

THE CONCEPT OF AMANAH METAPHOR IN ACCOUNTING: MEANING, GUIDELINES, AND PURPOSES

Dwi Sulistiani

dwisulistiani@pips.uin-malang.ac.id ,

Universitas Islam Negeri Maulana Malik Ibrahim Malang

Abstract

This paper aims to construct Amanah's (trustful) metaphor in accounting related to meaning, guidelines, and purpose. This research is a qualitative research with an interpretive paradigm which is analyzed using content analysis. Data obtained from structured interviews with 40 IAI (Indonesian Accountant Assosiation) member, the Holy Qur'an, Hadith, and other literature. The research results are in the meaning of an Amanah metaphor, which is interpreted by a human perspective in perceiving his duties as God's representative in the world. Western thought is used as the basis for professionalism, while the Islamic concept is used as the basis for accountants' Amanah behavior. The two concepts are combined in a balanced manner to produce an Amanah metaphor concept in accounting. Accounting guidelines based on the metaphor of Amanah concept must be based on: strong Aqidah, good morals, a good responsibility to society and the Ummah, legal, financial processes, and behavioral aspects in each of their actions. Amanah metaphor concept in accounting has the following purposes: hisful amwal, the existence of al kitabah, assisting decision making, calculating business zakat, determining and calculating profit sharing for the unionized party. These concept will change accountants' behavior to be more trustworthy and not materialistic because all of their work is intended only to get the pleasure of Allah.

Keywords: The concept of Amanah metaphor; Accounting; Meaning; Guidelines; Purpose

Abstrak

Tulisan ini bertujuan untuk mengkonstruksi metafora Amanah (amanah) dalam akuntansi terkait makna, pedoman, dan tujuan. Penelitian ini merupakan penelitian kualitatif dengan paradigma interpretatif yang dianalisis menggunakan analisis isi. Data diperoleh dari wawancara terstruktur terhadap 40 orang anggota IAI (Ikatan Akuntan Indonesia), Kitab Suci Al-Qur'an, Hadits, dan literatur lainnya. Hasil penelitian berupa makna metafora Amanah yang diartikan dengan cara pandang manusia dalam mempersepsikan tugasnya sebagai wakil Tuhan di dunia. Pemikiran Barat dijadikan landasan profesionalisme, sedangkan konsep Islam dijadikan landasan perilaku Amanah akuntan. Kedua konsep tersebut digabungkan secara seimbang sehingga menghasilkan konsep metafora Amanah dalam akuntansi. Pedoman akuntansi berdasarkan metafora konsep Amanah harus didasarkan pada: Aqidah yang kuat, akhlak yang baik, tanggung jawab yang baik terhadap masyarakat dan ummat, hukum, proses keuangan, dan aspek perilaku dalam setiap tindakannya. Konsep metafora amanah dalam akuntansi mempunyai tujuan sebagai berikut: amwal hisful, adanya al kitabah, membantu pengambilan keputusan, menghitung zakat usaha, menentukan dan menghitung bagi hasil bagi pihak yang berserikat. Konsep ini akan mengubah perilaku akuntan menjadi lebih amanah dan tidak materialistis karena seluruh pekerjaannya bertujuan untuk mendapatkan keridhaan Allah.

Kata Kunci : Konsep metafora amanah; Akuntansi; Makna; Pedoman; Tujuan

INTRODUCTION

Many cases of fraud in accounting involve professional accountants around the world. Among them is the Enron scandal, which went bankrupt due to a fraudulent accounting scheme involving the largest Kantor Akuntan Publik (KAP) or public accounting firm in the world. This scandal is detrimental to one company, but the entire world is affected by America's monetary crisis (Paterson et al., 2019). The Olympus (OCPNY) scandal also committed accounting fraud for more than a decade (Burhanuddin & Abdi, 2020). In Indonesia, prominent KAPs have also committed fraud cases such as Deloitte, Ernest & Young, KPMG-SSH, Tanubrata, Sutanto, Fahmi, Bambang Rekan. (Syahdan & Asyikin, 2016). Many BUMNs (public sectors) were caught in this case, which resulted in an error in decision-making by investors that disadvantaged them. Seeing the many fraud cases in accounting shows that there is a wrong way of looking at accounting so far, both in terms of meaning, guidelines, and purposes.

The current view of accounting science is still partially based on western accounting. The secular western view only puts forward the mind alone, without thinking about the spiritual reality (mind) and mental (feeling). Secularism is a form of three affirmations: deconsecration of values, *the disenchantment of nature*, and the desacralization of power (Al Attas, 1981 in Kamayanti, 2016a; Birton et al., 2015; Triyuwono, 2015). Based on this view, accounting is seen as science-based on reason and the belief that there are forces outside humans who helped create accounting science.

Accounting is defined as a set of language symbols or symbolic representations that point to a particular meaning or reality (Belkaoui 1980, 363). Many accounting symbols do not have explicit references to real objects and events, so that accounting does not fully carry out its function according to the logic of representation, accountability, or transparent presentation of financial information (Macintosh et al., 2000). An accountant has an accountant's code of ethics that must be adhered to integrity, objectivity, competence and professional prudence, confidentiality, and professional behavior (I. Triyuwono, 2004). Meanwhile, conventional accounting aims to provide information useful in making economic decisions (Matthew and Perera, 1993). These meanings, guidelines, and goals are not sufficient to form trustworthiness in the accountant. Therefore, it is necessary to construct meanings, guidelines, and accounting purposes based on the metaphorical concept of Amanah.

Accounting construction based on the Amanah metaphor is expected to create quality accountants who balance mental, spiritual, and intelligent thinking. It is hoped that such accountants will achieve company goals in a more humanist, transcendental, and emancipatory way. This meaning can be figured into a metaphor of Amanah (Triyuwono, 2000; Triyuwono, 2004). Amanah metaphor in the accounting concept means that humans function as *Khalifatullah fil ardh* (God's representative on earth) (I. Triyuwono, 2001; Kalbarini & Suprayogi, 2015). Based on this understanding, it can be concluded that the metaphor of Amanah is a concept that shapes the organizational structure and management used by humans as Khalifahs on earth who only hope for the pleasure of Allah alone.

The research aims to construct an accounting concept, especially regarding the meaning, guidelines, and purposes based on the metaphor of Amanah. The study will begin by discussing accounting with Western thinking dominance that has led to current accountants' thinking. Furthermore, it discusses accounting according to an Islamic view that is guided by the Qur'an, Hadith, and Islamic Fiqh. Then confirm the accountant's view of the mandate metaphor in accounting through interviews. Based on these three things, it will produce the construction of the metaphorical concept of Amanah in accounting, which is expected to produce trustworthy professional accountants.

LITERATURE REVIEW

Accounting with the Dominance of Western Thought

The conventional accounting concept that has been widely used so far emphasizes the materiality aspect. This dominance is due to Western thought (western philosophy), which is very dominant in Indonesia. Philosophy can be used as a basis for changing the world. According to Karl Marx, philosophy does not just explain the world but also changes it (Wahid, 2015). Another figure was carrying idealism, namely G.W.F. Hegel (1770-1831), who believed that government and religion should be separated and not related. (Shaw, 2020). In the Middle Ages, radical ideologies such as "Criticism" by Immanuel Kant (1724-1804) emerged. This school tries to combine the flow of rationalism with empiricism (Isgiyarta, 2011; Lasiyo, 1997). The thoughts of Western philosophers above have contributed dramatically to coloring the development of accounting in Indonesia.

Accounting science is dominated by western thought for several reasons, namely: it has been colonized for a long time by Western nations, many accounting books are referenced from the west, western countries have special privileges in the United Nations, and the majority of international languages from western countries. First, Indonesia has been colonized for a long time, namely 350 years, by Western countries, namely the Netherlands. Besides that, the Portuguese, Spanish, English, and French have also colonized Indonesia. (Absiroh, 2017). This history shows how long the Indonesian nation was colonized by Western nations so that Western thoughts also dominated accounting education in Indonesia.

Second, the books referred to are more numerous and more accessible from Western countries. Whether philosophically, theoretically, empirically, technologically, and the education system, the western view is also used as a reference. Accounting can be seen from the education system, standards, materials, accounting theory, and practice using western literature.

Third, many Western countries have special privileges at the United Nations, which is a world-class organization. In accounting, all accounting standards are guided by the IASB (International Accounting Standards Boards). The Indonesian Accounting Association (IAI) in preparing Financial Accounting Standards (SAK) or Standard Akuntansi Keuangan refers to the Basic Framework for the Preparation and Presentation of Financial Statements IASB also guides. The latest changes to SAK, which refer to IFRS (International Financial Reporting Standard) and IPSAS (International Public Sector Accounting Standard), are also inseparable from western influences (Harun et al., 2012).

Fourth, most international languages are languages from western countries: English, French, Spanish, German, and Portuguese. There is only one international language originating from an Eastern country: Arabic (Abidin & Satrianingsih, 2018). The predominance of languages from Western countries is also mentioned in the book "The Empire Writes Back" (1989), which states that the process of acculturation of Western (European) culture often perpetuates the domination of European values over Indonesian nationalism. Nationalism is an imaginary community that must be constructed and maintained by its supporters (Anderson, 2002: 1-15).

Conventionally, accounting understanding is based on American Accounting Association in A Statement of Basic Accounting Theory (ASOBAT) (Belkaoui, 1992, p. 22; Roslender, 1992, p. 2), as:

"the process of identifying, measuring and communicating economic information to enable the production of informed and rational judgments and decisions by users of that economic information."

Based on the above definition, it can be concluded that accounting is seen as a tool in decision-making for its users. This statement means that accounting is seen only in practical

terms, under the conceptual framework. The meaning above also focuses more on accounting in terms of decision usefulness used in accounting standards.

However, a definition that emphasizes the practical level will make accountants confined to rationalization in decision-making. This mind's use makes accounting purposes placed only on shareholders and creditors, maximizing profit (Smith, 1998). This success measure can ignore other success measures that are more pro-community, the environment, and other stakeholders. Therefore, many ideas have emerged regarding corporate social responsibility reports (CSR reports), green accounting (environmental accounting), and sustainability reports measuring a company's success with a more elaborate scale.

Accounting According to Islamic Thought

On the other hand, many Islamic philosophers also have different views from Western philosophers regarding accounting. Islamic philosophy has experienced ups and downs, which experienced developments during the time of Al-Farabi (870-950 AD) and Ibn Sina (980-1037 AD) (Gozali, 2017). Then it experienced a decline caused by the Al-Ghazali attack (1058-1111 AD). It rose again when Ibn Rushd (126-1198 AD), but his voice could not be heard any longer in the end. This fact is because philosophy began to change paths and schools (Didin Sirojudin, n.d.). The period after the era of Ibn Rushd, Islamic philosophy developed through the study of Sufism which was introduced by Suhrawardi (1153-1191 AD) and Ibn Arabi (1165-1240 AD) (Soleh, 2014). Islamic philosophy continues to develop among the Shia schools, even today. The development of Islamic philosophy also influenced the development of accounting based on Islamic views.

In Islamic terms, accounting is referred to as "*Muhasabah*," which in general has two primary meanings, namely *Musa'alah* (calculation) and *Munaqasyah* (debate), as well as bookkeeping/recording. (Mulawarman et al., 2011). First, the completion of *Musa'alah* (calculation) can be done individually or through someone else's intermediary. Even these intermediaries can also be through angels or Allah on the Day of Resurrection. The meaning of accounting based on *Musa'alah* and *Munaqasyah* means that Allah's retribution is actions related to accounting transactions. Second, *Muhasabah* in the sense that financial accounting/recording has also been applied at the beginning of the emergence of Islam (Chapra, 2014). In this sense, accounting is defined as the science that calculates principal capital and its advantages and disadvantages. Besides, it is also interpreted as data collection and bookkeeping in the same sense as *Musa'alah*.

Accounting in Islam's view is also interpreted as a reckoning, which means debate, calculation, retaliation, and data collection. Hisab can also be interpreted as a calculation of sins and rewards for Allah's servants in being accountable for their actions in the world so that it can be concluded that in the Islamic view, accounting is financial accounting, calculation, debate, and reward. Al-Qur'an, Sunnah Nabawiyah, and Fiqh of the Ulama are the basic accounting principles based on Islamic views. The nature of the law is unique because it is permanent (from Allah) and objective (not taking sides). Permanent nature can also be interpreted as appropriate for each time and condition. This statement is expressed in the word of Allah SWT (Al-Mulk: 14),

"Does Allah who created it not know (what you declare and what you keep secret), and he is subtle again omniscient?"

The verse implies for the accountant to make the Qur'an, Hadith, and Ijma Ulama as the basis for acting and to make decisions. Of course, the Ijtihad that is carried out here is more focused on accounting methods, methods, and procedures.

Tawhid science underlies Islamic values held by every Muslim in his belief and belief in the Oneness of Allah. Faith in Allah is also reflected in humans' devotion as servants of Allah (*Abd Allah*) in carrying out the Sharia (QS: 51:56; 36:61; 6: 162). In carrying out their

duties, humans must position themselves as *Khalifatullah fil ardh* (QS. 35:39). Allah has provided legal instruments in the form of the Qur'an and Sunnah, which can be used as guidelines by humans in achieving their goals. However, humans have the freedom to do *muamalah* (economic transaction under Islamic law) according to their potential and opportunities (Ibad, 2003). This fact makes humans own *maqashid ash-shari'ah* (Sharia goals), namely benefits in the form of social justice (Mas'udi 1995).

So it can be concluded that according to the Qur'an and Sunnah, accounting should be able to benefit the Ummah, in this case, the wider community. Also, in accounting, humans must apply the principle of social justice. This principle shows that a mandate is needed for accountants in carrying out their duties as *maslahah* (benefit) givers and not even too loving property for their interests.

According to the Islamic perspective, love of wealth must be directed at three things, namely: love according to *maqashid ash-shari'ah*, duties and devotion, and generosity (Ibrahim 2005; 99-102). First, the accountant's love for the property must be addressed to *maqashid ash-shari'ah*, namely the benefit of the world and the universe at the same time. Second, accountants love assets according to their duties (*Khalifatullah fil ardh*) and devotion (*Abd 'Allah*), so assets that are received lawfully because they are obtained from his hard work results. Third, accountants love wealth as another human nature, namely generosity, so if they get excess assets, they will be set aside for other humans in need. Intention and purification (*Tazkiyah*) are required from humans to achieve the three things mentioned above (Mulawarman et al., 2011). Charity accounting leads to compassionate accounting education for others and for God and the natural surroundings, which is better known as the triple bottom line concept. (I. Triyuwono, 2004; Ahmad, 2013).

Based on the above explanation, it can be concluded that the purpose of accounting according to Islamic views can be defined as a form of the love of servants (humans) to Allah SWT. This love can be manifested in submission or creativity in carrying out transactions, economic events, and the production process. This form of love can also be seen in the delivery of information that is material, mental and spiritual following Islamic values and the purposes of sharia. This Islamic value forms new thinking in accounting. In this concept, the accountant is placed as a *maslahah* for other humans and for the environment or nature around them, which is based on their love for Allah SWT.

METHOD

This research is qualitative research with an interpretive paradigm. In addition, it also uses a research library to build a directed scientific framework through literature. The literature used in this research is in the form of journals, books, Al Qur'an, Al-Hadith, and Islamic Fiqh, which are related to the metaphorical concept of Amanah in accounting. The comparison of Western thought dominance in accounting has resulted in many cases of fraud in accounting, and the concept of Islamic thought in accounting is then analyzed so that new concepts emerge. Besides, interviews were also conducted regarding the meaning, guidelines, and purposes of accounting based on the metaphorical concept of Amanah. Informants were taken using the snowball sampling method, which consisted of 40 IAI member accountants who understood Islamic views. This study will produce a metaphorical concept of Amanah, which is expected to form accountants' character and behavior that is more professional and trustworthy.

The research begins by reading the Qur'an, Hadith, and Islamic Fiqh related to accounting and the metaphor of Amanah, and then a table is made. Next, read the literature on accounting, where at this stage there is a comparison of literature on accounting philosophy and theory based on a western view and according to an Islamic view. Next, We conducted

interviews with 40 Islamic accountants in Indonesia. Structured interviews were conducted with three core questions, namely:

1. What do you think is the metaphorical concept of Amanah?
2. In your opinion, what is the basis or accounting guideline based on the metaphor of the Amanah concept?
3. In your opinion, what is the purpose of accounting based on the metaphor of the Amanah concept?

Based on the results of the three types of data, then performed data reduction and analyzed using content analysis using NVivo software. Based on these results, the concept of Amanah metaphors in accounting is structured, which can produce trustworthy accountants. The last stage is the conclusion of this research.

RESULT AND DISCUSSION

Amanah Methaphor Concept

Based on the research library conducted in the Qur'an, several verses are obtained that discuss accounting. The Qur'an is an essential guide for Muslims to carry out all activities in this world in the right way according to Allah the Creator. Al Quran not only regulates all the problems that exist in the world but also in the hereafter. The Qur'an regulates the areas of accounting, ethics, accounting concepts/theories, and the behavior of accountants. In brief, here are the details of the Qur'an that govern the above which show in Table 1.

Table 1. The Basic of Accounting in Al-Qur'an

Responsible	Verses of Al-Qur'an
Accounting	Al Baqarah: 282; An- Nisa: 135; Al Maidah: 8; Al An'am: 152; Al A'raf: 29; An Nahl: 90; Asy Syura: 182-183; Adz Dzariyat: 49; Yasin: 36
Zakah accounting	As-Syam:9; At-Taubah: 34-35, 60, 103, Al-Baqarah: 43
Government accounting	An-Nisa: 135
Legacy accounting	An-Nisa: 7-14
Charity accounting	An-Nisa: 1, 10, 11,12; Al-Zalزالah: 7-8; Al-Isra': 13-14; Al-Kahfi: 49; Al-Mukminin: 62; Azzumar: 69; Al-Qamar:52-53; Al-Muthaffiffin: 7-9 & 18-21; Al-Insyaq: 7-8; An-Naba': 29; Maryam: 94; Qaaf: 17-18;
Efficiency accounting	Al Isra': 26-27
Responsibility accounting	Al Qiyyamah: 36; Al Israa': 36; An-Nisa: 58; Al-Mu'minin: 8; Al-Ma'arij: 32
Witness accountng	An-Nisa': 135
Sharia accountng	An Nahl: 90; Al-Muthaffiffin: 1-3; An-Nisa: 29, 58
Ethics	Al-Baqarah ayat 167, QS. 31: 20; (QS. 15: 29; QS. 75: 36; QS, 31: 28; An-Naim: 3; Al-Furqan: 23; Al-An'am: 152; AS-Syuaro': 181, and others.
Fullfill the mandate	An- Nisa: 58
Prohibition of eating property in a false manner	An- Nisa: 29; Al Baqarah: 188; Al Fajr: 20; Al Hasyr: 7; Adzzariyat: 19; Yunus: 55; An Nahl: 18; Al Nur: 33; An Najm: 48
The concept of spending	Al Baqarah: 261; Al Baqarah: 268;
The obligation to uphold truth and justice	Al Baqarah: 282; Al Maidah: 8

Source: Holy Qur'an

Based on the above verses, it is obvious that accounting is indeed a part of Allah's command for humans in carrying out their Shari'a in the world.

Structured interviews with 40 accountants who are members of IAI were conducted through social media, namely WhatsApp, Zoom, and G-meet. Based on the interview, which then carried out the content analysis, it was found that the meaning of the metaphorical concept of Amanah according to them could be described in the NVivo output results in the form of the following word cloud:



Figure 1: Word Cloud The Meaning of the Amanah Metaphor Concept

Source: NVivo output, 2023

Based on the figure 1, it can be concluded that the meaning of the metaphor of Amanah is a way of thinking or a view that influences a person in interpreting and understanding his social reality regarding the mandate given by God to spread the sacred mission assigned to humans, which is to spread grace to all beings. This meaning is more humanist and transcendental, which involves God in every activity of an accountant.

The meaning of accounting according to epistemology, ontology and axiology have different understandings. Epistemology and ontology produce philosophical knowledge (Abdullah, 2007). Epistemology is a branch of philosophy related to a real theory of knowledge with existing concepts (Syahdan & Asyikin, 2016). Ontology is a philosophical study of the concept of the subsystem of the existence of something that is concrete. Ontology examines an object of investigation and is used to answer the question "what" (Abdullah, 2007; Hadi, 1999). In the field of accounting, Watts and Zimmerman (1986) provide an example of ontology assumptions in the form of "positive propositions related to how the world of work is." Meanwhile, the epistemology example states that "theory is a simplification of reality." This definition is what builds a positive theory. In contrast, axiology is defined as a theory of value. Axiology states that science must provide benefits or advantages to humans.

Based on the understanding related to epistemology, accounting ontology and axiology can be interpreted as epistemologically, namely the theory of the Ummah servitude to God. (Kamayanti, 2016a; Kamayanti, 2016b). Epistemological accounting guides how to calculate zakat from the income received. Moslems need to study accounting so that it is not wrong to calculate zakat. Ontological accounting is a step of servitude of the Ummah towards God (Kamayanti, 2016b). This step begins with fairly earning income, using sharia contracts, recording it honestly and trustfully, calculating the income and zakat that must be spent on other people who need it according to sharia.

Meanwhile, accounting based on axiology is a useful tool in the Ummah servitude to God (Iw. Triyuwono, 2000). Accounting is useful in calculating how many submissions to be given from the Ummah to their Lord through other people in need. Therefore, it is necessary to interpret accounting based on the Amanah metaphor that brings Allah in every action.

The role of educators is significant in forming trustworthy accountants. Therefore it is imperative to carry out the enlightenment process and deliverance (*emancipation*) of Educational purposes. The best education is to direct someone (student) to be the right person (Al Attas in Wan Daud, 2003). People are called reasonable if they understand and act reasonably, have a responsibility towards God, society, and the environment, and continue to improve themselves for the sake of being a civilized human. (Mulia, 2012). The education system in Islam must involve *ta'dib*, which means not only transferring knowledge (*ta'lim*) but also do education (*tarbiyah*) in order to form good morals (*akhlakul karimah*) for the student (Akhyar Adnan & Barizah Abu Bakar, 2009). Embedding love (*tazkiyah*) in accounting education is essential.

Accounting *tazkiyah* can solve problems contextually, help the empirical world, and business people keep records by sticking to Islamic values and sharia goals (Mulawarman et al., 2011). When accounting cannot reflect the community's interests, it will be determined under the foreign (Western) social order, also called Doxa (Mulawarman, 2007a; 2007b. The purpose and motivation of Doxa Tazkiyah are to be able to enlighten and liberate the hegemony of capital owners and corporations that have been deeply rooted in the accounting structure (Mulawarman, 2008). There needs to be a balance that the science of tawhid can understand. This knowledge provides an understanding that Allah's pleasure is the goal and central point in every human activity, including accounting transactions.

Amanah Methaphor Guidelines

Furthermore, the second structured question shows the results that the metaphorical concept of Amanah in accounting is based on guidelines which can be seen from the word cloud output image as follows:



Figure 2: Results of Amanah Metaphor Guidelines in Accounting
 Source: NVivo output, 2023

Based on the picture 2, five important points can be taken, which can be detailed in the following table:

Table 2: Result of Content Analysis of Amanah Metaphor Guidelines in Accounting

No.	Content Analysis Result
1	based on strong <i>aqidah</i>
2	based on good morals (<i>akhlakul karimah</i>).
3	have a responsibility towards society and Moslems
4	based on legal, financial processes
5	close attention to aspects of behavior as an economic unit

Source: the results of the interview were proceed

The five guidelines for constructing the Amanah metaphor concept in accounting above provide an immaterial view and place more emphasis on the benefit of the accountant for the whole society.

Based on Table 2, the metaphor of Amanah in accounting is based on several guidelines. First, accounting according to Islam is based on strong *aqidah*. A creed is a person's belief in something; in this case, it is Allah's existence (Rokhman, 2014). Humans who have the good faith will believe that all the property they have belongs to Allah. Accountants must also feel Allah's presence wherever he is, that Allah is always watching over his actions. An accountant must also understand Islamic law, practice it in deeds, and be consistent between words and deeds.

Second, accounting according to Islam must be based on good morals (*akhlakul karimah*). Such good morals are exemplified by the Prophet Muhammad. Trustworthy (Amanah), neutral, and professional (Ayedh et al., 2018). These good morals will bring trust from the trustee. Moral values, which are implied in the Qur'an Surah Al-Qashash: 26, state that the best of humans are those who can be trusted and hold the mandate given to them. An accountant must be able to maintain the community's trust, as well as those who give the mandate by adhering to the Qur'an and As-Sunnah.

Third, have a responsibility towards society and Moslems according to Islamic law, in this case, is *muamalah*. The information provided by an accountant regarding a company must be real information. Social responsibility has to create economic unity as a trustworthy accountant (Hadi & Baihaqi, 2020; Nengsih et al., 2021). This statement can be realized by carrying out its duties in preparing financial reports, evaluating, and providing recommendations for company improvements.

Fourth, accounting, according to the Islamic view, is based on legal, financial processes. This statement means that the accountant in preparing financial reports must comply with the competent authority's accounting standards and rules (Chapra, 2014). The foundation of *muamalah* is that everything must bring benefit and stay away from harm. Accountants will not dare to manipulate data and information because this is not a legal process.

Fifth, accounting in Islam pays close attention to aspects of behavior as an economic unit. In preparing accounting rules or standards, job evaluation must be based on human motivation both from a material and moral perspective (Rokhman, 2014). Accounting plays a role in providing information to build motivation and increase other workers' moral value to be more productive at work. Accountants must also build a harmonious work atmosphere and motivate other employees to increase work productivity. If an accountant can own these five things, then the business world is either profit-oriented or nonprofit oriented will avoid accountant fraud behavior. It is also necessary to know the purposes of accounting according to the metaphorical concept of Amanah.

Amanah Metaphor Objectives

When viewed from the accounting purposes that are based on the metaphor of trustworthiness, the results of content analysis from conducted interviews can be described in the following treemap.



Figure 3: Tree Map of Accounting Objectives Based on the Concept of Amanah Metaphor

Source: NVivo output, 2023

Based on the picture 3, it can be concluded in five things which are the purposes of accounting based on the metaphorical concept of a mandate which is shown in the table as follows:

Table 3: Results of Content Analysis of Accounting Objectives Based on the Concept of Amanah Metaphor

No.	Results of content analysis of accounting objectives
1	Hiswul amwal (maintaining money)
2	The existence of al-kitabah (take notes so that there are no disputes)
3	Assist in decision-making
4	Calculate zakat (zakat on business)
5	Calculate and determine the rights of associates

Source: the results of the interview were proceed

Based on the table above, accounting is aimed at producing financial reports that are used for economic decision-making and other purposes. Accounting is also positioned as a means for servants to worship God.

Based on the research results in Table 3, the purposes of accounting based on the metaphor of Amanah can be explained in five important ways. First, maintaining money (*hizful amwal*). Islam places accounting as an essential accountability tool in a *muamalah*. Accounting aims to provide information related to money that has been entrusted from the owner to the manager (Mufid, 2014). This money must be managed properly. In Surah Al-Baqarah verse 282, Allah commands those who are congregational to record it. Likewise, with accounts payable, it must also be recorded and witnessed by someone sensible and old. Ibn Abidin, a scholar from the inner Hanafi school (Nurhadi, 2017), said,

"If someone works not according to the rules in the logbook, it will result in the loss of the rights of other people because most of the trader's transactions are carried out without

witnesses (witnessing the goods), and their calculation and debate time is only based on introductory notes and papers. "

The statement of Ulama proves the importance of accounting science in providing guidelines for accountants to record every transaction of parties involved. Accounting records are also vital as a witness if parties are fighting with each other in matters of *muamalah*. So we need an accountant who is trustworthy in recording the actual transactions.

The opinion of other scholars regarding the importance of recording each *muamalah* transaction is also explained as said by al-Hariry:

"In fact, calculating must be accurate and accurate, while the pen of the note-taker (accountant) is the controller. The hisbah is the person in charge of maintaining finances. So, if there is no hisab (controller), the business results are damaged, thagabun (mutual blame) arises, the muamalah rules do not apply, the conflict continues to shackle and injustice that draws up until the time of reckoning. "

This opinion explains the role of accounting in Islamic views. Accounting plays a role in preserving assets and regulates transactions, examines and details income, reduces conflicts and injustices, and closes misunderstandings. In preparing financial reports, parties must make rules, prepare financial reports, and auditors who examine their work.

Second, take notes so that there are no disputes (the existence of al-kitabah). Ibn Abidin inside (Nurhadi, 2017), in his book *al-amwal*, says that:

"the cashier, seller, and the agent/broker are evidence/arguments according to the prevailing customs."

The above statement states how important a cashier or business intermediary is in a transaction, where they can determine the amount of the transaction that occurs. The nature of trust is essential for them to record transactions following the facts that occur in *muamalah* (Supriyadi, 2014). This statement is also mentioned in the following Surah Al-Baqarah: 282:

"... and more convenient to establish evidence and remove doubts... "

The Word of God provides an understanding of how important it is to keep records or bookkeeping to not cause debate if there is a dispute (Almohtaseb et al., 2019). Financial reports produced by accounting science can serve as robust and reliable witnesses in court.

Third, assist in decision-making. Islamic scholars also argue that accounting can be used in decision making, one of which is Imam Syafi'i (Algabry et al., 2020):

"Who studies hisab (arithmetic), the breadth of his mind is."

The opinion above means that it is crucial for someone to study accounting to make wise decisions. In this opinion, it is also stated that an accountant who records and calculates *muamalah* transactions must also have a broad mindset. In order not to hesitate when making decisions, the Qur'an further explains in surah Al-Baqarah verse 282, which means something like this:

"...his is more just 'for you' in the sight of Allah, and more convenient to establish evidence and remove doubts ... "

Based on this verse of the Qur'an, it is emphasized that recording every transaction of *muamalah*, providing justice, can strengthen testimony and does not raise doubts for all parties related to the transaction.

Fourth, calculate zakat. The accounting calculations that are reflected in the financial statements can be used to determine business income which is then used as the basis for calculating zakat for a certain period. In this connection, Abu Usaid bin Salam said Maimun bin Mahran said (Fauzan, 2015):

"If it is time for you to give zakat, pay attention to what you have, such as money and goods, then evaluate these items with money. If there is a debt that can be paid off, calculate it and pay it out of that money, and zakat the rest".

In the scholars above, it is stated that as Moslems, we have to pay zakat on the business or income we receive. In a business, an accountant is needed to prepare financial reports, which are then used as the basis for calculating the company's zakat (Akhyar Adnan & Barizah Abu Bakar, 2009). Accountants' role is critical in contributing to the success of zakat, both personal and business zakat. So the motivation of each company or employee is looking for an enormous profit or income and paying zakat on their income. Motivation like this will also be constructive in improving the country's economy, of course.

Fifth, calculate and determine the rights of associates. When Islam first appeared, there were unions or collaborations carried out by Islamic law. Cooperation models such as *mufawadah* (union), *syirkah mudharabah*, *syirkah wujuh* (capital with a right name), and *syirkah al-'inan* (capital union) (Ihsan et al., 2017). This note is made under Allah's commands as stated in Al-Qur'an surah As-Shaad verse 24,

"...And certainly many partners wrong each other, except those who believe and do good— but how few are they! ..."

In the above verse, it is stated that more people do wrong by lying or manipulating data on *muamalah* transactions which, of course, are detrimental to those who are invited to cooperate. Therefore, strong faith and trustworthiness are needed for accountants in carrying out their duties.

The meaning of "*Khutlatha'ialah syuraka*" in the paragraph above, namely business partners. In the hadith said the Prophet, Muhammad,

"From Rabbul-'Izzah (said), 'I am the third of the two who unite as long as one does not betray the other. If one person betrays his friend, I will quit their union.'"

The hadith above explains that the Prophet Muhammad strongly supported several parties' cooperation in doing *muamalah*, as long as they can hold each other's trust. (Chapra, 2014). However, Rosullulloh hated the treachery of the collaborating parties. This Hadist shows the importance of trustworthiness to be owned by all parties who are *muamalah*.

Sixth, determine retribution, reward, and sanctions. In Islam, accounting is defined as *Muhasabah*, namely debate, calculation, and reward. In this case, accounting functions in preparing transaction data and supporting documents used to evaluate a business. Evaluation is the responsibility of humans both as individuals and intermediary (Ulil Amri) (Hassan et al., 2019). At the beginning of the Islamic period, there was a *baitulmaal* for the Moslems, which in the process involved accounting as a calculation of the circulation of money, assets, and the work of the workers. At that time, there was also an audit function carried out in the market. Supervision is carried out on the correctness of transactions, traders' understanding of the Islamic faith in doing business. This statement is regulated in the *Hisbah* (market financial supervisor) regulation. (Prakitsuwan & Moschis, 2020). So in the present time, it is necessary to have trustworthy auditors in charge of supervising parties who are mutually engaged (in collaboration) not to harm each other (Chua, 2005). The role of KAP as representatives of stakeholders is also vital here, and they must be able to work professionally and based on trustworthiness. Then how to shape it, of course, this is not an easy thing to do.

Based on the concept of meaning, guidelines, and purposes of accounting constructed based on the metaphor of the *Amanah*, accountants will be able to balance mental, spiritual, and intelligent thinking. Accountants are professionals in their fields and pay attention to society, the environment, and the universe. This spirit is because the aim is to wish Allah's pleasure alone.

CONCLUSIONS

The concept of the *Amanah* metaphor in accounting begins with interpreting accounting. In this concept, accounting is interpreted to facilitate the servitude of the Ummah towards God. Accounting is more focused on calculating income in

determining the zakat to be paid as the Ummah. In carrying out their duties and responsibilities, the accountants place themselves as representatives of God on earth (*Khalifatullah fil ardh*). So that all of his work is aimed only at *Ridha* (permission) of Allah and for the benefit of society and the environment. Western thought is used as the basis for professionalism, while the Islamic concept is used as the basis for accountants' Amanah behavior. The two concepts are combined in a balanced manner to produce a metaphorical concept of trust in accounting.

The accounting concept based on the metaphor of Amanah concept is based on several guidelines: based on strong aqidah, based on good morals, a responsibility to society and the Ummah, based on legal, financial processes, and paying attention to behavioral aspects in each of its actions. Each accountant must use the metaphorical concept of the Amanah in carrying out each of his duties and responsibilities. In the metaphor of Amanah concept, accounting has the following purposes: hisful amwal, the existence of al kitabah, assisting decision making, calculating business zakat, determining and calculating profit sharing for the unionized party. An accountant should also use this view as part of the metaphorical concept of Amanah. Based on the meaning, views, and purposes that have been constructed, it will produce accountants who are not only professional but also trustworthy in their fields.

This study has limitations on the selection of informants who are not limited to length of experience as an accountant and who are also experts in Islamic accounting who may have a better understanding of the metaphor of trust. Further research may require certain criteria in selecting informants. In addition, case studies can also be conducted on financial institutions or Islamic education regarding their understanding of the metaphorical concept of trust.

REFERENCES

- Abidin, Z., & Satrianingsih, A. (2018). Perkembangan Dan Masa Depan Bahasa Arab. *Diwan : Jurnal Bahasa Dan Sastra Arab*, 3(2), 141. <https://doi.org/10.24252/diwan.v3i2.4459>
- Absiroh, U. (2017). Understanding of History 350 Years Indonesia Colonized By Dutch. *Jurnal Online Mahasiswa (JOM) Fakultas Keguruan Dan Ilmu Pendidikan (FKIP) Universitas Riau*, 1, 1–15. <https://www.neliti.com/publications/205480/sejarah-pemahaman-350-tahun-indonesia-dijajah-belanda>
- Ahmad, M. S. (2013). Contemporary issues in management. *Journal of Management and Science*, 1(4), 481–484. <https://doi.org/10.26524/jms.2013.62>
- Akhyar Adnan, M., & Barizah Abu Bakar, N. (2009). Accounting treatment for corporate zakat: a critical review. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1), 32–45. <https://doi.org/10.1108/17538390910946258>
- Algabry, L., Alhabshi, S. M., Soualhi, Y., & Alaeddin, O. (2020). Conceptual framework of internal Shari'ah audit effectiveness factors in Islamic banks. *ISRA International Journal of Islamic Finance*, 12(2), 171–193. <https://doi.org/10.1108/IJIF-09-2018-0097>
- Almohtaseb, A. A., Almahameed, M. A. Y., Shaheen, H. A. K., & Jarrar Al Khatlab, M. H. (2019). A roadmap for developing, implementing and evaluating performance management systems in Jordan public universities. *Journal of Applied Research in Higher Education*, 11(2), 325–339. <https://doi.org/10.1108/JARHE-04-2018-0061>

- Ayedh, A., Echchabi, A., & Ihsan, H. (2018). Waqf accountability in the Republic of Yemen: An empirical analysis. *Qudus International Journal of Islamic Studies*, 6(2), 161–180. <https://doi.org/10.21043/qijis.v6i2.4030>
- Birton, M. N. A., Triyuwono, I., Mulawarman, A. D., & Rahman, A. F. (2015). Theory of Shariahization on Conceptual Accounting Framework: A Substantive Theory. *Procedia - Social and Behavioral Sciences*, 211, 723–730. <https://doi.org/10.1016/j.sbspro.2015.11.093>
- Burhanuddin, C. I., & Abdi, M. N. (2020). Ancaman Krisis Ekonomi Global dan Dampak Penyebaran Virus Corona (Covid-19). *Krisis, Ancaman Global, Ekonomi Dampak, Dari*, 17, 710–718.
- Chapra, M. (2014). Innovation and authenticity in Islamic finance. *Morality and Justice in Islamic Economics and Finance*, April, 163–192. <https://doi.org/10.4337/9781783475728.00013>
- Chua, W. F. (2005). Radical Developments in Accounting Thought. *Accounting, the Social and the Political*, 61(4), 55–66. <https://doi.org/10.1016/b978-008044725-4/50009-6>
- Didin Sirojudin, M. P. . (n.d.). Filsafat Pendidikan Islam Perspektif Al-Gozali. *Issn:2548-6896*, 87–108.
- Fauzan, A. (2015). Teks al-Qur'an dalam Pandangan Nashr Hamid Abu Zayd. *Kalimah*, 13(1), 71. <https://doi.org/10.21111/klm.v13i1.279>
- Gozali, M. (2017). Agama dan Filsafat Dalam Pemikiran Ibnu Sina. *Jaqfi: Jurnal Aqidah Dan Filsafat Islam*, 1(2), 22–36.
- Hadi, N., & Baihaqi, J. (2020). The Motive of CSR Practices in Indonesia: Maqasid Al-Sharia Review. 8(2), 327–352. <https://doi.org/10.21043/qijis.v8i2.8856>
- Harun, H., Van Peurse, K., & Eggleton, I. (2012). Institutionalization of accrual accounting in the Indonesian public sector. *Journal of Accounting and Organizational Change*, 8(3), 257–285. <https://doi.org/10.1108/18325911211258308>
- Hassan, M. K., Aliyu, S., Paltrinieri, A., & Khan, A. (2019). A Review of Islamic Investment Literature. *Economic Papers*, 38(4), 345–380. <https://doi.org/10.1111/1759-3441.12230>
- Ihsan, H., Sulaiman, M., Alwi, N. M., & Adnan, M. A. (2017). A study of accountability practice in Dompot Dhuafa Waqf of Indonesia. *Journal of King Abdulaziz University, Islamic Economics*, 30(2), 13–32. <https://doi.org/10.4197/Islec.30-2.2>
- Isgiyarta, J. (2011). Telaah Kritis Filsafat Positivisme Untuk Pengembangan Teori Akuntansi. *Jaai*, 15(Desember), 204–214. Vol. 15, No. 2
- Kalbarini, R. Y., & Suprayogi, N. (2015). Implementasi Akuntabilitas Dalam Konsep Metafora Amanah di Lembaga Bisnis Syariah (Studi Kasus: Swalayan Pamela Yogyakarta). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 1(7), 506. <https://doi.org/10.20473/vol1iss20147pp506-517>
- Kamayanti, A. (2016a). Fobi(A)Kuntansi: Puisisasi Dan Refleksi Hakikat. *Jurnal Akuntansi Multiparadigma*, 7(1). <https://doi.org/10.18202/jamal.2016.04.7001>
- Kamayanti, A. (2016b). Integrasi Pancasila Dalam Pendidikan Akuntansi Melalui Pendekatan Dialogis. *Journal of Accounting and Business Education*, 2(2), 1–16. <https://doi.org/10.26675/jabe.v2i2.6063>
- Kamayanti, A., Triyuwono, I., Irianto, G., & Mulawarman, A. D. (2012). Philosophical Reconstruction of Accounting Education: Liberation through Beauty. *World*

- Journal of Social Science*, 2(7), 222–233.
- Lasiyo. (1997). Pemikiran Filsafat Timur Dan Barat. *Jurnal Filsafat*, 1–18.
- Mufid, F. (2014). Islamic Sciences Integration. *QIJIS (Qudus International Journal of Islamic Studies)*, 2(2), 144–160.
- Mulawarman, A., Triyuwono, I., Irianto, G., & Ludigdo, U. (2011). Menuju Teori Akuntansi Syariah Baru. *Jurnal Ekonomi & Keuangan Islam*, 1(1), 61–78.
- Mulia, A. S. (2012). Dari Kecerdasan Emosional , Spiritual. *Jurnal Akuntansi Multiparadigma*, 3(3), 441–454. jamal.ub.ac.id
- Nengsih, T. A., Nofrianto, Rosmanidar, E., & Uriawan, W. (2021). Corporate Social Responsibility on Image and Trust of Bank Syariah Mandiri. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 13(1), 151–170. <https://doi.org/10.15408/aiq.v13i1.18347>
- Nurhadi, N. (2017). Islamic Education dalam Perspektif Ekonom dan Filosof (Analisis Paradigma Pendidikan Barat Dan Timur). *Jurnal Pendidikan Agama Islam Al-Thariqah*, 2(2), 172–188. [https://doi.org/10.25299/althariqah.2017.vol2\(2\).1044](https://doi.org/10.25299/althariqah.2017.vol2(2).1044)
- Paterson, A. S., Changwony, F., & Miller, P. B. (2019). Accounting control, governance and anti-corruption initiatives in public sector organisations. *British Accounting Review*, 51(5). <https://doi.org/10.1016/j.bar.2019.100844>
- Prakitsuwan, P., & Moschis, G. P. (2020). Well-being in later life: a life course perspective. *Journal of Services Marketing*, August 2019. <https://doi.org/10.1108/JSM-08-2019-0316>
- Rokhman, W. (2014). Islamic Work Ethic As an Antecedent of Work Outcomes: a Study of Islamic Microfinance in Central Java, Indonesia. *QIJIS (Qudus International Journal of Islamic Studies)*, 2(1), 82–97.
- Shaw, J. (2020). The revolt against rationalism: Feyerabend's critical philosophy. *Studies in History and Philosophy of Science Part A*, 80(October 2018), 110–122. <https://doi.org/10.1016/j.shpsa.2019.05.007>
- Soleh, A. K. (2014). Mencermati Sejarah Perkembangan Filsafat Islam. *Tsaqafah*, 10(1), 63. <https://doi.org/10.21111/tsaqafah.v10i1.64>
- Supriyadi, A. (2014). Implementation of Islamic Economic Principles About Mortgages. *QIJIS (Qudus International Journal of Islamic Studies)*, 2(2), 121–143. <http://journal.stainkudus.ac.id/index.php/QIJIS/article/view/1545/1416>
- Syahdan, S. A., & Asyikin, J. (2016). Aktualitas Filsafat Ilmu Sebagai Dasar Dan Arah Pengembangan Akuntansi. *Prosiding Eksternal Stie Indonesia Banjarmasin*, 3, 120–127.
- Triyuwono, I. (2001). Metafora Zakat Dan Shari'Ah Enterprise Theory Sebagai Konsep Dasar Dalam Membentuk Akuntansi Syari'Ah. *Jurnal Akuntansi Dan Auditing Indonesia*, 5(2), 131–145.
- Triyuwono, I. (2004). Trust (Amanah), the Divine Symbol: Interpretations in the Context of Islamic Banking and Accounting Practices. *Fourth Asia Pacific Interdisciplinary Research in Accounting Conference*, July, 1–19.
- Triyuwono, I. (2015). Awakening the Conscience Inside: The Spirituality of Code of Ethics for Professional Accountants. *Procedia - Social and Behavioral Sciences*, 172, 254–261. <https://doi.org/10.1016/j.sbspro.2015.01.362>
- Triyuwono, Iw. (2000). Akuntansi Syari'ah: Implementasi Nilai Keadilan Dalam Format Metafora Amanah. *Jurnal Akuntansi Dan Auditing Indonesia.*, 4(1), 1–34. <https://journal.uui.ac.id/JAAI/article/view/11293>
- Wahid, S. H. (2015). Transformasi Uang Model Karl Marx Perspektif Konsep Uang dalam Ekonomi Islam. *Inovatif*, 1(2), 137–153.