia system is integrated into a more settled conventional system, it will not create change holistically. Sharia is not only interpreted by simply avoiding usury or sharia, not only by carrying out profit sharing, but it is more fundamental than that. The difference in conceptual frameworks (frameworks) is the basis for the difference between the two.

Another practitioner, namely the manager of the MFIS at one of the Al-Kautsar BMT in Samarinda, the researcher tried to explore the practice of sharia in the institution. From the manager's presentation, according to his assessment, the sharia practices that have been carried out have been carried out in accordance with sharia principles. Similarly, from the researcher's assessment that there

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are no problems with sharia practices in the BMT, but there are other things that he revealed regarding his difficulties in terms of preparing financial statements. The lack of expertise (skills) possessed by BMT management personnel regarding the preparation of financial statements has made the financial statement model that it compiled uninformative.

When the researcher asked about the sharia PSAK standard, especially number 101 concerning the Presentation of Islamic Financial Statements, the manager immediately said that the preparation of his financial statements was not prepared in accordance with these guidelines. The reason revealed is the lack of skills to understand and implement the sharia PSAK no. 1. It turned out that this condition was not only experienced by BMT who was chosen by the researcher as the informant, but based on his information as a practitioner who often coordinates with all BMT throughout Samarinda City, he said that none of their financial statements were prepared like PSAK syariah 101. For them, the standard is not implementative because it does not suit their needs.

In between the heat of the discussion, he then showed the model of the financial statements he compiled. It does not look exactly the same as the financial statement model required in PSAK 101. However, he modified PSAK 101 with some adjustments. He said that: *“model laporan keuangan yang ada di PSAK syariah itu menurut saya masih belum syariah secara total. Terlihat di sana, dalam laporan sumber dan penggunaan dana kebajikan masih mencampurkan sumber halal dan haram, sudah begitu didistribusikan bersama ke masyarakat sebagai dana sosial. Selain itu, ada ketidakadilan juga didalam mekanisme bagi rugi (loss sharing)”*.

Not only stopping from explaining the non-sharia PSAK 101, he also explained why the financial statements he compiled did not consist of nine components, namely balance sheets, income statements, cash flow statements, equity change statements, bound investment fund change reports, income and profit sharing reconciliation reports, source and use and zakat reports, source and use reports of kebajika funds and notes to financial statements, however, he only compiled the balance sheet, income statement, and balance sheet and profit and loss details in one of his financial statements. The reason presented is due to the factor of complexity and complexity if the MFIS is required to follow it. On the other hand, institutions incorporated as cooperatives have no obligation to report to stakeholders like Islamic commercial banks because of the interest in attracting investors. One interesting statement from him at the end of our interview: *“sua-sua kita susun laporan keuangan yang serumit seperti PSAK syariah itu. Orang di Dinas Koperasi sebagai pihak yang menerima pertanggungjawaban koperasi kurang memahami tentang laporan keuangan. Saya susun laporan keuangan sesederhana ini saja mereka tidak mengerti makna laporan keuangan (kuantitatif) yang saya sampaikan. Laporan yang mereka lihat hanyalah deskripsi kualitatif, sedangkan laporan keuangan akhirnya hanya menjadi formalitas saja”*.

### Point 3

Therecommendations chosen are not only from the side of practitioners and standard compilers, but academics are also included. Another lecturer with a background in development economics, in a light discussion, he confirmed the assessment that Islamic banking is not Shariah. Only the name is sharia, but the practice has not been able to escape the influence of sharia. The use of the lowest amount, which forces customers to pay off loan funds even in conditions of loss due to their accident, has made Islamic banking schemes further away from the real Islamic concept. Regarding Islamic banking accounting, one of his very interesting statements was conveyed, *“in formulating sharia accounting, it should be sharia that enters accounting, not vice versa accounting that enters sharia”*. The instability of Islamic accounting now occurs because of accounting entering sharia, so the concept of sharia is "forced" to follow conventional accounting which has been stuck in the minds of the wider community.

Still on academic informants, researchers are also hunting for information about the deviation of Islamic banking practices and Islamic accounting from holistic sharia concepts. Some postgraduate students of the Accounting Department, Faculty of Economics and Business, Mulawarman University, were targeted by informants. One of them recounted his experience when dealing with Islamic banks when making loans. Nasabah was asked to prepare financial projections over the next few years. Another student said that PSAK sharia 102-106 is not syar'i. As it turns out, until the interview was conducted, there had been several students who had criticized psak sharia starting from 101-106 in terms of its insolence. Not stopping there, students who are currently writing a Thesis are trying to continue critical efforts on sharia PSAK from a different side of analysis. A remarkable contribution to making islamic banking and islamic accounting practices in accordance with Islamic law.

## CONCLUSIONS

From the results of the empirical research above,two things can be seen, namely: first, it turns out that the assessment of Islamic banking practices in Samarinda City is still far from Islamic law is correct. This is true because it has gone through empirical proof by observation to the LKS and from the recognition of the perpetrator (Islamic banking manager). Second, the stereotype of society that considers that Islamic accounting is not substantially different from conventional accounting is correct. It is evident from the results of research on criticism of sharia PSAK conducted by academics, both lecturers and students. Third, from the results of the empirical research above, it turns out that the fundamental problem that causes the deviation of sharia practice from Islamic law is due to the HR factor. Their lack of understanding and unwillingness to understand sharia holistically makes sharia practice considered as the result of duplication of conventional accounting. In the end, if conditions like this are ignored, then the glory of the people as expected in Islam is difficult to achieve.

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