



# JURISPRUDENSI

Jurnal Ilmu Syariah, Perundang-undangan dan Ekonomi Islam

Jurisprudensi: Journal of Sharia, Legal, and Islamic Economics

Vol. 13 No. 1 (2021): 1-20

---

## ACCOUNTING CONCEPTS IN OVERVIEW OF MUFASSIR: Analysis Study of Surah Al-Baqarah Verse 282

Cici Dewi Sari Murni

IAIN Langsa, Aceh

*ciciharyadi21@yahoo.co.id*

**Abstract:** This study aims to determine the accounting concept in Surah Al Baqarah verse 282 in the commentator's review. This research is qualitative through primary and secondary data sources with data analysis techniques using thematic methods. The findings of this study are the accounting concepts contained in the Qur'an are all human actions that cannot be separated from the values of divinity, humanity, prioritizing the public good, equal rights and obligations, and prohibiting cheating and immoral behavior. This is stated in Surah Al Baqarah verse 282 which contains about accounts payable or non-cash transactions, the verse contains orders to make records and bring witnesses.

**Keywords:** *Al-Baqarah verse 282, the commentator's review, the accounting*



This article is licensed under the Creative Commons Attribution 4.0 International License  
<https://creativecommons.org/licenses/by/4.0/>

## INTRODUCTION

The Qur'an introduces itself as a guide for humans, a way out of darkness into light, this holy book places a central position, not only in Islamic sciences but also as an inspiration, guide, and movements of Muslims throughout the ages (Al-Farmawi, 1994; Al-Maraghi, 1984). Verses of the Qur'an are not arbitrary people can understand it, but the commentators who have studied various sciences in studying it. The interpretation of the Qur'an is an explanation of the meaning of God's words according to human ability (Said Agil Husin 2005). The ability is graded so that what is digested or obtained by someone from the interpreter of the Qur'an is also in stages.

This study is faced with various leading commentaries that have been interpreted by commentators with comprehensive explanations along with the history, language, or wisdom contained in the Qur'an Surah Al Baqarah verse 282 regarding sharia accounting. In the Qur'an Surah Al-Baqarah verse 282 which has the meaning "O you who believe, if you do muamalah (commercial transactions) not in cash for a specified time, you should write it down..." The word "write it down" in Surah Al-Baqarah verse 282 becomes the center of attention to analyze whether the word "write it down" referred to in Surah Al-Baqarah is accounting.

This discussion of accounting in Islam is not fabricated and is not engineered, but it can be accounted for by its legitimate reference sources (Abdul-Ghani et. Al, 2012; Muhammad Syafi'I, 200; Mulawarman & Aji, 2006). Islamic accounting is a system of recording information, determining profits, recording transactions, which is at the same time accountability by the characteristics that must be enforced in Islam which is a divine provision (Amela, 2005). From this verse, it can be noted that in Islam, since the emergence of Islamic civilization since the prophet Muhammad SAW, there has been an order to carry out a recording system whose emphasis is to show the truth, certainty, openness, justice between two parties who have a *muamalah* relationship (Abdul Halim, 2006; Hamka, 1983).

The data sources used are primary data, namely the Qur'an al-Karim and the book of Ibnu Kathir's commentary, the book of interpretation of al-Jalalain, the book of interpretation of fi Zhilalil Qur'an, the interpretation of al-Misbah, and the interpretation of al-Azhar which are related to the title of this research. While the secondary data sources are Islamic accounting books written by Sofyan Syafri Harahap and Islamic accounting books written by Iwan Triyuwono (2011). The method of data collection was carried out by literature study and then analyzed by thematic method (*maudhu'i*).

## THE CONTENTS OF SURAH AL-BAQARAH VERSE 282

### *An Order to Note Down Accounts Payable*

First, the sentence:... إِذَا تَدَّيْنَمْ بِدَيْنِ... It is interpreted "when you *muamalah* and give each other debts". Writing orders can include orders to both people who transact, in the sense that one of them writes, and what he writes is handed over to his partner, if the partner is good at writing and reading, and if not smart, or if both are not smart, they should find a third person to write it down (Mufakir, 2004).

Second, Allah explains ... أَلْ أَجِلٌ مُّسَمٌّ... "For a specified time," Ibnu al-Mundzir said: this word of Allah indicates that loans made for an unspecified time are not allowed. Rasulullah saw. said: "Whoever wants to transact greetings on dates, then transact, with a known scale, a known measure, and a known time." (This hadith was narrated from Ibn Abbas, by Imam al-Bukhari, Imam Muslim, and other hadith imams).

Third, the sentence فَكْتُبُواه means to note down the debt and the time of payment. Some scholars say the command in this verse is to note down, but the real meaning is the command to write and testify because writing without being witnessed cannot be a strong proof. The command here is an order that is guiding, not obliging. Abu Said al-Sya'bi, Rabi' bin Anas and others said that at first it was obligatory to record transactions, then it was confirmed by the word of Allah "if some of you believe others, then let those who are trusted carry out their mandate" (is the obligation to record, not record itself, because recording transactions is more important)

(Thaib, 2014).

Fourth, the word of Allah SWT, which reads: ... وَلْ يَكُنْ تُبْ بَيْنَكُمْ كَاتِبٌ ... بِالْعَدْلِ ... "And let a writer among you write it down correctly." Atha" as well as other scholars say, who is obliged to write it is a writer (who works in the field/someone who is trusted). Do not violate the provisions of Allah and the laws that apply in society. Having the ability to write here is an accountant in charge of recording all transactions that occur in a company following the Statement of Financial Accounting Standards, The meaning of the word بِالْعَدْلِ in this paragraph is correct and appropriate (Halim, 2006).

Those who wrote no more than they should or less than he should. In al-Maraghi's commentary, it is stated that the condition for the writer to be fair is not intelligent because fair people can learn easily about writing procedures, but intelligent or intelligent people find it difficult to learn about justice.

Fifth, the following is the word of Allah Almighty, وَلَا يَأْبَ كَاتِبٌ أَنْ يَكُنْ تُبْ كَمَا عَلَمَ اللَّهُ "And do not be reluctant to write it down as Allah has taught it." In this verse, Allah Almighty forbids the writer or recorder to refuse if has been asked to write it down. Ath-Tabari and Rabi'i" argue that writing is obligatory for a writer if he is requested. Meanwhile, Al Hasan argues: Writing is obligatory on him if there is no one else besides him because refusing it will make it difficult for the owner of the debt. As Suddi added: Writing is still mandatory if he is not busy and has a lot of free time (Badri, 2004).

Sixth, the words of Allah Almighty ... وَلْ يُمْلِلَ الَّذِي عَلَيْهِ الْحُقُوقُ وَلْ يُبَيِّنَ اللَّهُ ... In order the debtor can admit honestly about the loan and dictate it to the author so that he can understand it. This verse commands the debtor to dictate what the writer should write honestly and fairly. Allah also commands us to fear Him for what He dictates. Allah Almighty also forbids to reduce anything from his debt and deviate from the truth.

### *Suggestion to Represent*

Some opinions say that the meaning of the word سُفِيهَا in this verse is

children who are still small. However, this intention cannot be accepted, because the word **سفيها** is often mentioned for people who have grown up but have no sense of.

### ***Suggestion to Present Witnesses***

First, it is contained in the word of Allah Almighty, **وَاسْتَشْهِدُوا شَهِيدَيْنِ** The meaning of the word **وَاسْتَشْهِدُ** in this verse is asking them to witness or testify. The true law of a witness is to be circumcised. The Word of Allah Almighty **"شَهِيدَيْنِ"** "Two witnesses." Allah Almighty has established testimony with all its wisdom in financial, physical, and punishment rights. Allah Almighty has also ordained for each type to require two witnesses. Continue the word of Allah Almighty, **مِنْ رِجَالِكُمْ** "From the men (among you)." This is a form of determination that does not require interpretation of the testimony that must be carried out by two adult men who are Muslim (Badri, 2004).

Second, the Words of Allah Almighty, **"فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَنِ** If there are not two men, then there must be one man and two women." The meaning is that if the person asking for a witness does not bring in two men, then he must present one male and two female. Other scholars interpret the meaning of this verse as if there are no two men. The word **فرجل** in this verse is *marfu'* (has *dhamma*) because it is *mubtada'* (subject). The word **فرجل** can also be *manshub* (has *fathah*), namely: bear witness to one man and two women. While the word **وَامْرَأَتَنِ** is a connection from it. The news of the sentence is not mentioned. The possibility that should be: then a man and two women who replace the testimony of the two men.

The word of Allah Almighty, **"مِنْ تَرْضُونَ مِنَ الشُّهَدَاءِ** "From the witnesses you are pleased with". This sentence is in the position of *marfu'* (*Harakat Dhammah*) because this sentence is a description of the nature of one man and two women in the previous sentence. Their evidence is the hadith of the Prophet Muhammad SAW narrated from Abu Hurairah, that he once said; **"لَا جُوْزُ شَهَادَةُ بَدَوِيٍّ عَلَى صَنَاعٍ فَرِيَةٍ"** "Testimony of the Bedouin against urban people is not allowed" (HR. Abu Dawud).

The words of Allah Almighty, **أَنْ تَضَلَّ أَحَدُهُمَا فَتَذَكَّرَ أَحَدُهُمَا إِلَّا هُرِيٌّ** So that if someone forgets, someone else will remind. Regarding the meaning

of the word, **تضل**, Abu Ubaid says its meaning is forgotten (but the real meaning of the word is lost). The meaning of getting lost in testimony is to remember one part and forget another part, then the person is confused until he finally gets lost in his testimony. The word of Allah Almighty, **الآخر يذكر راحدهما** "Then someone else reminded him". The word which is read by such *jumhur* is different from the *qira'at* read by Ibnu Kathir and Abu Amru, namely **فتذكر** (by removing the *tsydid* in the letter *kaaf*), which means so that they can be like men in witnessing (Thaib, 2014).

### *Witness not to be Reluctant*

Some Muslim scholars explain that the witnesses referred to here are witnesses who have witnessed the debt from the beginning. If someone is asked to witness something, then they should not be reluctant to be a witness showing that the witness must submit himself to the judge to testify, this is also as indicated by the Shari'a, practiced from time to time and also understood by the people in general. So if a witness is needed, do not feel reluctant if he should be called because it is a good practice, namely helping to facilitate an agreement between two fellow Muslims (Halim, 2006).

Al Hasan said, this word has two meanings at once, namely do not refuse if you are asked to bring a witness and do not refuse if you are asked to be a witness. This opinion was also conveyed by Ibnu Abbas. The words of the Messenger of Allah ﷺ "The best witnesses are those who come with their testimonies before being asked." (Imam Ahmad, Imam Muslim, Imam Abu Dawud, and Imam Ibnu Majah).

### *Don't Get Tired of Writing*

First, the meaning of the words of Allah Almighty, ... **ولاتسموا أن تكتبوا** "And do not get tired of writing the debt, whether small or large until the deadline for paying it." It is forbidden to feel bored in this verse because of the frequent buying and selling transactions carried out by anyone, it is feared that the writers will feel bored to write it.

Second, the Words of Allah Almighty, **ذلكم أفسط عند الله وأقوم للشهادة** "That is more just in the sight of Allah and can strengthen your

testimony and is closer to not causing your doubts." The meaning of أُقْسِطَ is fairer if the writing is done to small and large. Meanwhile the meaning of وَأَقْوَمَ is more guarding, more strengthening, and more correct. The meaning of وَأَدْنَى is closer, أَلَا is not to, while تَرْتَابُهُ is doubtful (Nashiruddin, 1987).

Third, إِلَّا نَكُونُ نَتْجَرْرَةً حَاضِرَةً تَدْبِرُ نَهَابِنَكُمْ فَلَيْسَ عَلَيْكُمْ خَنَاجُ الْأَلَاكَتْبُوهَا, "Unless the muamalah is a cash trade that you carry out between you, then there is no sin for you, (if) you do not write it down". This paragraph indicates that transactions in cash are not required to record them. However, when viewed from the perspective of the recording, whether in cash or debt, the recommendation for recording to be carried out will further protect from conflicts or disputes and become archives or formal administration.

Fourth, the word of Allah Almighty: وَأَشْهِدَا إِذَا تَبَاعِتُمْ "and bear witness when you buy and sell" This verse indicates that in the matter of debts it is recommended to take notes to strengthen and anticipate. However, in the case of buying and selling, witnesses are recommended. The Words of Allah Almighty وَلَا يَضُرُّ كَاتِبٌ وَلَا شَهِيدٌ And let the writers and witnesses not feel difficult (forced)."

#### *Don't make each other difficult*

The word "Wala Yudharra" can be interpreted with two meanings, namely, do not give harm and do not bear harm. According to the first meaning, the scribe or witness should not be fraudulent in writing or witnessing it either towards the debtor or those who lend their money.

## ACCOUNTING CONCEPTS IN THE REVIEW OF MUFASSIR

### *Book of Tafsir Ibnu Kathir*

Ibnu Kathir explained that when doing *muamalah*, it must be written so that it can be maintained against what was agreed upon and become a legal force for witnesses. Then regarding the phrase "Let the writer not feel reluctant to write it as Allah teaches it, so let him write". Ibnu Kathir explained, people who are experts in the science of writing (mufassir) should not refuse if there are people who ask for help and are not allowed

to trouble them (Moenawar, 1985).

Ibnu Kathir added, people who have the desire to write something can dictate to the person who writes and the writer is obliged to write honestly without exceeding and reducing the editorial. Then include two men as witnesses. However, if it is difficult to find two men, then it is permissible to include two female witnesses and a man who is recommended by the owner of the intent. In the event of a unilateral claim to the case, the witnesses are obliged to be present if summoned as witnesses by the competent authorities (Halim, 2006).

### *Book of Tafsir Al-Jalalain.*

Regarding the phrase "let a writer among you write it down fairly" Imam Jalaluddin Al-Mahalli and Jalaluddin As-Suyuti argue that there should be a registrar who acts fairly and correctly without increasing or reducing the amount of debt or the amount of its maturity.

The transaction process must involve two male witnesses who are just, Muslim, mature and independent. It is also possible to recommend two female witnesses and one male. According to Imam Jalaluddin Al-Mahalli and Jalaluddin As-Suyuti this is an anticipatory step and to avoid disputes in the future, the presence of witnesses can be a means to straighten out problems.

Regarding the verse "and do not make it difficult for the writer and the witness to make it difficult for each other" the meaning of making it difficult here according to Imam Jalaluddin Al-Mahalli and Jalaluddin As-Suyuti is to change the letter, as well as people who have debts, they should not burden the writer with things that not worthy of writing or witnessing. The writer in the contract may not be forced to write that is contrary to propriety. The theory of propriety states that the positions, rights, and responsibilities between the parties who bind themselves to an agreement must be balanced.

"And if you do, then indeed it is a crime for you, and fear Allah, Allah teaches you and Allah knows all things" (Surah Al-Baqarah: 282). Regarding this phrase, Imam Jalaluddin Al-Mahalli and Jalaluddin As-Suyuti explained, what is forbidden is still being done, so it is an act of

disobedience which means getting out of Allah's obedience which is never worthy of a servant and fearing Allah in His commands and prohibitions. Allah teaches you about the importance of your affairs. And Allah knows all things.

*Book of Tafsir fi zhilalil Qur'an.*

Sayyid Quthubh in interpreting the book *fi zhilalil Qur'an* argues at the beginning of the Surah Al-Baqarah verse 282 which reads; Sayyid Quthub in interpreting this verse states that the general principle to be stipulated in this verse is that writing is something that is required by text, not allowed by humans. choose it (to do it or not to do it) at the time of making transactions on a tempo basis (debts), because of wisdom that will be explained at the end of the text.

"Let a writer among you write it down correctly." Regarding this phrase, Sayyid Quthub explained, it is the duty of the debtor as a secretary, not the parties who make transactions. This scribe is ordered to write it fairly (correctly), must not be inclined to one party, and must not reduce or add anything in the agreed text.

"Let the writer not be reluctant to write it down as Allah has taught it." (Surah Al-Baqarah; 282). Sayyid Quthub gives his understanding that the assignment here is from Allah to the writer, so that he does not procrastinate, be reluctant, and feel reluctant to carry out it himself. It is an obligation from Allah from the tasyri texts'. This is a fulfillment of Allah's bounty upon him having taught him how to write, "Falyaktub (so let him write)" as Allah had taught him.

"Let the debtor dictate (what will be written), and let him fear Allah his Lord. Let him not reduce anything from his debt. If the person who owes the debt is a person who is weak in mind or weak (his condition) or he is not able to dictate, then let his guardian dictate honestly." (Surah Al-Baqarah: 282)

In understanding the above verse phrases related to technical writing, Sayyid Quthub explains how to write: A person who owes debts should dictate to the scribe about the debt he admits, in the form of the amount, what the terms, and the tempo. This is because it is feared that there will be

a fraud against the debtor if the giver dictates to increase the value of the debt, shorten the maturity, or mention certain conditions for his benefit (Syafri, 2004). The debtor is in a weak position who sometimes does not dare to express his disapproval because he wants to get the treasure he needs, so he is cheated.

If the debtor is stupid, cannot manage his affairs properly, is short-sighted, or cannot dictate it because of his stupidity or because of a disturbance in his tongue, or because of other reasons related to feelings and thoughts, then his guardian should dictate it "with fair". It is said that it is fair here to increase foresight because sometimes the guardian is not careful. After all, the debt does not affect him (Mulawarman & Aji, 2006).

Sayyid Quthub explained about the fragment of the verse above, namely that there must be two witnesses to the contract (transaction), "from the witnesses you are pleased with". "Ridha" here has two meanings. First, the two witnesses are fair and well-pleased among the congregation (society). Second, both parties are pleased with his testimony. The Shari'a prioritizes men because they are usually the ones who carry out the big tasks in the Islamic community. Meanwhile, women do not need to participate because it will be able to eliminate their motherhood, femininity, and obligations as a woman. But why two women? This text does not allow us to live in guesswork.

"So that if one forgets, another will remind him." There were many reasons for this forgetfulness or mistake, sometimes because of the woman's lack of knowledge of the subject matter of the transaction. Sometimes it is also caused by the more emotional nature of women because biological motherhood certainly requires a psychological sense. Meanwhile, testimony in transactions such as in the matter of debt and credit requires people who are free from emotions, and focus their attention on the problem at hand without being affected by anything.

"Don't be weary!" It is about the impression of man's obligation when he feels that the burden of the work done is greater than its value. "That is more just in the sight of Allah", that is more just is a spiritual direction that Allah likes it and prioritizes it (Badri, 2004). "and more able to

strengthen the testimony", because the written testimony is stronger than oral testimony which only relies on memory. "And closer to not (causing) doubts", namely doubts about the authenticity of the information contained in the agreement (transaction), or doubts in your heart and the hearts of others if the matter is left without provisions.

The conclusion of the mufassir on the regulation of the issue of accounts payable and buying and selling in cash. Both meet on a condition in the form of writing and witnessing, as an obligation of *rukhsah*. Thus, in this case, the rights of the scribes and witnesses were determined, as had been determined by their previous obligations.

"Do not let the writer and the witness be harmed. If you do such things, then indeed it is an act of wickedness against you." This verse explains that no harm should be inflicted upon the writer or the witness. Because they fulfill the obligation that Allah has decreed for them. If that happens, you have indeed departed from Allah's Shari'a and deviated from His path.

### *Book of Tafsir al-Misbah*

Al-Baqarah Verse 282 is the longest in the Qur'an and is known by Muslim scholars as Ayat al-Mudayanah (verse of debts) (Thaib, 2006). This verse talks about recommendations or according to some Muslim scholars, the commentators mean the obligation to write and testify before a trusted third party, while emphasizing the need to write (accountants) even if it is small, accompanied by the amount and timing. The command of this verse is editorially addressed to believers, but what is meant is those who carry out debt transactions, even more specifically those who are in debt. Therefore, the person giving the debt feels more at ease with the writing (Mustaqim, 2005).

The word *tadayantum*, which is above translated with *muamalah* from the word *dain*. This word shows many meanings, but the meaning of each word that is assembled by the letters of the word *dain* (namely *dal*, *ya'*, and *nun*) always describes the relationship between two parties, one of whom has a higher position than the other. This word, among other things, means debt, revenge, obedience, and religion. All of them describe a reciprocal/*muamalah* relationship (Mufakhir, 2007).

This passage of verses advises everyone who conducts accounting transactions with two main pieces of advice. First, contained by the statement, for a specified time. This not only implies that when you owe a debt, but the repayment period must also be determined; not by saying, "If I have money" or "If someone comes" because this kind of speech is uncertain, the planned arrival can be postponed or delayed. This indirectly leads Muslims to be careful in debt. So harsh was the demand for prudence that the Prophet was reluctant to advise a corpse in debt without anyone guaranteeing the debt (Narrated by Abu Daud and An-Nasa'i), even he said "Forgive the martyr all his sins, except debt" (HR. Muslim from 'Amr Ibn al-'Ash) (Mustaqim, 2005).

The command to write as an accountant is understood by many Muslim scholars and commentators as a recommendation, not an obligation. It was indeed difficult for the Muslims to apply this command when this verse was revealed if the command to write was obligatory because writing skills were very rare at that time. Writing orders can include orders to both people who transact, in the sense that one person is writing, while what he writes is left to his partner if the partner is good at writing and reading (Shihab, 2002).

Furthermore, the writers (accountants) are reminded not to be reluctant to write them as a sign of gratitude, because they have taught them, so let them write. This verse puts the responsibility on the shoulders of capable writers, even everyone who can carry out something according to his ability (Yaday 2014; Trokic, 2015).

After explaining the law of writing debts, the criteria, and responsibilities, then it is stated about who implements the content of the agreement, namely by His word: and let the debtor implement what has been agreed to be written. Why the debtor? Not the one giving the debt? Because he is in a weak position. By imposing the debt itself, and in front of the writer, as well as the one who gave it, there is no reason for the debtor to deny the contents of the agreement. While imposing what is needed for the clarity of transactions, Allah reminds the debtor to "he should fear Allah his Lord" (Mustaqim, 2005). This is to remind the

debtor that the debt he has received and the willingness of the owner of the money to borrow it cannot be separated from tarbiyah, namely the care and education of Allah towards him, therefore the advice continues stating, "Let him not reduce anything from his debt, whether related to the debt level, time, payment methods and others (Harahap, 2015).

What if the debtor for one reason or another is unable to implement it? The verse continues explaining, If the debtor is a person who is weak in mind, does not know how to take care of the property, due to one reason or another, or is in a weak condition, or is unable to implement it himself, because he is mute (dumb) or does not know the language used, or is embarrassed, then let him his guardian implores him honestly (Thaib, 2006).

And bear witness with two witnesses from the men among you. The word witness used in this verse is *syahildain* not *syaahidain*. This means that the witness in question is truly reasonable and is known for his honesty as a witness, and has repeatedly carried out this task.

Quraish Shihab cites the views of the Mazhab of Maliki, women's testimony is justified in matters relating to a property, not in criminal matters, marriage, divorce, and reconciliation. The Mazhab of Hanafi is wider and more in line with the development of society and the nature of women. They justify women's testimonies in matters relating to a property, household matters, even everything except in criminal matters. However, the above verse does not rule out the possibility of women's testimonies in a broad, limited, or narrow way (Shihab, 2002). As Allah has instructed the writers, Allah has also said to the witnesses, "Do not let the witnesses be reluctant (to testify) when they are summoned." Because their reluctance can result in loss of rights or becoming victims.

After reminding the witnesses, this verse talks about the writing of debts, but by emphasizing small debts, even though a small amount can lead to enmity, even murder. Therefore, this verse reminds, do not to get tired of writing the debt, whether small or large until the deadline for payment (Thaib, 2005). Such the writing off the debts and the testimony discussed is more just in the sight of Allah, namely in His knowledge and

the reality of life, and can strengthen the testimony, which is more helpful in establishing the testimony, and closer to not causing doubt among you.

The instructions above are if the muamalah is done in the form of debts. But if it is a cash trade that you carry out among yourselves, then there is no sin for you (if) you do not write it down. And bear witness when you buy and sell; (Surah al-Baqarah: 282). The orders here by the commentators are understood as general instructions, not mandatory orders.

The following verse, which states *wala yudhara katibun wa la syahid*, can mean that the writer and the witness should not harm those who are *muamalah*, and it can also mean that those who are *muamalah* should not harm the witnesses and writers. One form of harm that can be experienced by witnesses and writers is the loss of the opportunity to obtain sustenance. On the other hand, writers and witnesses should also not harm those involved by slowing down their testimony.

If you, O witnesses and writers, and those who do such *muamalah*, then indeed it is an act of iniquity against you. Wickedness is taken from the root word which means to peel off the skin of something. Wickedness is someone's exit from the obedience of Allah Almighty or in other words, it is called disobedience.

This verse concludes His words: and fear Allah; God teaches you, and Allah is Knower of all things. Closing this verse with the command to be piously followed by reminding the divine teaching, is a very appropriate closing because often those who carry out trading transactions use their knowledge in various hidden ways to attract as much profit as possible. This is where the warning about the need to be pious and remembering divine teachings becomes very appropriate.

### *Book of Tafsir Al-Azhar*

The description of the sound of the verses one by one, as follows:

1. "O you who believe! If you enter into a debt agreement to be fulfilled at a certain time, then write it down" (base of verse 282). Pay attention to the purpose of the verse! That is to all those who believe in Allah so that debts are written down, that is he who does something "for

Allah's sake" because Allah's commands are carried out. Even though our ages are both in the hands of Allah, Someone died in debt, the place where the debt was to collect the heirs left behind. The heir can deny the debt because there is no letter of agreement.

2. The need for a writer: "Let there be writers among you with justice." The writer who does not take sides, who knows, writes down everything that is requested to be recorded by both parties who promise in full. If the debt is cash, please state the amount clearly, and if you use collateral, state it clearly.
3. "And do not be reluctant for a writer to write as Allah has taught him." These words also show that the writer is not only good at writing, apart from being fair, let him obey Allah's regulations regarding debt and debt matters. For example, there should be no usury, but it is highly recommended that there be Qardhan Hasanah, namely proper compensation. The writer should never be reluctant or reluctant to write, even though at first the thing to be written seems small, but one day it could become a big thing.
4. "And let him fear Allah his Lord and let him not reduce anything from it." Finally, immediately explaining the sound of the agreement between the two parties that will be written by the writer, the writer should be honest, remembering Allah, lest anything be reduced, meaning that later it can be the basis of differences because for example there is a misinterpretation. After all, it is deliberately trying to find a way to free oneself dishonestly.
5. From the matter of guardian: "So if the person in charge is a person who is safih or weak, or he is not able to plan, then let his guardian plan fairly." In this word, there are three people concerned, who cannot participate in drafting the agreement. First *Safih*, second *Dha'if*, third *Unable*. Safih people are people who are not good at managing their property, either because they are wasteful or stupid. People who are weak or weak are small children who are not yet *Mumayyiz* or parents who have a weak memory, or small orphans who live in the care of others. People who can't make plans are dumb or stuttering, or dumb.

In the third kind of people, let their guardian, namely the ruler who protects them convey the plans that must be written to the writer.

6. From the case of two witnesses "And you must have two witnesses from your men" Here are explained two male witnesses. In the word martyrdom, it already means that the two witnesses should know and witness the case that they are writing so that if they are asked for information at a later date, they will be able to explain as far as they know.
7. "But if there are not two men, then (permissible) a man and two women, among the witnesses you like." That is to be liked or approved because they believe in their honesty and fairness. But even though there are many men, even though they do not like, they will be replaced by a male witness, namely: "So that if one of the two (women) is wrong so that the other one is warned."
8. "And witnesses are not reluctant if they are invited (to be witnesses)." So if witnesses are needed, especially in the beginning of binding promises and making letters, they should not be reluctant. He may only be reluctant if according to his knowledge other people know more than him.
9. "And do not get tired of writing it down, small or large, to be fulfilled in its time." Because often things that are initially thought to be small, later on, they are included as big issues in the series of agreements. "That is what is more just with Allah, and more firm for testimony, and which is closer to no doubt." In this way, justice with Allah is well maintained, so that what is true "because of Allah", and if later need another testimony, there is already black on white to hold on, and doubts are gone, because even the smallest is written down.
10. Cash sales did not need to be written down. "Unless you make cash trades between you, then it's alright not to write them down." But in today's modern era, people do business in an orderly manner, so buying cash has been written down, so the seller can calculate how many sales the goods sold, they can also add up perfectly.
11. "And neither the writer nor the witness should be bothered." Because

this requires their strength in terms of profit and loss of people. "For if you do so, then that is an act of disobedience to each one of you.

12. "And fear Allah, and Allah will praise you." It means how big, however small the agreement you have made is, but one thing should not be ignored. That is why it is to Allah that all matters of the agreement should be based on Allah who knows all the movements of our hearts. Muamalah affairs or the activities of relations between humans and humans are called "Civil Law" until it is so clearly mentioned in the longest verse in the Qur'an. In Islam, there is no separation between State affairs from religion. Islam requires smooth relations.

## CONCLUSION

Islamic accounting has a different concept and even contradicts the conventional accounting concept. The accounting concept contained in the Qur'an and Hadith is all human actions that cannot be separated from the values of divinity, humanity, prioritizing the public good, equality of rights and obligations, and prohibiting cheating and prohibiting immoral behavior among one another. Surah Al-Baqarah verse 282 contains instructions, namely the importance of taking notes and orders to bring witnesses. This is an effort to strengthen evidence or as an archive for both parties.

## REFERENCES

Abdul-Ghani, A. R., Laluddin, H., Zian, M. N., & Zakaria, Z. 2012. The New Breed of Islamic Accountants and Their Role in Islamic Institutions. *Advances in Natural and Applied Sciences*, 6(8), 1287-1295.

Adnan, M. Akhyar. 2005. Akuntansi Syariah : Arah, Prospek dan Tantangannya. Jakarta: UII Press.

Al-Farmawi, Abdul Hayy. 1994. Metode Tafsir Maudhu'I : Suatu Pengantar. Jakarta: Raja Grafindo Persada.

Al-Maraghi, Ahmad Musthafa. 1986. Terjemahan Tafsir Al-Maraghi.

Semarang : Toha Putra.

Al-Munawar, Said Agil Husin. 2005. *Al-Qur'an Membangun Tradisi Keshalehan Hakiki*. Jakarta: Ciputat Press.

Al-Qatta, Manna' Khalid. 2011. *Studi Ilmu-Ilmu Al-Qur'an*. Bogor : Pustaka Litera Antar Nusa.

Al-Rifa'i, Muhammad Nasib. 1999. *Tafsir Ibnu Katsir, Kemudahan Dari Allah. (Surah al-Fatihah – an-Nisaa)*, terj. Syihabuddin cet.1. Jakarta: Gema Insani.

Amin, Muhammad. 2001. *Studi Ilmu-Ilmu Al-Qur'an*. Jakarta : Pustaka Firdaaus, cet. I.

Antonio, Muhammad Syafi'i. 2001. *Bank Syari'ah Dari Teori Ke Praktek*. Jakarta : Gema Insani.

Anwar, Rosibon. 2004. *Ulumul Qur'an*. Bandung : CV Pustaka Setia.

Arikunto, Suharsimi. 2006. *Prosedur Penelitian Suatu Pendekatan Praktek*. Jakarta: Rineka Cipta.

Ar-Rifa'i, Muhammad. 2005. *Ringkasan Tafsir Ibnu Katsir, Volume 1*. Ciputat Tangerang : Lentera Hati.

As-Suyuti, Imam Jalaluddin Al-Mahalli dan Jalaluddin. 2003. *Tafsir Jalalain, Juz I*. Bandung : Sinar Baru Algesindo.

Asy'ari, Musa. 2002. *Filsafah Islam Sunnah Nabi Dalam Berpikir*. Yogyakarta: LESFI.

Baidan, Nashiruddin. 1987. *Metodelogi Penafsiran Al-Qur'an*. Jakarta: Suryakarsa.

Baidan, Nasrudin. 2005. *Wawasan Baru Ilmu Tafsir*. Yogyakarta : Pustaka Pelajar.

Dedi, Mulawarman dan Aji. 2006. *Menyibak Akuntansi Syari'ah: Rekonstruksi Teknologi Akuntansi Syariah Dari Wacana Ke Aksi*. Jogyakarta: Kreasi Wacana.

H. Elasrag. 2014. 'Principals of the Islamic Finance:A focus on project Finance'. (PhD). Munich Personal RePEc Archive.

Hamka, Buya. 1983. *Tafsir Al-Azhar, Juzu' 30*. Jakarta : Pustaka Panjimas.

Harahap, Sofyan Syafri. 2004. *Akuntansi Islam*. Jakarta : Bumi Aksara.

Hasan, Abdul Halim. 2006. *Tafsir Al-Ahkam*. Jakarta : Kencana..

Hunsouw, M. Thaib. 2014. *Tafsir Ahkam*, Cet. Pertama. Yogyakarta: Aynat Publishing.

Khaeruman, Badri. 2004. *Sejarah Perkembangan Tafsir Al-Qur'an*. Bandung : Pustaka Setia.

Kholil, Moenawar. 1985. *Al-Qur'an dari Masa ke Masa*,cet. VI. Solo : Ramahani.

Malik, Ali & Abumustafa, Naser & Shah, Haider. 2019. Revisiting Creative Accounting in the Context of Islamic Economic and Finance System. *Asian Social Science*. 15.

M. Ambashe., and H.A Alrawi. 2013. 'The Development of Accounting Through History'. *International Journal of Advances in Management and Economics*, vol. 2, iss. 2, pp. 95-100.

Mauludi, Ali. 2014. *Teknik Memahami Akuntansi Syari'ah*. Jakarta : Alim's Publishing.

Moeloeng, Lexy J. 2006. *Metodologi Penelitian Kualitatif*, Edisi Revisi. Bandung : Remaja Karya.

Muhamaimin, dkk. 2005. *Kawasan Dan Wawasan Studi Islam*. Jakarta: Prenada media.

Muhammad, A. Mufakhir. 2004. *Tafsir 'Ilmi*. Banda Aceh : Yayasan Pena.

Mustaqim, Abdul. 2005. *Aliran-Aliran Tafsir ; Dari Periode Klasik hingga Kontemporer*. Yogyakarta : Kreasi Warna.

Rapar, Jan Hendrik. 2007. *Pengantar Logika, asas-asas penalaran sistematis*. Jogyakarta : Kanisius.

Shihab, M. Quraish. 2002. *Tafsir Al-Misbah (Pesan, Kesan dan Keserasian Al-Qur'an)*. Jakarta: Lentera Hati.

Sukmadinata, Nana Syaodih. 2005. *Metodologi Penelitian Pendidikan*. Bandung: Remaja Rosdakarya.

Triyuwono, Iwan. 2011. Akuntansi syari'ah: Perspektif, metodologi dan Teori. Jakarta: Selemba Empat.

Trokić, Amela. 2015. Islamic Accounting; History, Development and Prospects. European Journal of Islamic Finance. 2. 10.13135/2421-2172/1043.

Yaday, B. 2014. Creative Accounting: An Empirical Study from professional Prospective. International Journal of Management and Social Sciences Research, 3(1), 38-53