



DEBT ACCOUNTING ACCORDING BASED ON AL-BAQARAH 282: AL-MISBAH STUDY

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ABSTRACT

This study aims to interpret accounts receivable debt in the Surah Al Baqarah 282 by using the Al-Misbah interpretation by Quraish Shihab. The method has used the interpretation of Maudhu'i (thematic) with a descriptive analysis approach to the interpretation of Al-Misbah by Quraish Shihab. The results showed that the Qur'an Surah Al Baqarah, with the interpretation of Al-Misbah explains the obligation of recording or writing (financial statements) for accounts receivable (Muamalah / accounting transactions). Implicitly, the person who records or writes (the accountant) must be fair and knowledgeable (integrity and professionalism).

Keywords: Account payable and Receivable, Al Baqarah 282, Al-Misbah

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INTRODUCTION

Most of the Department of Accounting graduates at the Islamic State University of Alauddin Makassar (UINAM) had memorized surah Al Baqarah verse 282. They must remember the longest surah in the Al-Qur'an to be able to graduate as a Bachelor of Accounting. The comprehensive exams, namely the examination of Islamic religious knowledge, had the keyword for graduation by memorizing surah Al Baqarah verse 282. Even the term Al Baqarah 282 is known as the accounting verse among accounting students of UIN Alauddin Makassar. This information shows that before accounting was familiar to the broader community, Al-Qur'an explained it.

Thus far, we know that the history of accounting has always been linked to a mathematician and a priest named Luca Pacioli (1494) in his

book entitled "Summa de Arithmetica Geometrica Proportione et Propotionalite". The book describes the double-entry accounting system, which later in this chapter becomes a reference for accounting science. In the case in the world of education, consider that Luca Pacioli is the father of accounting.

Among researchers, many of them think that accounting has existed before the term double-entry accounting system. Hadibroto (2011) suggests that the history of accounting has existed since 4,000 years BC, in the Babylonian Egyptian culture. Unlike the case with Tuanakotta (1984) stated that the bookkeeping is famous since 3,600 BC.

In Islamic studies, accounting has been famous since the existence of Muamalah activities among Arab traders. At that time, Arab traders had already kept trade invoices in their Muamalah activities (Muzahid, 2001). Until the descent of Surah Al Baqarah, verse 282 discusses accounts payable transactions and the importance of recording these transactions.

Several studies examine surah Al Baqarah verse 282 (Taufik & Muhlisin, 2015; Musadad, 2019, Fauzan, 2006). The results show that Al Baqarah 282 is closely related to Islamic accounting and debt management. Besides, this verse is also a model of Islamic ethics and accounting (Fauzan, 2006). Musadad (2019) explained an obligation to record or write and testify in debt transactions. There is also a conclusion stating that Al Baqarah 282 describes Tawarruq, a sale and purchase transaction involving three parties (owner, buyer, and witness) (Taufik & Muhlisin, 2015).

The author's interest is to glance a little at the verse using the Al Misbah commentary by Quraish Shihab. This study will explore Al Baqarah 282, utilizing the perspective of Al Misbah's interpretation. This study will examine more deeply how the accounting concept is applied and especially in debt transactions. Based on the description above, the researcher formulated this study's purpose to find out how the accounting meaning of accounts payable in Surah Al Baqarah 282 by using Al-Misbah Interpretation Quraish Shihab.

LITERATURE REVIEW

Accounting Theory

According to the AICPA (American Institute of certified public accountants), the definition of accounting is the art of recording, classifying, and summarizing financial transactions and events in a certain way and a monetary measure, including the interpretation or the results. Therefore, it is evident that accounting refers to historical records. In this case, the center of attention is the financial report that contains data on transactions that have occurred. The financial statements presented must be justified. Therefore, all transactions must be recorded by the actual events accompanied by

evidence of transactions.

In general, accounting theory (accounting theory) in conventional accounting divides accounting into two major groups, namely financial accounting (financial accounting) and management accounting (management accounting). According to Belkaoui (1996), accounting theory is a coherent system of objectives and assumptions that require the formulation of standards containing the appropriate conditions, functions, and scope of financial reporting (financial statements) along with practical techniques (Harahap, 2001). In other words, this requires a standard-setting process or generally accepted accounting principles.

According to Rudianto (2018: 98), receivables' definition is the company's claims for money, goods, and services to other parties due to past transactions. Requests that are not accompanied by a written promise are called receivables, while claims that are accompanied by a written contract are called money orders. Kieso (2014: 312) states that the term debt is defined as the amount collected in the form of money from another person or company. According to Carl S. Warren (2014: 451), Accounts receivable is all money claimed against other entities, including individuals, companies, and other organizations.

In addition to the above opinion, Hery (2014: 202) says that the receivables term refers to some claims that the company will receive (generally in cash) from other parties, both as a result of the delivery of goods and services on credit (for customer receivables, which consist of accounts receivable and allows notes receivable) provides loans (for employee receivables, debtor payables which are usually directly in the form of notes payable and interest payable), as well as as a result of excess cash payments to other parties (for tax receivables).

Based on the understanding above, the authors conclude that receivables are the amount of money that is still on the other party after selling goods/services to that party. According to Hery (2014: 206), the recognition of trade receivables is often related to revenue recognition. Since revenue recognition is generally recorded when the profit-generating process has been completed and when the goods are realized or can be realized, receivables arising from the sale of goods are typically recognized when title to the goods passes to the buyer. Because when the transfer of rights happened, it may vary according to the terms of sale, receivables are usually recognized when the goods are delivered to customers. Meanwhile, receivables for services to customers should be recognized when the services are performed.

According to Rudianto (2018: 211), by the applicable Financial Accounting Standards in Indonesia, receivables are recorded and recognized at the gross amount (maturity value) less than the interpreted amount that will not be accepted. It means receivables must be recorded at the amount expected to be collected. Because it relates to the management of accounts receivable, the company must make a reserve for uncollectible accounts, the estimated amount of receivables that will not be collected.

In making the Allowance for Losses on Accounts Receivable there are two main bases that can be used, namely:

- a. Total Sales (a certain percentage of sales)
- b. Accounts Receivable

According to Rudianto (2018: 214), Allowance for Accounts Receivable Losses is applied at the beginning of the accounting period, and allowance for losses on accounts estimates the number of debts that cannot be collected in an accounting period. There are two methods to write off debt: the allowance for losses on accounts and the direct write-off method.

According to Rudianto (2018: 275), debt is a company's obligation to pay a certain amount of money/services/goods in the future to other parties due to transactions made in the past.

According to Hery (2014: 294), trade payables are liabilities that are expected to be paid using current assets or creating other current liabilities and must be paid immediately in less than one year. According to Carl S. Warren (2014: 457), debt is an obligation to pay, which is recorded as a liability by the debtor. Accounts Payable arise from purchases of goods or services to be used in company operations or to purchase inventories of goods for resale.

Based on the above understanding, the authors conclude that Accounts payable is the obligation to pay a sum of money to creditors in the future for transactions that occurred in the past on credit.

According to Rudianto (2018: 194), cash is a means of payment owned by a company and is ready to be used for investment and running company operations whenever needed. Therefore, money includes all payment instruments held by the company deposited in the bank or the company. According to PSAK (2008: 2.2), inflows and outflows of cash or cash equivalents. However, the company has many activities with a variety of unique products, in general, all activities.

The Interpretation of Surah Albaqarah verse 282

Believers! Whenever you contract a debt from one another for a known term, commit it to writing. Let a scribe write it down between you justly, and the scribe may not refuse to write it down according to what Allah has taught him; so let him write, and let the debtor dictate; and let him fear Allah, his Lord, and

curtail no part of it. If the debtor be feeble minded, weak, or incapable of dictating, let his guardian dictate equitably, and call upon two of your men as witnesses; but if two men are not there, then let there be one man and two women as witnesses from among those acceptable to you so that if one of the two women should fail to remember, the other might remind her. Let not the witnesses refuse when they are summoned (to give evidence). Do not show slackness in writing down the transaction, whether small or large, along with the term of its payment. That is fairest in the sight of Allah; it is best for testimony and is more likely to exclude all doubts. If it be a matter of buying and selling on the spot, it is not blameworthy if you do not write it down; but do take witnesses when you settle commercial transactions with one another. And the scribe or the witness may be done no harm. It will be sinful if you do so. Beware of the wrath of Allah. He teaches you the Right Way and has full knowledge of everything.

At the beginning of verse 282 of surah Al-Baqarah, To prevent misunderstanding, debt and credit should be written even though the amount is small, to provide peace and protection to creditors and debtors. Apart from the command to write it down, there is also an order to determine payment time. In the payment agreement, as in Al Misbah's interpretation, it is not allowed to mention that the repayment period is based on something uncertain, for example, I will pay it if I already have money or when A has arrived. It indicates that when deciding to borrow or go into debt, it should already be described how and from where source the payments will be made.

Accounting principles in Al Baqarah verse 282

According to the meaning and interpretation of Surah Al Baqarah, verse 282 above, at least three accounting principles in Sharia rules, namely the principle of accountability, the focus of justice, and the principle of truth, are very clearly described. The principle of accountability is evident, which instructs to write down the deadline for the payment of these debts and the actual value writing, both small and large. We can see the principle of justice in verse 282 of the surah Al-Baqarah which instructs a third party to witness what has been written in this case. Accounts receivable because one of both creditors and debtors shouldn't be wrongdoers. As a protector of both parties so that it is ensured that by following the recommendations or orders of this paragraph, there will be no harm from the accounts payable activities. The principle of truth in surah Al-Baqarah verse 282 strongly emphasizes that the person who writes it must write truthfully, not violating the provisions of Allah Ah and the prevailing laws in society, and not harming any of the parties who are Muslim. Thus, it takes three criteria

for writers: writing skills, knowledge of rules, and writing agreements and honesty.

RESEARCH METHODS

The purpose of this study is to determine Debt Accounting According Based on Al Baqoroh 282: Al Misbah Study. Based on the research objectives, the researcher used the library research method. This study uses Interpretation of Al Misbah as reference material, so this research method uses the Maudhu'i (thematic) interpretation method.

The thematic method is a method that discusses the verses of the Qur'an according to a predetermined theme or title (Sanaky, 2008). According to (Shihab, 1992) that the Maudhu'i method has two definitions; first, the interpretation of the surah in the Al Qur'an by explaining its general purposes and which are the various themes in the letter from one another and also with the theme, so that one letter with its various problems is an inseparable unity. Second, the interpretation starts from compiling the verses of the Qur'an which discuss a particular problem from different verses or surahs of the Koran and as far as possible are arranged according to the order they descended, then explains the overall meaning of the verses, to draw complete instructions of the Koran on the issues discussed. Further (Shihab, 1997) explains that the maudhu'i method has two forms of presentation, among others, a line of messages from the Qur'an containing verses in one single attempt and compiling messages from the Qur'an is not only one surah.

Based on the description above, this study uses the Maudhu'i interpretation with a discussion on only one surah. The surah used in this research is Surah Al Baqarah verse 282 with the theme of debt transactions. This theme is a theme related to accounting science, which is the research material for the study. This research will examine how the accounting meaning implied by Al Baqarah 282.

RESULT AND DISCUSSION

Getting to know Muhammad Quraish Shihab with his Al Misbah Interpretation

Muhammad Quraish Shihab is a famous scholar in Indonesia who is renowned for his Al Misbah interpretation. He was Born on February 16, 1944, in Rappang, Sidrap Regency, South Sulawesi—being in a family environment of Arab descent from a father named Prof. Abdurrahman Shihab, who is one of the professors in the field of interpretation. Besides, his father is also known as a scholar, businessman, politician, and academic who once led IAIN Alauddin Makassar.

His formal education starts with elementary school and junior high school in the city of Makassar. After that, he continued to study in the town of Malang on Darul Hadis al-Faqihyah. Because they can master Arabic

quickly, together with his younger brother Alwi Shihab, their parents sent them to Egypt to continue to al-Azhar Cairo. This education was through a scholarship and was accepted at I'dadiyah Al Azhar in 1958, which was at the same level as MTS in Indonesia. Then he continued his studies at Al Azhar University, Usluhuddin Faculty, majoring in Interpretation and Hadith. 1967, he completed his Lc. Degree, which two years later completed his M.A. In 1980 Quraish Shihab completed his doctorate in two years with the title Summa Qumlaud.

In academic position, Quraish Shihab served as Assistant Rector of IAIN Alauddin Makassar, helping his father, who served as Chancellor. Because he was already vulnerable, most of his father's duties were carried out by Quraish Shihab. After that, he changed responsibilities at UIN Syarif Hidayatullah Jakarta in the Interpretation of Ulum Al-Qur'an S1, S2, and S3 until 1998. In 1994 he served as chairman of the Indonesian Ulema Council, which later in 1998 served as minister of religion. After that, he became the honorary ambassador for Indonesian Arab and Indonesian Cairo.

Apart from being known as a great scholar, Quraish Shihab was also known as a writer and speaker. One of the books that has become phenomenal is Interpretation Al Misbah, which is a leading content in Indonesia. Interpretation which explains the complete Al Qur'an 30 Juz 'in the last 30 years. Besides, he also actively delivers lectures by discussing the Al Misbah Interpretation at various Television stations.

In the Al Misbah Interpretation , the principle adhered to by the Quraish Shihab is that the Qur'an is an inseparable unity from each other. Al Misbah Interpretation put forward many informative arguments with a writing style easily understood by academics to the broader community. The ease of understanding is an essential point of phenomenal interpretation in Indonesia.

Surah Al Baqarah Verse 282: A Concept of Mu'amalah / Accounting Transactions in Islam

Surah Al-Baqarah Verse 282, which is often known by the term debt verse, is the longest surah in the Qur'an. This verse teaches both parties, both creditors and debtors, to write down the debt transactions that occur between them. Apart from two parties, a third party is a person who is trusted to record the debt agreement, which in terms of a profession is referred to as a notary.

Although not all of the Al-Qur'an verses have Asbab an-nuzul, Al Baqarah verse 282 was agreed by the scholars to go down the dilator behind when Rasulullah SAW came to Madina the first time (Shihab, 2008). According to Al-Maraghi (1986), Rasulullah SAW saw natives being able to rent out their kebuans within a period of one to three years. Based on this incident, the Prophet said, which means: "Whoever borrows must lend a certain amount, a certain scale and a certain period" (Narrated by Bukhari

Muslim). Allah SWT descent the Surah Al Baqarah verse 282 to order Muslim do Mu'amalah transaction; in this case, the debt transaction should be written with an agreement brokered by the witness. It is done to avoid disputes in the future (Narrated by Bukhari from Sofyan bin Uyainah from Ibn Abi Najih from Abdillah bin Katsir Abi Minhal from Ibn Abbas).

The Muamalah activity described in surah Al Baqarah verse 282 is a debt transaction. Accounts payable transaction is one of the transactions in accounting. The paragraph also explains the existence of cash transactions, which are also a payment concept in accounting. It can be seen, from the fragment that says, "Write your Muamalah, unless muamalah is a cash trade that you run between you, then there is no sin for you, (if) you do not write it."

What is interesting and related to the basic concepts of accounting in this paragraph is: "And don't get tired of writing down those debts, whether small or large, until the deadline for paying them. That is, more just with Allah and more able to strengthen the testimony and closer to not (raising) your doubts. If we pay close attention, there is the term "to write down a debt without giving up in this verse." If it is related to accounting, this concept is the concept of consistency in accounting records. Based on the accounting concept, the recording is carried out with consistency in recording accounting. For example, the repayment of installments to a debtor will always be recorded and given evidence that the creditor has paid his debt installments in a certain period. There is also the term writing debt, both small and large, indicating the concept of materiality. It shows that debt, whether little or a lot, dramatically affects decision making.

The above paragraph also explains the purpose of writing/accounting for Muamalah activities / financial transactions based on three important things, among others; First: "fairer with Allah". This expression implies that the purpose of making financial books or reports is based on justice ordered by Allah SWT. It ensures that the transactions recorded are true and accurate so that there is no mistake or injustice (moral hazard). Second: "it can strengthen the testimony more". This expression implies that the books or financial reports that have been made provide truly reliable information with the concept of honesty. Third: "be closer to not (raising) your doubts". This expression explains that the books or financial statements that have been made it can be clearly understood.

The description of the paragraph's interpretation above is not closely related to the concept of the conceptual accounting framework described in Kieso, Weigandt, and Warfieldn's (2014) book. The term "fairer in the sight of Allah" indicates one of the qualitative characteristics of financial statements in which the report is presented fairly. In this verse, the word fair does not only reach humans or users of financial statements but also fair to Allah SWT. This is compared to the conventional accounting conceptual framework, which solely focuses on the responsibility to the

capital owner but does not reach the commitment to the Creator. The term "more corroboration of testimony, and closer to not (raise) your doubts" is closely related to the qualitative characteristics of financial statements. The two terms represent the terms understandability, relevance, materiality, reliability, faithful presentation, substance over form, neutrality, prudence, completeness and comparability.

Based on the things described above, it can be concluded that there is an order to record Muamalah recording activities, especially in debt transactions. Recording transactions in question is an essential aspect of accounting, namely carrying out the recording process after the transaction occurs. Recording transactions, in this case, are both large and small transactions. The consistency that accounting has is implied from the fragmentation of the written verse without getting tired. The background for the recording process is based on the concept of justice in the sight of Allah. The information provided in the recording of Muamalah or financial transactions does not raise doubts and is far from mistakes and injustices.

If it is related to the real world of accounting, both conventional and Islamic banks are the time of debt transactions. We know that both banks have an accounting system that they apply. If there is a debt transaction using the installment payment system, both conventional and Islamic banks will consistently record every transaction (starting from lending to customers to paying installments every month).

It is implicit that Surah Al Baqarah verse 282 describes accounting transactions. The accounting transactions related are more current in accounting transactions in banking. But in general, the system of accounts payable that occurs in banks with consistency in recording every transaction that occurs can also be applied to other business accounting activities. Allah SWT has guided in terms of Muamalah activities through this verse.

Al Misbah Interpretation in Surat al-Baqarah Verse 282

M. Quraiys Shihab (2001) explains that the scholars know verse 282 of the al-Baqarah above as to the verse mudayanah (verse owing it). This verse, among other things, talks about suggestions - or according to some scholars - the obligation to write debts and witness them in front of a third party or (notaries), while emphasizing the importance of writing debts even if the amount and timing accompany a little.

Verse 282 begins with the call of Allah to the people who claim to believe, "O you who believe, if you are not in cash with an indefinite time, you should write it." This commandment is editorially addressed to believers, but what is meant by a believer here is a person who performs debt transactions; even more specifically, it is said to be a person in debt. It is so that those who give obligations feel calmer about the writing, because writing it is an order or guidance that is highly recommended even though creditors do not ask for it.

The word *tadayantum*” in the above verse comes from the phrase *dain*, which has many meanings when translated. This word means, among other things, debt, revenge, obedience, and religion. *Kesumataya* describes a reciprocal relationship, or in other words, *Maumalah*. *Muamalah* is meant by *Mumalah*, who is not in cash, namely debts.

The above section of the paragraph advises everyone who transcends accounts payable on two primary conditions: to speak for a specified time and advise people who are transacting debts to be careful in debt. So sternly, the demand for caution in matters of obligations reached the Prophet. reluctant to offer mortgage debts without anyone guaranteeing the debt. (Narrated by Abu Daud and An-Nasa 'i), he even said: "Forgiven for martyrs all their sins, except debts" (Narrated by Muslim from Amr Ibn al-Ash). Thus, in fact, religion does not recommend someone to be in debt unless very forced. Prophet PBUH states that "Debt is humiliation by day and restlessness at night."

Many scholars understand that writing accounts payable that the demand for writing debts is a recommendation, not an obligation (Iqbal, 2010). That was the prophet's friends' practice at that time; it was challenging to carry out the order to write debts when the passage of the verse was mandatory because reading and writing skills were scarce (Fauziah, 2017).

The command to write includes both people who transact, in the sense that one of them writes, and what he writes is left to the partner if the partner is good at reading. If the partner is good at reading, and if they are not smart, or both are not smart, then they should look for a third person as the next verse says "and let a writer among you write it fairly (correctly)" that is, correctly, not violating God's provisions and the prevailing laws in society. Nor is it detrimental to either party. Understanding the word fair and between you is that it takes three criteria for writers, namely the writer's ability, knowledge of the rules of procedure for writing agreements, and honesty.

Concerning writing or recording debts, the above verse prioritizes just mentioning rather than mentioning the knowledge taught by God. Because justice, in addition to requiring the experience for those who act reasonably, also because someone who is just but does not know, his justice will encourage him to learn. Unlike people who know but are not fair. When that knowledge will be used to cover up his injustice. He will seek legal loopholes to justify fraud and avoid sanctions.

With the word of Allah, "And let the person in debt imitate what has been agreed to write." Why is the person who owes a debt, not the person who owes the debt? Because he is in a weak position, if the one who accepts the debt is then, the debtor denies him one day. By accepting the debt himself and in front of the writer and the one who gave it, there is no longer any reason for the debtor to deny it.

If the person in debt is unable to imitate, continued the paragraph "if the person in debt is weak in his mind is not good at managing the property for one reason or another, or is weak in his condition such as illness, is very old or he is unable to believe because he is mute or does not know the language used or it may be embarrassed then let the guardian judge it honestly. "

After explaining the writing in a debt transaction, the next explanation is related to the testimony in hand and in other matters. In the above paragraph explained, And testify with two witnesses of men among you. The word witness in this verse used is شَهِيدَيْنِ (syahidain) not شَاهِدَيْنِ (syahidain). The witness in question is truly reasonable and has been recognized for his honesty as a witness, and has repeatedly performed this task. Then the two witnesses referred to are male witnesses who are members of the Muslim community.

Responding to the verse, "If it is not two men, then one man and two women from the witnesses that you approve." M. Quraish Shihab further asks why this possibility is mentioned in the context of women's testimony. Is it because their intellectual abilities are not as expected by some scholars? Or because their emotions are often out of control? According to M. Quraish Shihab was not because of this. Quraish Shihab further explained that the verse mentioned above does not speak of women's intellectual abilities nor that women's memorizing skills are inferior to men's. Implicitly, he argues that everything is based on his competence.

Allah's message to the writers, even to the witnesses Allah ordered, "Do not be reluctant (to testify) when they are called" because their reluctance could result in loss of rights or victims. This order is a recommendation, especially if other people provide information, and it is obligatory if the testimony is absolute to uphold justice. Furthermore, Allah also reminds us to write down small debts because attention is usually not fully paid to these small debts, even though even small ones can result in hostility and murder. All of that is fairer with Allah, the more strengthening the testimony and closer to not raising doubts.

The instructions above are if Muamalah is done in the form of debts, says Allah "(Write your mu'amalah), unless mu'amalah is a cash trade that you run between you, then there is no sin for you, (if) you didn't write it. And behold if you are buying and selling "shows that the order here is understood by the majority of scholars as general guidance, not mandatory.

M. Quraish Shihab further explained in connection with the word of Allah "Do not condemn the writers and witnesses to condemn those who does Muamalah activity" that the writers and witnesses do not harm, which results in slowing down their testimony let alone hiding it or doing writing that is not by their agreement (the reality). If it is done then it is a wickedness. The meaning of "Do not condemn the writers and witnesses condemn those who does Muamalah" can also mean "Do not condemn the

writers and witnesses", one form of harm that can be experienced by witnesses and writers is the loss of the opportunity to gain sustenance. Therefore there is no harm in giving them compensation for costs. Transport and administrative expenses in exchange for their labor and use of their time.

CONCLUSION

The above description concludes that surah Al Baqarah verse 282 implicitly describes Muamalah activities or accounts payable accounting transactions. The surah's content also explains that every Muamalah activity or accounting transaction is always consistent to be recorded, both large and small. Besides, the person who registers it must be someone who can be trusted / fair and has knowledge of the challenges that he recorded (bookkeeping/accounting). The most important thing in recording Muamalah activities or accounting transactions is that people involved in these activities always devote themselves to Allah SWT.

This study looks at the side of accounting science implied in surah Al Baqarah verse 282. The explanation of the research results shows that Al Baqarah 282 indicates the basic concept of accounting. Besides, this chapter also provides a general explanation of the conceptual framework of accounting. What makes it different from conventional accounting is that the fundamental purpose of accounting events which is implicitly described in Al Baqarah 282 is to get closer to Allah SWT. The primary responsibility not only extends to humans (users of financial reports or investors) but also Allah SWT.

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