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Article

Analysis Of Accounting Verses In Surah Al-Baqarah Verse 282 Perspective Of Ibnu Katsir's Interpretation

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Abstract: Nowadays, the application of sharia accounting is more important than conventional accounting. As happened in mid-1997, the world was hit by an economic crisis, especially Asian countries. This incident opened the eyes of economists to the weaknesses of conventional economics so that economists looked for alternative solutions to the existing economic system. The weaknesses of the conventional system became increasingly visible when the global crisis occurred in 2008. This research has two research focuses, namely: 1) What are the Islamic accounting principles in Surah Al-Baqarah verse 282 from Tafsir Ibnu Katsir's perspective, 2) How do the principles compare? Islamic accounting principles according to Ibn Katsir's interpretation in Surah Al-Baqarah verse 282 with a conventional accounting model. This research uses a qualitative approach and is a library research type. The results of this study are 1) there are 3 accounting principles, namely a) The principle of accountability contained in وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَادُعُوا, b) Principles of Truth contained in وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ contained in وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ بِالْعَدْلِ. 2) comparison of sharia accounting principles between Ibn Katsir's and conventional interpretations lies in the formulation of concepts where Conventional Accounting uses several basic principles, namely believing in lust, self-interest and rationalism.

Keywords: Accounting, Al-Qur'an verse and Surah Al-Baqarah verse 282.

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1. Introduction

In general, accounting is a process of recording, bookkeeping and classifying the financial transactions of a company or MSME in order to provide a reflection for users of an entity. Accounting consists of 2 types, namely sharia accounting and conventional accounting. There are many differences regarding the application, principles and methods between sharia accounting and conventional accounting [1]. Accounting in Arabic, namely muhasabah, comes from the word al-hisab which means calculation. Accounting (Al-Muhasabah) in the Islamic view is usually called sharia accounting or Islamic accounting. The definition of sharia accounting is a science that allows it to be directly utilized to fulfill society's demands for economic and social injustice caused by capitalism where sharia principles have been regulated according to Islamic rules [1].

Recording and bookkeeping using the conventional accounting category is based on the principles of capitalism which prioritizes economic value, therefore conventional accounting is often used by investors in making decisions regarding their investments. In fact, Islamic countries are taking alternative steps, such as steps that are not in accordance with Islamic values and the environment. This makes Islamic countries lose Islamic economic policies and accounting principles and reflect the demands of western countries more [1]. The Qur'an and Hadith are the most important sources in the Islamic religion. In the Qur'an there are many verses that explain the negative aspects of Islamic accounting/finance. The Qur'an is God's means of conveying messages to his servants about Islamic accounting. The Qur'an has Arabic signs that are interesting to study, where each meaning contains a meaning that requires study of the sign system in the pronunciation of the verses of the Qur'an [2].

Tafsir Ibnu Katsir is a book written by Ibnu Katsir about the interpretation of all verses of the Koran. Ibnu Katsir with the full name Imad ad Din abu al fida ismail ibn amar ibn katsir ibn zara' al-bushra al-Dimasiqy. He was born in Busroh in the village of Mijdal in 700 AH/ 1301 AD. He received the nickname "al-Bushrawi" which means "the person". One of the features of Ibn Kathir's interpretation is that his text and tahqiqi are taken from two Al-Qur'an manuscripts which are considered authentic. One of the manuscripts was written perfectly, making it easier to write this interpretive text [3]. In mid-1997 the world was hit by an economic crisis, especially in Asian countries, with this incident shaking confidence in the existing conventional economic system. The weaknesses of the conventional system such as dependence on foreign capital and poor banking practices became apparent. So economists and financial experts began to look for alternative solutions and reform the existing economic system. The weaknesses of the conventional system became increasingly visible when the global crisis occurred in 2008. Institutions that implement the sharia system have proven to be relatively resistant compared to conventional systems against the economic crisis [4].

So based on the explanation above, the researcher will conduct a critical study of the Al-Qur'an verse Surah Al-Baqarah verse 282 which discusses sharia accounting and conventional accounting in a research entitled "**Analysis of the Accounting Verse in Surah Al-Baqarah verse 282 from Ibn Katsir's Tafsir Perspective ".**

2. Materials and Methods

The approach used in this research is a qualitative approach. One of the main characteristics of a qualitative approach is that data is in the form of verbal or non-verbal statements which are interpreted in written form. This research is a type of library research or document study. The sources used are related books, magazines, manuscripts, articles, and the like [5].

Research data collection techniques by collecting primary and secondary sources. Because this research is of the type of library research, primary sources were obtained from Ibn Katsir's interpretations and accounting books for secondary sources in the form of supporting sources such as books, journals, articles and other scientific papers related to the research theme. The steps used in this research discuss the principles of accounting verses in Surah Al-Baqarah verse 282, then explain the asbabun nuzul and munasabah verses and letters. Then explain the general meaning of the explanation of the verse .

3. Results and Discussion

Islamic Accounting Principles in Surah Al-Baqarah Verse 282 According to Tafsir Ibn Kathir.

From the interpretation of Surah Al-Baqarah verse 282 which is taken from the interpretation of Ibn Kathir, Quraish Shihab in the book Tafsir Al-Misbah and the Ministry of Religion. Researchers draw conclusions regarding debts and receivables according to Islamic law that are permissible. Because with debts, people who can afford it can help people who can't afford it by lending some of their assets. To prevent this, it is necessary to record debts and receivables regarding the specified time limit and the amount of assets that have been borrowed. In sharia accounting, there are 3 principles when recording, this is explained in Surah Al-Baqarah verse 282, namely:

1. Principle of responsibility

   Researchers draw conclusions from Ibnu Kathir's interpretation of the principle of responsibility, which is aimed at someone who is an expert in writing. According to him, someone who understands writing should not refuse when asked for help. Meanwhile, in Tafsir Al-Misbah, a scribe is burdened with the responsibility to carry out something according to his expertise.

   If it is implied in a company, the final result of the accounting process is a financial report that can be used by managers as a tool to guide decision making. Surah Al-Baqarah verse 282 in the context of Islamic law (fiqh) discusses the accounting process in financial transactions and agreements involving parties involved in business or trade. This paragraph is the importance of accountability and responsibility for all parties involved in these business practices. This paragraph emphasizes that in business transactions and agreements, all parties involved must be accountable for their trust and actions to other parties. This shows that accountability is not only the responsibility of managers or decision makers, but also involves all employees and parties involved in business processes. This means that each individual must be responsible for their actions and accept the appropriate consequences, whether they are awarded for good achievements or sanctions for violations or mistakes committed [5].

2. The principle of justice

   Then regarding the principle of justice, Ibnu Katsir explains how to write down debt and receivable transactions fairly. Fairness means not taking sides. This is also charged to a clerk, with the aim of preventing fraud and losses from the two parties carrying out the transaction. Meanwhile, according to Al-Misbah, a writer has three criteria, namely ability to write, knowing how to write and honesty. According to the Ministry of Religion, a scribe or witness can help people protect their property [6].

   In the context of Al-Baqarah verse 282, fairness in accounting refers to records that are carried out correctly in accordance with the transactions that occur. This requires honesty and accuracy in recording all transactions objectively, without taking sides or leaning towards any of the parties involved. Accurate and honest recording is a basic principle in Islamic accounting. This is important to maintain the integrity of financial information and ensure that all parties involved obtain accurate and reliable financial reports. If recording is done incorrectly, it can cause chaos in the flow of recording which will ultimately harm several parties involved. In the context of Islamic accounting, honesty is very important for all parties involved, including parties who owe debts, provide loans, accountants, witnesses, and other parties involved in the financial recording and reporting process. Honesty and integrity are needed to uphold justice and prevent injustice that could harm one party.

3. The principle of truth

   This principle of truth is not much different from the principle of justice. Ibnu Kathir explained that a scribe must carry out his duties correctly so that mistakes do not occur in the future. According to Al-Misbah, the principle of truth is that measuring truth is not based on lust.

   In corporate accounting practices, financial recognition and measurement are important issues. The principle of truth plays a key role in ensuring that the financial information presented is accurate and trustworthy. This principle cannot be separated from the principle of justice. Financial recognition relates to the recognition and recording of financial transactions in financial reports. The principle of truth requires that transactions be recorded correctly and reflect the true situation. This involves disclosing information honestly and not sugarcoating relevant facts. Truth in financial recognition and measurement is an important prerequisite for creating fairness in recognizing, measuring and reporting economic transactions. With the principle of truth consistently applied, financial reports can provide relevant, reliable and comprehensive information for users of financial reports.

Comparison of Islamic Accounting Principles According to Tafsir Ibnu Katsir Q.S Al-Baqarah Verse 282 with the Conventional Accounting Model.

Islamic accounting emerged as a response to the Islamic economic, trade and banking systems which have concepts and philosophies that are different from the capitalist system. If the capitalist accounting concept is applied to institutions or transactions that are philosophically and conceptually different from Islamic concepts and philosophy. The application of investor accounting to institutions or transactions that differ philosophically and conceptually from Islamic concepts and philosophy can lead to a mismatch in values between the principles adhered to by Muslim communities and the principles adhered to in capitalist accounting. This can cause inconsistencies in perceptions and behavior in the accounting context. The factors that encourage the emergence of very relevant Islamic accounting are :

a) Increasing religious awareness in Muslim societies has driven interest and demand for accounting practices that comply with Islamic sharia principles.
b) Increasing demands for ethics and social responsibility: Conventional accounting is sometimes considered to pay less attention to ethical and social responsibility aspects in financial management. Conventional accounting is increasingly slow to anticipate society's demands, especially regarding the emphasis on justice, truth and honesty.
c) Accounting is slow in anticipating society's demands: Conventional accounting may not be able to accurately anticipate society's needs, especially in terms of emphasizing the principles of justice and truth.
d) The emergence of Islamic accounting thought was also influenced by the rise of Muslims, especially among educated people, who felt the shortcomings of the Western capitalist system.

The role of sharia in accounting is very important in Muslim societies. Islamic Sharia is the ethical foundation for Muslims, which includes the rules and principles that are required and prohibited in Islam. The main difference between sharia accounting and conventional accounting lies in the basic values and principles used in the formulation of economic concepts. Conventional accounting tends to use the principle of self-interest (personal interest) as its basis, while sharia accounting focuses on the principles of justice, truth and correctness [7].

In the Al-Azhar commentary book by Buya Hamka, it is clear that since the civilization of the Prophet Muhammad SAW there has been an order to implement a recording system with the objectives achieved, namely truth, certainty, openness, justice between two parties who have a muamalah relationship. It can be concluded that carrying out Islamic accounting records is aimed at justice and truth [8].

The importance of sharia accounting in meeting human demands for ethics and corporate social responsibility. This is in accordance with accounting concepts that have existed in Islamic history and has fundamental differences with current conventional accounting concepts. In Islamic history, there are accounting concepts that are different from current conventional accounting. In the Islamic concept, there is a belief that every individual will be responsible for every action in the afterlife. This includes responsibility for all actions, including financial management and reporting. Therefore, sharia accounting pays attention to the importance of performance before Allah and places it as a principle underlying accounting practice.

Sharia accounting principles cannot be separated from the values that are universal basic principles, namely the value of accountability, the value of justice and the value of truth. These three principles have been explained in the Al-Qur'an verse Surah Al-Baqarah verse 282. The following explanation is in accordance with Ibn Kathir's interpretation:

a) Value of responsibility (Accountability)
   In a verse in Surah Al-Baqarah which reads:

...وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَادُعُوا ...

In this piece of verse, Ibnu Katsir explains in the book Tafsir Ibnu Katsir that a witness has the principle of responsibility. Witnesses have full responsibility for the testimony given during the recording process of debt and receivable transactions. Previously, in the theoretical study discussion, the principle of responsibility was explained. The principle of responsibility or the principle of accountability is that every individual involved in the sharia accounting process (in this paragraph explains debts and receivables) must have a responsible attitude towards the trust they carry [9]. In the context of business and accounting, when an individual is involved in a business practice, he or she must apply an attitude of responsibility for what is entrusted and done to the parties involved. The form of accountability is usually in the form of an accounting report [7].

b) The value of justice
   In a verse in Surah Al-Baqarah which reads:

...وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ بِالْعَدْلِ...

In this piece of verse, Ibnu Katsir explains in the book Tafsir Ibnu Katsir that the principle of justice is a principle when the process of recording a financial report is based on honesty. It is said to be fair because the transaction process does not take sides. The Qur'an outlines that the measure or tool for determining truth is not based on lust. In Accounting, the characteristics of sharia accounting are also explained, one of which is reporting correctly [9].

In the context of accounting applications, the word "fairness" has two relevant meanings: First, justice is related to moral practices, especially honesty. Honesty is a very important factor in accounting, because without honesty, the accounting information presented will be detrimental and detrimental to users of the information. Honest accounting practices include presenting accurate financial information, not manipulating data, and not covering up important facts. Honesty is the dominant principle in achieving justice in the accounting context. Second, justice has a more fundamental meaning and is based on sharia values in the context of Islamic accounting. This understanding emphasizes the importance of following sharia principles in accounting practices. Sharia principles emphasize fairness, honesty, and impartiality in financial and business transactions. This means that in Islamic accounting, justice must be the driving force for deconstructing efforts towards the development of modern accounting which may not be fully in accordance with sharia values. The aim is to build an alternative accounting building that is better and in accordance with Islamic principles.

c) Truth Value

In a verse in Surah Al-Baqarah which reads:

...وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ بِالْعَدْلِ...

In Ibn Kathir's interpretation of this verse, it is explained that the meaning of right is fair. Writing transactions correctly and fairly does not take sides with either party and you must only write what has been agreed without adding or subtracting from it [9].

This paragraph explains how to record fairly. The word fair is related to the word right. So this piece of verse explains the principles of truth and the principles of justice. The principle of justice is a principle when the process of recording a financial report is based on honesty. It is said to be fair because the transaction process does not take sides. The Qur'an outlines that the measure or tool for determining truth is not based on lust.

According to Quraish Shihab, in the Al-Misbah commentary book, he explains that the order to write down debts and receivables is a recommendation, not an obligation. Writing fairly means writing correctly without violating God's provisions and the laws that apply in society. It was explained that a writer needed three criteria, namely: ability to write, knowledge of the rules and procedures for writing agreements and honesty [10].

The explanation of the principle of truth is also explained in the next verse which reads:

... ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ ْنَى أَلَّا تَرْتَابُوا ...

Ibn Kathir ordered to write the truth, if the right was exercised in cash. And also explained to strengthen a witness. When he notes and sees indirectly he will remember it. And tend to forget when you don't write it down. When a dispute occurs, you can look again at the notes that have been written so that this provides an explanation between you without any doubt. By taking notes correctly according to what is said.

Philosophically there are differences between sharia accounting and conventional accounting which reflect differences in the economic views and institutions that underlie them. Conventional accounting is based on the philosophical view of economic rationalism, which includes the principles of individualism, conventional self-interest, and profit maximization. The philosophical differences between sharia accounting and conventional accounting reflect differences in economic views, values and principles underlying the two systems [1]. Conventional accounting systems have many critics in the scientific world. One of them is about the function of accounting as a source of information that will be used as a benchmark in decision making. The following are things that are deemed inappropriate to current conditions [4]:

a. Decision Making Process that Relies on Accounting Information. One criticism of conventional accounting systems is that the decision-making process often relies only on accounting information. In fact, when making complex decisions, there are many other factors that need to be considered, such as ethics, social responsibility, environmental impact, and other non-financial factors. This inability can result in losses, conditions, or failure in decision making.
b. Impartiality and Ethical Ambiguity. Some critics also highlight that the ethical elements in conventional accounting are often considered lax. Information is considered neutral and value-free, even though accounting also involves ethical considerations in compiling and disclosing information. Impartiality and unclear ethics in accounting practices can cause accounting information to be manipulated or misused by parties who have certain interests, which in this relationship can be detrimental to society or other stakeholders.

This reflects an approach that focuses on economic aspects and financial benefits. On the other hand, in Islamic banking, there are differences in the basic paradigm underlying this industry, which leads to differences in the products and services offered as well as accounting standards. In Islamic banking, economic goals are linked to sharia principles which include justice, honesty and mutual benefit. These principles influence the products and services offered by Islamic financial institutions. The examples of products you mentioned, such as musyarakah, mudarabah, murabahah, etc., are products that comply with sharia principles and will not be found in conventional bank operations. The differences in basic paradigms and products offered in Islamic and conventional banking have an impact on the accounting standards used. Accounting standards in Islamic banking, such as AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions), integrate sharia principles in the recognition, measurement and delivery of financial information. This standard provides specific guidance for the accounting treatment of sharia products and transactions used in Islamic banking [4].

Table 1. Differences between sharia accounting and conventional accounting

Criteria	**Sharia Accounting**	**Conventional Accounting**
Legal basis	Ethical laws sourced from the Koran and Sunnah	Modern business law
Objective	Reasonable profit	Profit maximization
Orientation	Sociability	Individually or to the owner
Operational stages	Limited and subject to sharia provisions	No restrictions except for economic considerations

From a legal perspective, sharia accounting is based on Islamic principles originating from the Koran and Sunnah. These principles form the legal basis of sharia accounting and influence the recognition, measurement and dissemination of financial information in a sharia context. Sharia accounting emphasizes sharia principles, which include aspects of ethics, justice, and compliance with the rules set by Allah SWT. Apart from that, sharia accounting also considers social aspects and desires. For example, the concept of zakat is recognized as a religious obligation in Islam, and sharia accounting may include measuring and reporting zakat as part of a company's financial activities .

Sharia accounting does have a strong social or community orientation. Apart from covering financial aspects, sharia accounting also considers Islamic values and principles in explaining economic phenomena. In sharia accounting, it not only focuses on creating and measuring material wealth, but also considers social impact, justice, and compliance with Islamic principles. Sharia accounting seeks to reflect moral and ethical values in economic activities, as well as prioritizing goodness and preventing bad things. In the context of sharia accounting, it includes moral and ethical aspects, apart from financial aspects. Sharia accounting can help Muslim communities and organizations that adopt sharia principles to monitor and report their economic activities transparently and in accordance with Islamic values.

Accounting conventionally operates in a modern business context involving diverse values and interests. Accounting reflects an economic system based on the principles of free markets, private ownership, and competition. In accounting, the main conventional goal is to provide financial information that is relevant and reliable for users, such as investors, creditors and other interested parties, to make rational economic decisions. The information produced by conventional accounting is often based on the principles of objectivity, fairness and conservatism.

In contrast to Muslims, modern society makes God the ultimate goal and personal interests the main goal. The more a company's profits increase, the stronger its position in the market, and vice versa. Conventional accounting is individual or special group oriented. In terms of recording techniques, sharia accounting and conventional accounting are not much different, such as recording techniques, classification and so on.

4. Conclusion

1) Islamic Accounting Principles in Surah Al-Baqarah Verse 282 Ibn Kathir's Tafsir Perspective

Based on the results of research on Islamic accounting principles contained in Surah Al-Baqarah verse 282, Ibnu Katsir's perspective is:

a) Value of responsibility (Accountability)

The value of responsibility is contained in the following paragraph:

...وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَادُعُوا ...

Meaning: "...Don't let witnesses be reluctant to give testimony when they are called..."

The liability value when dealing with debts and receivables or buying and selling is intended for a witness. Because a witness is a person who has the potential to become a witness even though he is not yet a witness.

b) Truth Value

The value of truth is contained in the following verse:

...وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ بِالْعَدْلِ...

Meaning: "And let a writer among you write it correctly."

Then this truth value is intended for a witness and also a scribe. A witness is required to confirm the testimony he gives. And a scribe was also appointed to write correctly to avoid mistakes and causing losses.

c) The value of justice

The value of justice is contained in the following verse:

..وَلْيَكْتُبْ بَيْنَكُمْ كَا تِبٌ بِالْعَدْلِ...

Meaning: "...And let the writer not be reluctant to write it as Allah has taught him. So let him write..."

The value of justice is related to the value of truth. Fairness here means that a scribe cannot take sides, just as a witness who is requested cannot take sides between the two people carrying out the transaction.

Sharia-based accounting principles are principles based on the Al-Qur'an and Hadith. Sharia accounting principles need to be applied when carrying out muamalah transactions or other transactions. In order to achieve sharia-based accounting principles, research on accounting verses in the Al-Qur'an must continue to be developed with the aim of creating an accounting science that prioritizes the commands of Allah SWT.

2) Comparison of Islamic Accounting Principles According to Tafsir Ibnu Katsir Q.S Al-Baqarah Verse 282 with Conventional Accounting Models.

Based on the legal basis that has been established by each entity, be it sharia accounting or capitalist accounting. There are several differences according to the principles of Islamic accounting which are explained in Surah al-Baqarah verse 282. Islamic accounting is based on the Koran and Hadith, the aim of which is Allah SWT. Some of the basics used in formulating conventional accounting concepts are belief in lust, self-interest and rationalism. So it has a detrimental impact on nature and humans themselves. Conventional accounting is very dependent on the values held by a society.

Sharia accounting principles in the formulation of sharia accounting concepts contained in Surah Al-Baqarah verse 282 are:

a. Principle of accountability
b. Principle of justice
c. The principle of truth

Sharia accounting principles from Ibnu Katsir's perspective and conventional accounting have many differences and various perspectives according to experts. Therefore, it is hoped that companies or agencies will be more careful in determining the accounting information system that will be used.

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