

## The Urgency Of Implementing Sharia Accounting In Sharia Financial Institutions In The Indonesian Context : Bibliometric Analysis

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**Abstract**, Sharia accounting has an important role in a sharia bank to help record financial reports. through recording financial reports will help produce quality, ideal and transparent financial report information. This research aims to determine the mapping of sharia accounting research on Sharia Financial Institutions in Indonesia from 2013 to 2023 and find out the importance of implementing sharia accounting in Sharia Financial Institutions. The approach used is quantitative with bibliometric analysis methods. The data source used is secondary data from the Garuda portal (Garba Reference Digital) and analyzed using VOSviewer software. The research results show that the number of scientific article publications on the application of sharia accounting in sharia financial institutions from 2001 to 2023 was 107 articles divided into 8 clusters and 58 topics.

**Keywords:** Sharia Accounting, Sharia Financial Institutions, Bibliometrics, VOSviewer

**Abstrak**, Akuntansi syariah mempunyai peranan penting dalam suatu bank syariah untuk membantu pencatatan laporan keuangan. melalui pencatatan laporan keuangan akan membantu menghasilkan informasi laporan keuangan yang berkualitas, ideal dan transparan. Penelitian ini bertujuan untuk mengetahui pemetaan penelitian akuntansi syariah pada Lembaga Keuangan Syariah di Indonesia pada tahun 2013 hingga tahun 2023 dan mengetahui pentingnya penerapan akuntansi syariah pada Lembaga Keuangan Syariah. Pendekatan yang digunakan adalah kuantitatif dengan metode analisis bibliometrik. Sumber data yang digunakan adalah data sekunder dari portal Garuda (Garba Referensi Digital) dan dianalisis menggunakan software VOSviewer. Hasil penelitian menunjukkan jumlah publikasi artikel ilmiah tentang penerapan akuntansi syariah pada lembaga keuangan syariah pada tahun 2001 hingga tahun 2023 sebanyak 107 artikel yang terbagi dalam 8 cluster dan 58 topik.

**Kata Kunci :** Akuntansi Syariah, Lembaga Keuangan Syariah, Bibliometrik, VOSviewer.

### 1. INTRODUCTION

The development of sharia finance has now grown rapidly. This is proven by the increasing diversity of sharia financial institutions being established. In this case, sharia financial institutions consist of bank sharia financial institutions and non-bank sharia financial institutions. Apart from sharia banking, sharia financial institutions have other varieties such as sharia insurance, sharia capital markets, sharia financing institutions, sharia pawnshops and sharia microfinance institutions. Based on the 2021 Indonesian Sharia Financial Development Report, the number of sharia financial institutions is 471 institutions consisting of three sub-sectors of Sharia Financial Services, namely sharia banking, sharia non-bank financial industry (IKNB), and sharia capital markets. As of December 2021, total sharia financial assets reached IDR 2,050.44 trillion, an increase compared to the previous year of IDR 1,801.40 trillion(OJK, 2021).

One of the reasons for the development of sharia finance is the Muslim community's awareness of the importance of sharia financial institutions to manage finances based on sharia law. This growth also requires sharia financial institutions to carry out their activities transparently and accountably (Subardi, 2019). This shows the importance of financial reports that sharia financial institutions must have in accordance with sharia accounting standards which, if implemented, will increase sharia accountability. One of the parameters in realizing this is through accounting practices and financial reporting of sharia transactions (Arianty, 2019). With sharia accounting, recording every transaction carried out will be easier. In this way, the quality of reporting will be ideal and the financial information provided will be more accurate. Accounting is an information system required by internal and external organizations that provides accounting as a way to maintain competitive capabilities (Ilyas, 2020).

The role of accounting in the context of information systems is for company efficiency and effectiveness as well as improving decision making so that company performance increases. According to Kadarningsih (2017) The aim of sharia accounting is to ground sharia values through financial reports and numerical interpretation of economic events in an accountable, honest and transparent manner in an institution/organization. All information in financial reports is presented honestly, accurately and can be accounted for before Allah SWT. In sharia financial institutions, the basic framework for preparing and presenting financial reports refers to the Sharia Financial Accounting Standards (SAS) which regulate sharia transactions that apply to the parties to the transaction. Currently the main sharia transactions are regulated in sharia financial accounting standards, such as murabahah, istishna, salam, mudharabah, musyarakah, ijarah, tabarru', sukuk, zakat, wa'd, and waqf (Indonesian Accountants Association, 2023).

The development of sharia accounting goes hand in hand with the existence of products in sharia financial institutions. The goal of Islamic finance is to provide products that comply with sharia rules. Sharia financial products are formed in accordance with the contract and economic substance from the transaction and accounting side. Islamic accounting does not refer to a uniform set of standards, but each jurisdiction has a different understanding of Islamic law, resulting in different accounting treatments for every Islamic financial transaction. (Siregar, 2022). The importance of implementing Islamic accounting in Islamic financial institutions helps preparers and users of financial reports to understand and analyze financial reports in making the right decisions.

In practice, the implementation of sharia accounting has not been fully implemented. Based on research Astika et al. (2018) and Hiya et al. (2022) that there are still sharia banks

that have not fully implemented sharia accounting recognition and measurement as in PSAK 102 concerning murabahah transactions. This is partly due to the lack of supervision by the Sharia Supervisory Board regarding financial reporting. Apart from that, sharia insurance companies are still not perfect in implementing sharia accounting, as stated Basir (2018) that regarding the presentation and disclosure of sharia accounting, there are also things that have not been implemented in the presentation of Changes in Tabarru Funds. Reports regarding the advantages or disadvantages of guaranteeing tabarru funds to participants and the management body. . In research Aprina Chintya (2017) stated that BMT Al-Ihsan Metro Lampung had not fully implemented PSAK No. 106. In this case, there is a measurement mismatch where BMT only uses funds in the form of cash.

Based on the results of scientific publications, sharia accounting is still relatively little visible on the Garuda website (Digital Reference Garba). Based on the results of data searches, there are only 107 studies regarding sharia accounting in Sharia Financial Institutions. Therefore, this research aims to determine the mapping of sharia accounting research on Sharia Financial Institutions in Indonesia from 2013 to 2022 and find out the importance of implementing sharia accounting in Sharia Financial Institutions. This research was conducted using bibliometric methods.

## **2. LITERATURE REVIEW**

### **Sharia Accounting**

Islamic accounting is defined as a concept that discusses fair ways of allocating resources (Mukhlisin & Antonio, 2018). The presence of Islamic accounting in business practice is a response to the ongoing evolution of Islamic business, especially in the financial and industrial sectors (Napier, 2009). Islamic accounting is defined as a system that guarantees economic justice through formal procedures, objective measurement mechanisms, control and reporting in accordance with Islamic sharia principles. Experts also suggest that the objectives of Islamic accounting can be explained in three main points: ensuring a fair distribution of economic resources through formal procedures, using objective measurement, control and reporting mechanisms in accordance with Islamic principles (Haniffa & Hudaib, 2010).

The existence of sharia accounting opens up opportunities for the emergence of a more advanced and humanitarian-oriented accounting system. However, responses to the emergence of Islamic accounting may vary among experts. There are three main perspectives that emerge in responding to the emergence of Islamic accounting. According to Haniffa and Hudaib (2014), they expressed the view that Islamic accounting is not only limited to

recording transactions, but must also pay attention to the Islamization process in accounting itself. This is because accounting must be Islamic so the process must adhere to Islamic values in making decisions regarding accounting policies (Haniffa & Hudaib, 2014). According to Riyad Moosa (2023) Islamic accounting needs to be different from conventional accounting (Moosa, 2023). In addition, according to Badshah et al. (2013) emphasized that the preparation of sharia accounting does not only rely on religious values. They also emphasized the importance of considering the practical needs of accounting as well as input from stakeholders regarding Islamic accounting (Badshah et al., 2013).

### **Sharia Financial Institutions**

Sharia financial institutions are financial institutions that operate in accordance with Islamic sharia principles. This means that the institution carries out financial activities without usury (interest), speculation, or investment in businesses that are prohibited according to Islamic teachings (Hasan, 2023). According to Abdu and Suadiq (2022), Islamic financial institutions have spread widely in various parts of the world, including Europe, North Africa and countries in Sub-Saharan Africa. This is due to the efforts and initiatives undertaken to massively integrate the sharia banking system (Ali, 2022). Islamic financial institutions are considered an important factor in determining the socio-economic conditions of a country compared to conventional banks (Ahmed, 2022).

According to Abdul Hakam Naja (2023), sharia financial institutions must adhere to sharia values and their performance assessments must exceed the standards generally applied by conventional banks. One approach that is worth considering is the concept of Maqasid Syariah which refers to the goals, objectives or system of Islamic law (Hakam Naja et al., 2023). The concept of sharia-based financial institutions in Indonesia is experiencing rapid growth, and sukuk has become one of the most innovative sharia financial instruments (Lina Nugraha Rani et al., 2022). Due to Islam's emphasis on social justice, all forms of injustice and corrupt practices are considered to have a significant impact on the Islamic financing structure.

### **Bibliometric Analysis**

Currently, bibliometric analysis methods are on the rise as a research method used to uncover research trends and impacts (Cao et al., 2021). Bibliometric analysis is a quantitative and statistical approach used to produce distribution patterns and reveal articles in certain publications and periods (Sweileh, 2018). Indicators that are often used in bibliometric studies include publication classification, citations, authorship, publication impact, and country of origin. According to Valerie and Pierre in Wahyudi (2010), bibliometric indicators are

grouped into three categories, namely quantity, quality and structure. Quantity indicators reflect the productivity of researchers, while quality indicators reflect the output performance of researchers in terms of citations or citations per year, total H index or G index, and citation scores. Research quality can also be seen from the publication impact (IPP) and impact factor (IF)(Wahyudi et al., 2022). Structural indicators refer to the interactions between publications, authors, and research fields. Measuring this indicator also involves Co-Authorship and Co-Citation analysis(Perianes-Rodriguez et al., 2016).

### **3. RESEARCH METHODS**

This research uses quantitative methods with bibliometric studies. The type of data used is secondary data. The scope of the data used is scientific publication articles on the application of sharia accounting from accredited national journals. Data obtained through the Garuda portal (Digital Reference Garba). Data collection techniques include searching for keywords "application of sharia accounting", "sharia accounting practices", "implementation of sharia accounting" published from 2013 to 2023. Next, data collection was carried out on Microsoft Excel and Mendeley Desktop to identify several titles. Then download the journals that have been collected in RIS (Research Information System) and PDF formats. Then, enter the RIS data file in Mendeley Desktop software to save reference data and retrieve meta data in the article document. Finally, the RIS data is processed and analyzed using the VOSViewer (Visualization of Similarities) algorithm software. This was done to determine bibliometric maps and trends in scientific publications related to sharia accounting in sharia financial institutions in Indonesia over a period of 10 years.

### **4. RESULTS AND DISCUSSION**

#### **Scientific Publications Related to the Application of Islamic Accounting in Sharia Financial Institutions**

Based on the results of searches for scientific articles related to the application of sharia accounting in Sharia Financial Institutions from 2001 to 2023. In the last five years there has been an increase in the publication of scientific articles. In 2022, 16 articles will be published with publication topics regarding sharia accounting practices in sharia financial institutions such as banking and sharia micro institutions such as BMT. Apart from that, the topic discussed was the application of PSAK 102 regarding Murabahah transactions. In 2023, the number of sharia accounting publication articles will be fewer, namely 5 articles. This is due to the publication time at the beginning of the year so it has not been fully accumulated.

The increase in publications occurred in line with the development of Sharia Accounting Standards and products in Islamic financial institutions that require recording guidelines that are in accordance with Sharia accounting. Overall, 107 articles were obtained as shown in table 1.

**Table1. Scientific Publication Data on the Implementation of Sharia Accounting in Sharia Financial Institutions 2001-2023**

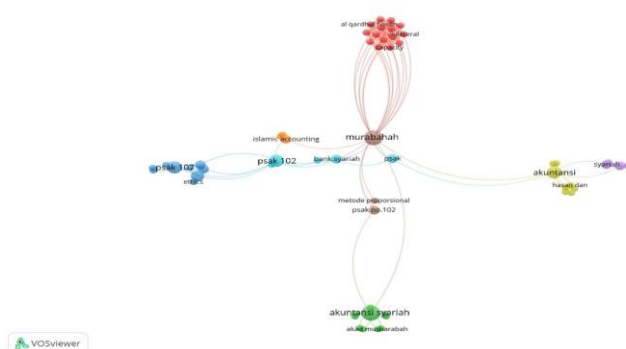
<b>Year</b>	<b>Number of</b>	<b>Year</b>	<b>Number of</b>	<b>Year</b>	<b>Number of</b>
2001	1	2014	4	2019	10
2009	1	2015	5	2020	13
2011	2	2016	3	2021	12
2012	2	2017	15	2022	16
2013	3	2018	12	2023	5
Total: 107					

**Source: VOSviewer output, processed**

The highest research movement occurred in 2022, namely 16 articles, and the lowest in 2001 and 2009, namely one article. From the results of data processing, it is known that journals containing the application of sharia accounting are dominated by Equilibrium: Journal of Sharia Economics, Journal of Theory and Application of Sharia Economics, and Journal of Scientific Accounting Studies, UNTAN Faculty of Economics (KIAFE). Based on the number of authors, the average number of collaborating authors is two people, while the most collaborated is four people. The discussion is placed in a separate section, please discuss the findings with the data outlined in today's discourse. Authors are advised to analyze two or more complex variables and then in this section the findings will be reflected and refracted with the variables that currently exist. Contributions in this area can also be clearly recommended in this subsection.

### **Bibliometric Analysis of Research on the Application of Islamic Accounting in Sharia Financial Institutions**

The results of collecting articles via the GARUDA website (Digital Reference Garba) were analyzed and a RIS (Research Information System) was formed using VOSviewer with the following results:



Source: VOSviewer, processed

### Picture 1. Bibliometric Mapping Results

Based on accompanying words, research development related to the Application of Sharia Accounting in Sharia Financial Institutions is divided into 8 clusters and 58 topics, namely: Cluster 1 is red which consists of 15 topics including: al qardhul hasan, capacity, capital, character, collateral, economic conditions, costs current, historical cost, payout, personality, current value, prospects, goals, reliability/completion value, syahibul sorry. Cluster 2 in green consists of 10 topics including: musyarakah contracts, learning activities, sharia accounting, fiqh, buying and selling credit, benefits, financing, pragmatic, rahn tasjily, systematic calculations. Cluster 3 in dark blue consists of 9 topics including: accounting, gold installments, ethics, gold pawning, ijarah financing, PSAK 102, PSAK 107, sharia pawnshops. Cluster 4 in yellow consists of 8 topics, namely: accounting, trust, qardhul, hasan, monotheism, finance, reports, presentations. Cluster 5 in purple consists of 5 topics, namely: applications, insurance, sharia, MSMEs, Zahir accounting information. Cluster 6 in light blue consists of 5 items, namely: sharia banking, murabahah financing, gold pawn financing, PSAK, PSAK 102. Cluster 7 is orange and consists of 3 topics, namely: sharia financing, mudharabah contracts, profit sharing. Cluster 8 is brown and has 3 topics, namely: proportional method, murabahah, PSAK No.102.

### The Urgency of Implementing Islamic Accounting in Islamic Financial Institutions

Based on the results of previous research journal literature studies, several studies related to the application of sharia accounting in sharia financial institutions found as many as 7 publication topics consisting of the development and application of sharia accounting, murabahah financing accounting, gold pawn financing accounting, sharia mortgage buying and selling scheme accounting, insurance accounting sharia, qardhul hasan accounting, and PSAK 112 concerning waqf(Basir, 2018; Habibah & Nikmah, 2017; Hasanah, 2021;

Hisamuddin & Priatmono, 2016; Kinanthi, 2016; Rahman & Suprayogi, 2015; Sholihin & Mun'im, 2019; Sholikah et al., 2020; Syarofi, 2021; Widiana, 2017) with the following explanation:

First, the development and application of Islamic accounting. In Indonesia, the development of sharia accounting is supported through changes to the laws governing sharia accounting. because however the sharia system cannot be equated with the conventional system, so there is a need for the independence of the sharia accounting system. The application of sharia accounting in Indonesia is regulated in Sharia Accounting Standards, namely PSAK 101 – PSAK 112 which are generally used by all entities that carry out sharia transactions such as Sharia Banks, Sharia Insurance and Sharia Microfinance Institutions. The existence of regulations and implementation of sharia accounting shows the development of knowledge about sharia and improvements to the sharia accounting system in Indonesia. However, in this case the application of accounting is not completely perfect. So there needs to be support from both the government and other parties in developing economic and accounting systems so that they can develop.

Second, murabahah financing accounting. One application of sharia accounting in sharia financial institutions is BMT (Baitul Mal waw Tamwil). The presence of BMT has helped the community's economy. The activities carried out by BMT are collecting funds and distributing funds to the community. Based on existing facts, in financing activities it was found that distribution funds were spread across murabahah products. However, it is very unfortunate that accounting practices at BMT are not in accordance with PSAK, so professionalism needs to be increased to produce quality financial reports. In the aspects of recognition, measurement and disclosure, adjustments need to be made to PSAK 101 concerning murabahah transactions. This can increase the accountability of financial reports and help make strategic policies for BMT.

Third, accounting for gold pawn financing. Sharia pawnshops are a financial institution whose activities cannot be separated from the accounting recording process using sharia principles. In the Fatwa of the MUI National Sharia Council, guidelines are set for carrying out pawn financing activities, which in their activities require good accounting treatment. The accounting rules for gold pawning use the ijarah contract and the qardh contract. In implementing gold pawn transaction accounting at one of the sharia pawnshops, it has fulfilled the requirements in the recognition and measurement aspects. Meanwhile, the disclosure and presentation aspects were not appropriate because it was found that the presentation of transactions was not recorded in the pawnshop's financial reports. Regarding



sharia aspects, pawnshops have complied with the provisions of the MUI DSN Fatwa regarding ijarah contracts and qardh contracts.

Fourth, accounting for sharia mortgage buying and selling schemes. In one of the development companies, land buyers carry out their activities with the Wattaqsih Bitain Contract or credit buying and selling. In the sharia credit buying and selling calculation scheme and PSAK 102, it can be seen that this practice uses the concept of the time value of money which is prohibited in Islam. Meanwhile, the contract between the developer and the buyer contains elements of gharar or uncertainty so that it can be detrimental to one of the parties. This is done by not telling buyers about the margin provided each year.

Fifth, sharia insurance accounting. In sharia insurance activities, one sharia insurance company generally uses sharia tabarru fund accounting principles. Based on the admission, measurement and presentation are still not fully implemented in accordance with PSAK in the Report on Changes in Tabarru Funds related to guaranteeing surplus btabbru funds to participants and managing entities. In this case, sharia insurance companies are expected to present Tabarru Fund Change Reports in accordance with PSAK, so that information on the flow of surplus or underweighting deficit distribution to participants and management entities can be accessed by users properly.

Sixth, hasan accounting qardhul. The application of qardhul Akad hasan is carried out in sharia cooperatives as savings and loan units formed for the welfare of their members. The Qardhul Akad Hasan is used to provide policy funds to members or micro businesses deemed in need. In reporting the sources of qardhul Hasan for benefit funds, it is carried out in accordance with PSAK 101, where the entity presents a report on the sources of qardhul Hasan for hasan funds, there are several financial components, first, the source of funds in the form of infaq funds, shadaqah, the results of waqf management in accordance with the Shari'a, the return of benevolent funds is productive, second, the use of benevolent funds. allocated to productive benevolent funds, donations and other uses of funds for the public interest, third, additions and subtractions of benevolent fund sources, fourth, initial balance and use of benevolent funds, fifth, final remaining beneficial use of funds. By implementing the presentation of qardhul Hasan financial reports, the benevolent funds carried out by sharia cooperative institutions will become a separate measuring tool that is accountable, transparent and effective in the management of financial reports and each of their uses. This shows the importance of sharia accounting records in financial institutions, especially sharia cooperatives in qardhul hasan financing.

Seventh, waqf accounting PSAK 112. Waqf is a trust fund used for the benefit of the people which needs to be managed well so complete disclosure and management of waqf funds is required. Based on accounting standards, waqf accounting is regulated in PSAK 112 with the aim of creating transparent and accountable financial reports. In one of the waqf institutions, sharia accounting standards are used to increase nazir's understanding in recording transactions and preparing waqf financial reports according to existing standards so that they run smoothly. The existence of PSAK 112 helps waqf managers increase professionalism and credibility in developing, managing and reporting waqf funds in accordance with sharia regulations and principles.

Based on a literature review, it was found that the application of sharia accounting has been widely carried out in sharia financial institutions. This has become a driving force for the development of sharia accounting in Indonesia. Even though most of the use of sharia accounting has not been carried out in accordance with applicable standards in terms of measurement, disclosure and presentation in financial reports, the efforts of sharia financial institutions can be considered good in adopting sharia accounting as an information system. The importance of sharia accounting in financial institutions is to help users of financial reports to analyze decision making and demonstrate the credibility of sharia financial institutions.

## **5. CONCLUSION**

Based on the results and discussion, conclusions were drawn: first, there are 107 articles about the application of sharia accounting in sharia financial institutions spread from 2001 to 2023 on the Garuda portal (Garba Referral Digital). Second, every year there is a significant increase in scientific publications and the largest number of publications will occur in 2022, namely 18 articles. Third, journals containing the application of sharia accounting are dominated by *Equilibrium: Journal of Sharia Economics*, *Journal of Theoretical and Applied Sharia Economics*, and *Journal of Scientific Accounting Studies*, Faculty of Economics, UNTAN (KIAFE). Fourth, based on the number of authors, on average there are two authors collaborating, while the most collaborated are four people. Fifth, the results of visualization mapping using VOSviewer show that research on the application of sharia accounting in Sharia Financial Institutions is divided into 8 clusters and 58 topics, namely: cluster 1 consists of 15 topics, cluster 2 consists of 10 topics, cluster 3 consists of 9 topics, cluster 4 consists of 8 topics, cluster 5 consists of 5 topics, cluster 6 consists of 5 items, cluster 7 consists of 3 topics, cluster 8 consists of 3 topics.

This research has limitations, including the topic raised is still general in nature regarding the application of sharia accounting, so it is not possible to see a detailed mapping related to sharia accounting for each transaction. Apart from that, researchers only used the Garuda portal to obtain data. It is hoped that future researchers can determine more specific topics such as the application of mudharabah accounting, murabahahahahah, istishna, and so on to find out how sharia accounting is mapped in each contract. Apart from that, you can search for data through various websites, both national and international, to obtain a broader research mapping. Furthermore, the results of the literature review can be explained in more detail and complexity.

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