

Aminullah: Revealing the Spiritual Values in Sharia Transaction

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ABSTRACT

This study aims to reveal the spiritual values that exist in Islamic or sharia transactions. This was conducted by using a spiritual paradigm that refers to Al-Qur'an and Sunnah. By using a qualitative approach, researchers use Aminullah perspective in building the ontological, epistemological and methodological of the research. Aminullah perspective is constructed of three human characteristics by referring to Al-Quran; *khalifatullah*, *abdullah* and *abdurrahman*. The data obtained from one of the *Bank Pembiayaan Rakyat Syariah* in Yogyakarta, Indonesia. By using the method of *dhikr* (remembrance), prayer, *tafakkur* (meditation) and *tawakkul* (trust), this study has revealed three spiritual values that must be recognized in Islamic transactions, namely the value of *amanah* or faith, equity and moral. That three spiritual value is a representation of the three elements in Islam such as *aqidah* (faith value), *sharia* (equity value) and *akhlaq* (moral value).

Keywords: deconstruction, aminullah, reality, sharia transactions, contract, sharia principles.

INTRODUCTION

Accounting has a great influence in shaping the social reality, because accounting practices will form a business reality in the society (Hines, 1988, pp. 256-257 ; Morgan, 1988, p. 484 ; Triyuwono, 2012a, p. 133). Accounting is a product of social culture, it is built by the power of social (cultural) which dominated the public itself (Ahmed, 1994 ; Abraham, 2000, p. 2). At this time, the modern accounting applied in the society is "built", "nurtured" and "raised" by the Western civilization environment that has the characteristics of secular-capitalistic and emphasizes on rationality and empirical in science development.

The materialist paradigm is associated with empiricism and secularism, which embraced a very different concept from religious values in social life (Syed Muhammad Naquib Al-Attas, 1995, p. 133 ; Karim, 1990, p. 299). Capitalism and secularism are the Western values of life that shape the behavior of economic and accounting practice, those values serve as the basis for the accounting modernization. Therefore, the purposes, characteristics, and consequences of modern accounting reflected the values and norms of Western society. It shows that paradigm will establish norms and accounting purposes which then will create such implications for accounting practices (Ibrahim, 2000).

Because modern accounting developed in the secular-capitalistic environment, the values which are contained in modern accounting are the values of Western culture, especially the influence of American culture (Abu-Abbass & Al-Abdullah, 2012, pp. 44-56; Ahmed, 1994, p. 2), whereas Western culture is not necessarily appropriate for the culture in other countries (Baydoun & Willet, 1995, p. 67). A very interesting comment about the dominance of Western values in accounting is expressed by Abu-Abbas as follows:

A careful analysis of four documents related to the formulation of objectives of financial statements (reporting) reveals that they are dominated by the pure form of capitalism. Two documents (the Trueblood Committee's Report and SFAC No.1) are constructed as normative theories based explicitly on the U.S. culture. The other two documents (the IASB's CF and the IASB-FASB's Joint CF) are not constructed in a theory form but implicitly based on the U.S. cultural background. (Abu-Abbass & Al-Abdullah, 2012, p. 44)

Abu Abbas clearly and explicitly stated that the objective formulation of financial statements is dominated by capitalism which comes from certain cultural values where in this case is the culture of the United States. Capitalism has a very close relationship with accounting. Without accounting, capitalization which positioned profit as the spirit of capitalism cannot be done. Furthermore, Max Weber gives his argument as follows:

Modern organization of a rational capitalistic enterprise cannot run its business without the support of two important factors, namely the business separation from the household (the owner) and the rational bookkeeping system (Weber, 2006).

Both Abu Abbas and Max Weber statements are in line with the criticism delivered by Mulawarman (2012, p. 1) which states that Western capitalism has "trapped" the accounting arbitrarily by the capital rules and making it as an effective and efficient tool to maximize the company profits.

The dominance of capitalism still continues to this day and if there is no effort to stop this westernization, it will continue to dominate the traditional values (Islam) in Indonesia. The Moslem accountant should rise up to establish a sharia accounting which generated purely from the values of Islam, so it will be equal or even superior to the Western accounting (*Occidentalism*). Therefore, establishing a sharia accounting which is in line with the values of Tawhid (monotheism) is a very important thing (Hanafi, 2003 ;Triyuwono, 2012b, p. 6).

Western society has different values and culture with the Eastern¹ society(Syed Muhamamd Naquib Al-Attas, 2010, p. 21; Hanafi, 2001, pp. 109-113; Husaini, 2005, pp. xxi-xxiii; Tinker, 2004, pp. 452,468), particularly the developing country with the majority of Moslems. A Western civilization which was inspired by the thought of enlightenment has made "sense" as the absolute ruler in regulating all human affairs and setting the value of the highest truth where it replaces faith and intuition. The existence of God and religion becomes

a doubt and has no meaning in human life. If the manifestation of God is in doubt or has no meaning in the human life, then the issue of life after death and accountability over our life in the world will be just a kind of fantasy and imaginary (Chapra, 1999, pp. 22-23). In their secular view, Western societies believe that the welfare of the society can be achieved when the materialistic goals are realized (Chapra, 1999, p. 1). Those values have an impact on the mismatch application of modern accounting in developing countries (Baydoun & Willett, 1995, p. 88) including in Indonesia which makes Islamic economic system as part of the national economic system.

In sharia or Islamic economic system, it is necessary to support the concept of Islamic transactions for the entity of sharia financial reporting because it has the transactions, users, objectives, measurement, assessment and priorities that refer to the Islamic principles. The concept of Islamic transactions is required by the sharia entity as the basis to identify the realization of sharia transaction that is different with the realization of modern accounting transaction. If the Islamic transaction is seen from the perspective of capitalism and secularism (modern), then the values in Islamic transaction would be inconsistent with the sharia principles. It shows that in order to build the concept of Islamic transactions must be based on the values of sharia that refers to Al-Quran and As-Sunnah.

The research that examines the whole transaction realization has been carried out by Triyuwono (2011, pp. 198-199). The study seeks to formulate the Sharia Value Addition in the application of Sharia Enterprise Theory (SET). The issue was raised because of the substantial differences in the use of Sharia Enterprise Theory in comparison with the concept of Enterprise Theory as the basis for formulating the Islamic Accounting theory. The study resulted in the concept of Sharia Value Addition in the transaction value such as economic value (monetary), mental value and spiritual value are processed, and distributed halal. Monetary value can be measured by using monetary units, while the mental and spiritual value cannot be measured in monetary terms.

The research which was conducted by Triyuwono (2011, pp. 186-200) is in common with this study if it is viewed from the attempt to reveal the whole realization of Islamic transaction which is not constrained in monetary units. The main difference of this research with the research of Triyuwono lies in two things; the context of the realization of Islamic transaction in this study is using the Islamic banking entities, and the efforts to reveal the spiritual values in Islamic transactions.

This study sought to continue the recommendation in Triyuwono (2011, p. 199) which is to "concrete" and operationalize the sharia value addition. This study also refers to the opinion of Yusufian and Sharifi (2011, p. 13), they found that the realization which did not appear or invisible can be identified through symptoms and observations. Similarly, according to Kartanegara (2003, p. 14), the spiritual life of a Moslem is a real and objective experience like the other experiences which can be observed and identified.

SECULARISM AND CAPITALISM DOMINATION IN THE CONCEPT OF ISLAMIC TRANSACTIONS

In Indonesia, the concept of Sharia Enterprise Theory cannot be separated from the process of drafting the basic sharia accounting framework performed by the Accountants Institute of Indonesia (IAI or *Ikatan Akuntan Indonesia*) in which it formulated the Sharia Enterprise Theory. The concept of sharia transaction was developed by IAI by using a modification approach of the modern accounting transactions concept. The modification approach which was made by IAI can be seen from the different stages of the Islamic Accounting framework. When the approach is traced to its source, it will show the information that the basic framework of sharia accounting is a modified version of the basic accounting framework prepared by IASC (The International Accounting Standards Committee) (Suwardjono, 2005, p. 211). The incident occurred when in 1994 IAI authorized the use of the basic framework of modern accounting to be applied in Indonesia which it was a direct translation of the Framework for the Preparation and Presentation of Financial Statement made by IASC (IAI, 2009b, pp. 1-19; 2009c, pp. 1-19).

In the subsequent development, that basic framework of modern accounting is then used as a material modification to produce the basic sharia framework (IAI, 2009a, p. 1), which then resulted in the basic framework of modern accounting loaded with capitalism values that still characterize and influence the values of Islamic transactions concept (Mulawarman, Triyuwono, & Ludigdo, 2007, p. 1; Triyuwono, 2012a, p. 399). This can be seen in the concept of recognition and measurement that is similar to the concept of recognition and measurement in modern accounting, means that it restricted the recognition of the

transaction realization only on the materialistic realization which is in the form of economic flows that can be measured in monetary units (IAI, 2009c, p. 19; Mulawarman, 2009, p. xix).

The concept of recognition and measurement which was compiled by the Financial Accounting Standards Board (*Dewan Standar Akuntansi Keuangan* or DSAK) is a concept modification of recognition and measurement of modern accounting basic framework by changing the term "company" became the term "sharia entity". Whereas, the concept of recognition and measurement in the basic framework of modern accounting is a direct translation of the concept of recognition and measurement by IASC which loaded with the secularism and capitalism values. The capitalism and secularism perspective which was embraced by IASC becomes an old concept that was fully adopted in the concept of recognition and measurement of modern accounting, which then is strongly attached to the sharia accounting. This sharia accounting is in the form of transaction limitation only on the materialistic aspects (economic and monetary units) which will be neglected the spiritual aspect.

It happens because the concept of modern accounting transaction which was adopted by the concept of Islamic transaction is oriented in numbers. The monetary unit is the primary element and becomes a logocentrism in modern accounting (Triyuwono, 2006, p. 2). The modern accounting used the monetary and material unit as a means to capture and see the reality of the transaction as its identity, by that, modern accounting cannot exist without its unit numbers. The restrictions of the transactions in unit numbers reduce the real Islamic transactions that actually happened and makes the information which was conveyed from modern accounting becomes partial (Triyuwono, 2003, p. 43).

The use of unit numbers in modern accounting is adopted from the sharia basic accounting framework in 2007, by restricting the recognition of Islamic transactions realization in monetary and material units (IAI, 2009c, p. 19; Muhammad, 2008, p. 98). Such recognition concepts have a different perspective on the Islamic principles which do not restrict the recognition and measurement merely only on unit numbers because Islamic principles cover all the realities that are relevant to sharia values (Ahmed, 1994, p. 9). Therefore, the concept of Islamic transactions should consider spiritual values such as the values of justice, fairness, and welfare (Haniffa, Hudaib, & Mirza, 2004, p. 7). The recognition concept of Islamic transactions needs to be extended by recognizing the transcendent reality to cover the reality that is both monetary and spiritual.

The reduced reality recognition to the material elements generated the concept of Islamic transactions to not grasp the whole reality of Islamic transactions which includes the material and the spiritual elements. As a result, the suitability of Islamic transactions on Islamic principles becomes limited to the materialistic reality and measurable in monetary terms. Spiritual reality (aqidah, sharia and akhlaq) is ignored, for instance, if there are two Islamic transactions and one of which is a contract *orakad* (administration and operation are by Islamic principles, while the second transaction is using contract system), means that the administration is in accordance with Islamic principles, but its operational is not in accordance with Islamic principles, then both of these transactions when using the concept of Islamic transaction within the basic framework of sharia accounting in 2007 will be treated the same, namely as the transactions in accordance with Islamic principles, while in fact, the second transaction is not in accordance with Islamic principles. It happens because the concept of Islamic transaction in 2007 only saw the reality of the transaction that is limited to the materialistic reality and does not recognize the spiritual reality that occurred.

The concept of Islamic transaction within the basic framework of sharia accounting in 2007 have such limitations in capturing the reality of the transaction as a whole because it is built based on the concept of secularism and capitalism that restricted the transactions in the reality of materialistic elements and measured in monetary units. Therefore, the attempt to express the values of spirituality in Islamic transaction becomes an essential thing to make the Islamic transaction able to capture the whole reality in accordance with Al-Qur'an perspective.

RESEARCH METHODS

This research used a qualitative method with Islam spiritual approach. Islamic spirituality approach means to acknowledge God as the source of knowledge by referring to Al Qur'an and As-Sunnah. The perspective used in this study can be compared with other Islamic spiritual perspective, it uses Aminullah perspective as the viewpoints to see the reality. Aminullah is constructed by three identities, such as

Khalifatullah which is a representation of faith (*aqidah*), Abdullah as the representation of sharia and Abdurrahman as the representation of moral (*akhlaq*). Aminullah is a symbol of integrity to see the reality that comes to Tawhid, self-identification which has the elements of bodies (senses), thought (ratio) and feeling (wisdom), has the characteristics of *khalifatullah*, *abdullah* and *abdurrahman*, as well as looking at Islam as a whole which consists of faith, sharia and moral (*Ihsan*)

The data which was obtained from the reality of Islamic transactions are captured through observations accompanied with remembrance (*dhikr*), prayer, meditation (*tafakkur*) and trust (*tawakkul*) (Triyuwono, 2014, p. 92). *Dhikr* is a human activity that uses the subconscious of the human mind to remember and feel the presence of Allah SWT to feel closer to Allah SWT (Mustofa, 2011, p. 233). In order to get what they want from what they have prayed, human trying to get closer to Allah by *dhikr*. A prayer is a form of solicitation to Allah SWT. In prayer, there is a series of awareness of God's existence and proximity and the belief that everything happens just because of Allah SWT. With that consciousness and belief, human pray to God to get what they have desired and expected within the permission and will of Allah SWT. *Tafakkur* is a reflection that is performed under the minds and hearts of a man. Our heart or feeling has the ability to meditate (*tafakkur*) the creation of Allah SWT.

Tafakkur is carefully done by doing a dialogue (dialectic) of the information received from the feeling and thought with the information obtained from Al-Quran and Al-Hadith. Dialectical process is also integrated with the process of remembrance and prayer, as it includes the application and attempts to get closer to Allah SWT. *Tawakkal* is a form of unification of spiritual and physical efforts (*dhikr*, *prayer*, and *tafakkur*) which produced a resignation, belief and hopes to Allah SWT to obtain what best for us according to Allah SWT (Mustofa, 2008, p. 225). Resignation in this term does not always mean effortless, but it is a form of aphysical and spiritual initiative that generate beliefs in the help of Allah SWT (transcendent) of various ways (Quran: Ath-Thallaq [65]:3). *Tawakkal* is the culmination of the spiritual and physical effort in the form of the highest belief to Allah SWT as the Supreme Ruler of the destiny (Mustofa, 2008, p. 227). In this transcendent situation, the help of Allah in the form of inspiration will be presented like the help of Allah for the Prophet and those who are religious, as the Prophet Sulaiman AS (An-Naml [27]: 19), Prophet Musa (Al -A'raf [7]: 128), Prophet Abraham (Al-Anbiya [21]: 69), Prophet Muhammad SAW (An-Najm: [53]: 3-4), Dzulkarnain (Al-Kahf [18] : 94-98), Lukman Al-Hakim (Lukman [31]: 12), the mother of Prophet Musa (Al-Qasas [28]: 7), Siti Maryam (Ali Imran [3]: 42-43). In the context of the research methodology, the arrival of inspiration in the form of knowledge revelation (Syed Muhamamd Naquib Al-Attas, 2010, p. 198) is a form of relief from Allah for all spiritual and physical efforts.

The dialogue which is conducted by the senses, mind and heart is a dialectic form that is used in this study. Similarly, the process of *tawakkal* which is the activity of resignation to obtain the guidance from Allah is a transcendent activity carried out by the researcher.

This study uses the object of one of the *Bank Pembiayaan Rakyat Syariah* (BPRS) which located in Yogyakarta, Indonesia. This site is chosen by considering four criteria, which are; 1) has a good atmosphere of Islam, 2) good financial performance, 3) owned by theologian and employers and 4) the closeness of researchers with the Islamic bank's leader (rapport).

THE REALITY OF FULL SHARIA TRANSACTIONS (HOLISTIC)

Islamic transactions are not only regarded as a procedure of the exchange or transfer of goods or services from one party to another that was economically and measured in monetary terms, but also the muamalat worship (Fiqh) which contained an awareness of obedience to Allah SWT (tawhid) as well as the efforts to provide benefit for humans and the environment (moral) (Alim, 2014, p. 38). Based on the Islamic principles, the property which became the object of the transaction must come from a source that is halal and intended for halal activities (Al-Quran, Al-Baqarah [2]: 188). The contract *orakad* used in Islamic transaction must use an appropriate contract according to the customer needs and implement in accordance with the appropriate procedures for the execution of the contract. All parties involved in the transaction are required to always act trustworthy, honest, fair and sincere (Quran: Al-Baqarah [2]: 282; An-Nisa [4]; 29:58). Any shortcomings or irregularities in performing any activity against Islamic principles must be disclosed to the *stakeholders* as a form of accountability to the mandate received from Allah and from *stakeholders*.

Based on the references from Al-Quran and As-Sunnah, the reality of Islamic transactions is not merely on the economic objects and measured in monetary terms. In sharia business activities, sharia entity

is obliged to ensure that the wealth is derived from halal sources, managed with sharia methods, and used for halal economic activities. Sharia entity is obliged to perform the transactions procedure in accordance with Islamic principles along with a noble character and implemented with *istiqomah* based on the belief of Allah (Al-Quran, Fushilat [41]: 30). Every business activity is carried out seriously in the form of sharia entity in accordance with Islamic principles (*Itqan*).

The ownership transfer of assets in Islamic transactions also involve the value of the transacted asset. In terms of the transacted asset value, it emphasized that the Islamic transactions must be conducted fairly in order to avoid a loss on one of the sides. If the transaction is done unfairly, there will be losses on one hand due to the actions of other parties. When this problem occurs, the transaction is not in accordance with Islamic principles. For an instance: a rice seller mixed a good quality rice with a poor quality rice, if the seller sells the rice with the price of the good quality rice, then there is an imbalance between the value of the rice with a value that is paid by the buyer. That buying and selling activity is not in accordance with Islamic principles because of the injustice between the seller and the buyer, it caused an imbalance in the transaction value. From that example, it shows that the concept of Islamic transactions should include the value of the transacted assets.

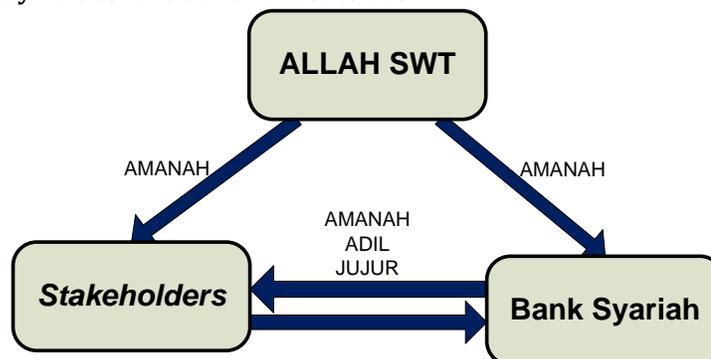
Informants give a complete description related to the realities that exist in Islamic transactions. Islamic transaction is not limited only to the material and administrative aspects, but also include the motivation and commitment of its founders in establishing Islamic banking, the operational compliance to Sharia principles, and the transparency in delivering the Islamic bank transaction. If the Islamic bank is established with the motivation to carry out the sharia values through the field of economics, then it will be a strong boost as the commitment to Islamic transactions which based on the mandate from Allah SWT and in accordance with the Islamic principles. The informant acknowledged that by running the sharia principles in the economy, it can uphold the economic justice in society. The awareness of a man as the recipient of the mandate of Allah SWT to obey Islamic law is a form of the *amanah* value and justice value in Islamic transaction.

The informants also explained that the concept of Islamic transaction in 2007 is limited the reality of the material measured in monetary terms and cannot reveal the reality of Islamic transactions as a whole. This issue resulted in the limited information which is submitted by Islamic banks to the stakeholders. The next implication of this problem is that the management of Islamic banking cannot perform the accountability well and the financial statement users did not receive such sufficient information. If the concept of Islamic transactions can accommodate the needs of Islamic banks managers to capture the reality of Islamic transactions as a whole (material and spiritual), then it can help the management to reveal the honest reality of Islamic transactions with stakeholders.

THREE SPIRITUALITY VALUES IN ISLAMIC TRANSACTIONS

Based on the *qauliyah* verse and *kauniyah* verse, it is found that sharia transaction as a whole is containing spiritual elements besides the material elements, namely; *Amanah* value, justice value, and honesty value. Those three spiritual elements are a unity that cannot be separated because they are a reflection of the three elements of *aqidah*, sharia, and morals. Therefore, the loss of one of the spiritual element will make the elements of Islam incomplete. The unity of spiritual values in Islamic transactions can be seen in Figure 1.

Figure 1: Three Spirituality Values in Islamic Transactions



The complete concept of Islamic transactions contains three spiritual elements such as; human consciousness as the receiver of the mandate from Allah SWT, the obligation to implement Islamic principles to uphold justice among human beings, and the obligation to carry out Sharia with good morals (honest). The understanding of "sharia" in Islamic banking has two meanings, namely: "sharia" is an element of recognition that Allah SWT is the creator and owner of the universe which gives a mandate to the people to be prospered. If the concept is used in the context of Islamic banking, then the owner of the Islamic bank has the mandate to "prosper" that bank as Allah SWT gives the mandate "prosper" the earth.

The second meaning of Sharia in Islamic banking is the embedded label of "sharia" in Islamic bank that showed the trust of the stakeholders that must be met by the Islamic bank managers to manage the system of the bank in accordance with Islamic principles. The value of *amanah* is an Islamic element that must be applied by every Moslem (Al-Quran: Al-Baqarah [2]: 282, Al-Anfal [8]: 27, Al Mukminuun [23]: 8), because if it is not obeyed then there will be such loss in one of the parties. And if it happens in Islamic banks, the transaction is not in accordance with Islamic principles.

How the management of Islamic banks "prosper" its Islamic bank is by complying sharia principles as a guide for the owner and manager of Islamic banks to manage the system. If the owner and manager organize the Islamic bank in accordance with Islamic principles, the value of justice can be established between the Islamic banking with the stakeholders. The value of justice is an element of Islam that must be applied by every Moslem (Al-Quran: Al-Baqarah 282, Al-Ahzab 33.8), because if the value of justice is not performed, there will be an injustice in one party. Besides that, when injustice occurs in the transactions in an Islamic bank, the transaction is considered to be not in accordance with Islamic principles.

The application of sharia principles through contract or agreement between two parties must be done with a clear and transparent transaction and its application should consider the good morals. Both sides should keep the honesty and trust to each other. A dishonest act (cheating) on one hand could harm another party. The value of honesty here is an element of Islam that must be applied by every Moslem (Al-Quran: Al-Baqarah [2]: 282, Al-Muthoffiun [83]:1), because if the value of honesty is left behind, there will be a loss in one of the parties. If there is dishonesty in Islamic transactions, then the sharia transaction is not in accordance with Islamic principles.

CONCLUSION

The motivation in establishing Islamic bank is an important element that has an impact on the operational management which is implemented in accordance with Islamic principles. It could happen because the founder motivation will be transmitted to the management and will be implemented eventually in the Islamic bank operations. It shows that the motivation of the founder has an impact on the operations of Islamic bank through the founder encouragement towards the management of Islamic bank. Motivation is an important reality in Islamic transaction, which is the another form of "intention" as an indicator of *Amanah* value that human is the *khalifatullah* who received a mandate from Allah SWT to manage the universe.

The principles of Islam are a guideline for an Islamic bank to uphold the value of justice through economic activities between Islamic banks with its stakeholders. By running the principles of Islamic economy, Islamic banks can enforce the equal rights and obligations between Islamic banks and the stakeholders. Therefore, the obedience to Islamic principles is an indicator for Islamic banks to uphold the value of justice.

The faithfulness of the principles of Islam in the form of sharia principles implementation must be performed with a noble character of the Islamic bank practitioners, like the honesty in calculating the profit sharing and the honesty in delivering the information to the stakeholders and the willingness to help whatever the customer needs. With such a noble spirit, the operation of Islamic banking is not merely an activity that runs in the economic field, but it is also as a means of propaganda in the field of economic. With noble spirit, customers will be closer and more comfortable in the interaction with the Islamic banks. Noble character is a reality that is needed in Islamic transaction as exemplified by Rasulullah SAW when conducting the business activities.

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