

CORRECTION OF SHARIA VALUE ADDED CONCEPT: CONSIDERING THEORETICAL BASIC CONCEPTS OF ACCOUNTING FINANCIAL REPORTS



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Abstract

Sharia value added involves high ethical principles in business, such as not being involved in *usury* (interest), gambling, or other illicit activities. This can provide trust and satisfaction to consumers who value the moral aspects of business transactions. This study aims to find out how Sharia accounting principles underlie sharia added value, the distribution of welfare for limited groups, and efforts to improve and correct the concept of sharia added value. This study uses a qualitative research method that describes data using a series of sentences. The method used in this research is the descriptive method. The descriptive method is a method whose data sources are words, pictures, and data from books, journals, and other scientific works. The results of this study are that there are several principles of Sharia accounting that underlie Sharia value added including the principle of justice (*adl*), the principle of justice, the principle of responsibility, then the principle of transparency, and the principle of togetherness, and the principle of prohibition of *usury* (*qardh*). Efforts to improve the correction of the concept of Sharia value-added can be done by clarifying the weaknesses and challenges that exist in the concept of Sharia value-added, perfecting performance indicators by evaluating and improving the performance indicators used in measuring Sharia value-added, training, and industry collaboration with Islamic financial institutions, companies, and supervisory institutions to develop better standards, guidelines, or frameworks.

Keywords: Sharia Value Added, Distribution, Welfare, Islamic Accounting

INTRODUCTION

Sharia value added includes economic value added, mental value added, and spiritual added value in which the method of acquisition, processing, and distribution is carried out in a halal manner. This form of added value is indeed more complex when compared to modern economic value added (Marunta, 2021). Therefore, further studies to further concretize and operationalize this sharia-added value are still needed.

When viewed further, the concept of sharia added value still sees sharia enterprise theory as the basis for idealistic sharia accounting which has the basic assumption that humans are *khalifatullah fil ardh* (representatives of Allah on earth) (Hanif, 2018). Mulawarman explained that if Sharia enterprise theory does have paired accounting substance, then it must look at the basic human assumptions in paired accounting substance as well. The basic assumption of humans in Islam besides being *khalifatullah fil ardh* also has the basic assumption of their partner, namely humans as *abd' Allah* (the concept of human obedience and submission to Allah). The pairing principle of *abd' Allah* and *khalifatullah fil ardh* has provided a solution to the implementation of the concept of sharia accounting technology which has two main accounts, namely the submission account (representation of *abd' Allah*) and the creativity account (representation of *khalifatullah fil ardh*).

Sharia value added must also be tested empirically. The design of the sharia value added report actually still leaves a problem related to the reality of accounting, especially to the reality of the Muslim community in Indonesia. It means that the added value of Sharia as the conceptual basis of the report must be viewed contextually through the values of the Indonesian Muslim community.

In this context, it is important to identify weaknesses or deficiencies that may exist in the basic theoretical concept of accounting financial reports related to Sharia value added. By understanding these weaknesses, relevant corrective steps can be taken to improve the concept. In addition, changes in the implementation of the concept of Sharia value added also need to be considered so that it is more consistent with Sharia principles which are the main basis of Sharia financial reports (Coal, 2019).

Rifqi Muhammad and Peni Nugraheni in (Afif & Hosen, 2022) stated that the rapid development in Sharia-based industries has not been followed by significant developments

in the field of Sharia economics and finance education. The development of higher education in Islamic Economics was actually initiated by several private universities (PT), such as the Indonesian Islamic University (UII), Yogyakarta Muhammadiyah University (UMY), HAMKA University, STEI SEBI, STEI TAZKIA, and Trisakti University. Meanwhile, state universities have only responded in the last 3 years, such as Airlangga University, University of Indonesia, Bogor Agricultural Institute, and State Islamic University (UIN).

Aryanto Dina and Mukhtaruddin in (Afif & Hosen, 2022) stated that rapid developments in Sharia accounting would have a significant impact on the world of education, especially accounting education. The facts made the academics review the curriculum that had been prepared previously. Does the current educational curriculum contribute to graduates so that they are able to compete in the world of work? With the increasing number of Sharia-based financial and non-financial institutions, educational institutions at the tertiary level, especially those majoring in economics or accounting, should redesign their curriculum by providing Sharia accounting courses.

The purpose of this study is to investigate how the correction of the concept of Sharia value added can improve the theoretical basic concept of existing accounting financial reports. In addition, this study also aims to analyze the changes that need to be made in the implementation of the concept of Sharia value added so that it is more consistent with Sharia principles in the context of accounting financial reports. Thus, it is expected that the application of the concept of Sharia value added will increase the accuracy, transparency, and reliability of accounting financial statements in the context of Sharia. Through a better understanding of this concept, a solid foundation can be built for the preparation of accounting financial statements in accordance with Sharia principles. Based on the problems above, the researchers are interested in examining how the scope of the correction of the concept of Sharia value added: considering the theoretical basic concepts of Sharia accounting financial statements.

REVIEW OF LITERATURE

Correction of Value-Added Concept

Value added is nothing but the difference between the selling price of products sold and the cost of inputs consisting of raw materials and services needed. The concept of added value originates from the implementation of macroeconomic GNP (Gross National Product) calculations and is applied in the world (Yulinda, 2019). Some critical economic thinkers such as Ormerod, Daly, and Cobb in Ormerod and many others view that the measurement of GNP can only describe the economy and prosperity of a country's people quantitatively. GNP cannot see non-economic transactions such as environmental pollution and household work, as well as the black economy (Afif & Hosen, 2022). Furthermore, the application of a value-added report is a mandatory part of an entity's accounting report and replaces the role of an income statement, because this is a consequence of the adoption of SET as the basis for the development of sharia accounting theory.

Likewise, the concept of added value from the accounting domain. The use of the concept of added value is usually used by the flow of social-environmental accounting. The only problem is that there are two schools of socio-environmental accounting, namely the middle ground and non-middle ground streams. The middle ground flow uses the concept of added value based on corporate interests so that the creation of information and economic-social-environmental accountability is also based on the interests of stakeholders' profits. Non-middle ground flow on the other hand uses added value for both quantitative and qualitative based environmental information and social accountability.

The concept of Sharia value added is the economic, mental, and spiritual added value obtained, processed, and distributed in a lawful way. The meaning of Sharia value added can be used as an additional source of explanation in the form of Sharia value-added reports. Even though this explanation only looks at the formation, process, and distribution of added value must comply with *halal* principles. Formation, process, and distribution of added value are not only related to halal issues but must also be *thoyib* (both *halal* and *thoyib* are more related to products) and free of *usury* (more related to contracts or contracts). Thus, the formation, process, and distribution of Sharia value added (both economic, mental, and spiritual) must comply with the principles of *halal*, *thoyib*, and free from usury.

Sharia Financial Report

According to Baridwan, financial statements are a summary of a recording process, a summary of financial transactions that occurred during the relevant financial year, made by management with the aim of being responsible for the tasks assigned only to owners. In Islamic rules, financial transactions are required to be recorded honestly and correctly. Allah SWT says in Qur'an Surah Al-Baqarah Verse 282 (Rahmadieni, 2019):

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ
“O you who believe, if you don't do mu'amalah in cash for a specified time, you should write it down...”

Quality characteristics are the characteristics that make the information in financial statements useful to users. According to the Basic Framework for the Preparation and Presentation of Islamic Financial Statements, there are four main quality characteristics, namely: information is useful if it is easily understood by users, has the relevant ability to influence the economic decisions of users by helping them evaluate the past, present, future, the reliability of the information in the financial statements is free from misleading notions and material errors and is presented honestly, the information contained in the financial statements will be more useful if it can be compared with the financial statements of sharia entities between periods to identify trends in financial position and performance. In accordance with its characteristics, the financial statements of sharia entities include: a) Components of financial statements that reflect commercial activities. Components of the statement of financial position, income statement, statement of cash flows and statement of changes in equity; b) Components of financial reports that reflect social activities. This component includes reports on sources and uses of zakat funds and reports on sources and uses of benevolent funds. Components of other financial statements that reflect the specific activities and responsibilities of the Sharia entity.

RESEARCH METHOD

This type of research is qualitative research which describes data using a series of sentences. The method used in this research is the descriptive method. The descriptive method is a method whose data sources are words, pictures, and data from books, journals, and other scientific works. In addition, everything that is collected is likely to be the key to what has been researched. So, the use of this method does not produce data in the form of

numbers, but data that is descriptive in nature. This study uses written data sourced from scientific journals and previous research.

RESULTS AND DISCUSSION

Sharia Accounting Principles Underlying Sharia Value Added

The values of accountability, fairness, and truth are always inherent in the Sharia accounting system. Of course, these three values have become universal basic principles in Sharia accounting operations. The following are the Shari'ah accounting principles that underlie the Sharia Value Added:

Principle of Justice (*Adl*)

The implication of this principle is that economic actors are not allowed to pursue personal gain if it harms other people (Hendra Harmain, 2009). If further interpreted, verse 282 surah Al-Baqarah contains the principle of justice in making transactions. This principle of justice is not only a very important value in the ethics of social and business life, but also a value that is inherently inherent in human nature. This means that humans basically have the capacity and energy to do justice in every aspect of their lives. In the accounting context, confirming the word fair in verse 282 of surah Al-Baqarah, simply means that every transaction made by the company is properly recorded. For example, if the transaction value is Rp. 100 million then accounting (the company will record it with the same amount); in other words, there is no window dressing within the company.

The Principle of Responsibility (*Mas'uliyah*)

The principle of responsibility (*mas'uliyah*) in the assessment and reporting of Sharia Value Added can be applied by taking into account several aspects, namely disclosure of relevant information: The principle of responsibility emphasizes the importance of companies disclosing relevant and significant information to stakeholders. In assessing and reporting Sharia Value Added, companies must be responsible for providing clear and comprehensive information regarding resources, performance, and related social and environmental impacts. In addition, Transparency and Accountability which are the principles of responsibility encourage companies to be transparent in reporting Sharia Value Added. Companies must ensure that the information they convey

reflects their accountability to stakeholders, including shareholders, employees, customers, and the wider community. Reporting must be honest, accurate, and easy to understand. And Risk Management, the principle of responsibility requires companies to proactively identify and manage risks related to their operational activities. In assessing and reporting Sharia value-added, companies must convey information about efforts made to reduce risks and promote sustainable and ethical business practices.

Principle of Transparency (*Syafaf*)

The principle of transparency is reflected in the disclosure of Sharia value-added information to stakeholders by taking into account several aspects such as full disclosure, the principle of transparency emphasizes the importance of companies disclosing information fully and completely. In the context of Sharia value-added, companies must provide comprehensive information about the resources used, the processes carried out, financial and non-financial performance, as well as the resulting social and environmental impacts. Readability and Affordability: Information on Sharia value-added must be presented in a clear, easy-to-understand, and accessible way for stakeholders.

Consistency and Comparability: The principle of transparency requires companies to present information in a consistent manner from year to year, thereby enabling stakeholders to compare company performance over time. In addition, companies can also provide comparisons with competitors or industry benchmarks to provide a better comparative picture. Appropriate Use of Communication Media: The principle of transparency also involves selecting appropriate communication media to disclose information on Sharia value-added. Companies should consider using financial reports, sustainability reports, annual reports, company websites, shareholder meetings, and other relevant communication media to convey information effectively to stakeholders.

The principle of togetherness (*Shufa'ah*)

The principle of togetherness (*shufa'ah*) contributes to the calculation and distribution of shari'ah added value in a fair and just manner by looking at several aspects, namely Stakeholder Involvement: The principle of togetherness encourages companies to involve stakeholders in the decision-making process related to the

calculation and distribution of Sharia value-added. This includes shareholders, employees, customers, local communities, and other related parties. In this process, companies must provide opportunities for stakeholders to provide input and participate actively in setting policies and allocating shari'ah added value. Fair Profit Sharing: The principle of togetherness ensures that the benefits resulting from the added value of the Sharia are distributed fairly to the stakeholders who contribute to creating that value. This includes providing dividends to shareholders, providing incentives to employees, and support and donations to local communities. This principle avoids inequality and promotes equity in the distribution of benefits.

Consideration of the Interests of All Parties: The principle of togetherness ensures that the interests of all parties involved are respected and taken into account in the calculation and distribution of Sharia value-added. Companies must consider long-term shareholder interests, employee welfare, customer needs, and contribution to social and environmental sustainability. This ensures that decisions related to Sharia value-added are not only based on the interests of certain individuals or groups. Commitment to Sustainability: The principle of togetherness encourages companies to commit to long-term sustainability. This includes integrating social, environmental, and economic considerations in decision-making and allocation of Sharia value-added.

The Principle of Prohibition of Riba (*Qardh*)

The principle of the prohibition of *usury* has a significant influence on the recognition and measurement of Sharia value-added in corporate transactions and activities. Here are some aspects that need attention (Abdul Rahman, 2006): a) Revenue Recognition: In determining the added value of Sharia, companies must ensure that the revenue recognized comes from transactions that comply with the principle of the prohibition of *usury*. That is, the income generated must be sourced from transactions that do not involve interest or *usury*. Companies must avoid transactions or financial practices that violate the principle of *usury*, such as the use of interest-based financial instruments or contracts that involve the payment of interest; b) Measurement of Assets and Liabilities: In measuring Sharia value-added, companies must pay attention to measurement methods that are in accordance with the principle of the prohibition of *usury*. This includes avoiding using conventional interest rates in calculating present

value or valuing assets and liabilities based on prohibited conventional interest rates; c) Investment and Financing: The principle of the prohibition of *usury* also affects the use of company funds for investment and financing. Companies must seek investment alternatives and financing sources that are in accordance with Sharia principles, such as profit-sharing financing or equity-based financing. This enables the company to generate Sharia value-added without violating the principle of *usury*; d) Financial Management: The principle of the prohibition of *usury* encourages companies to manage their finances prudently and ethically. This includes avoiding financial practices that involve interest or usury, such as speculation or interest-based derivatives. Companies must also consider the social and environmental impacts of their investment and financing activities; e) Compliance with Sharia Principles: In all aspects of recognition and measurement of Sharia value-added, companies must ensure compliance with Sharia principles as a whole. This includes referring to fatwas and guidelines from authorized Sharia bodies, involving Sharia experts in the decision-making process, and conducting shari'ah audits to ensure adherence to shari'ah principles.

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Welfare Distribution for Limited Groups

In the conventional value-added concept, the distribution of creditor rights is realized from the interest recognized in that period. Of course, this is not in harmony with the concept of Islam which rejects *usury*. If it is said that the creditor's right is not interest but profit-sharing from revenue/profit, then this is also not true because the creditor is not an investor but a party that provides loans to entities. The implementation of balance in distribution is a condition that is impartial to one party or certain groups in the economy, thus creating justice which is an obligation that cannot be avoided in Islamic economics. Justice in distribution is defined as a fair distribution of income and wealth in accordance with universally accepted norms of fairness (Sinta, 2021).

The creditor does not intend that the assets handed over to the entity are investments that automatically also have the right to profit and bear the risk of loss, but the creditor considers that the assets handed over to the entity are loan assistance which is expected to be withdrawn at some point in the future. Thus, creditors are not entitled to profits and do not bear the risk of their assets not being returned, because the nature of debt in Islam is a form of help/assistance for debtors. Thus, it is obligatory for the debtor (the person who borrows money) to intend to pay the amount or value of the debt.

Creditors are not entitled to added value in the form of revenue/profit sharing, their right is to receive returns on the assets they have lent to the entity in a good way. If it is said that creditors have the right to profit sharing, then it is the same as setting conditions that provide benefits to creditors and this is the same as *usury*. Good morals in lending and borrowing are doing good in repaying the loan, that is, the person who borrows returns the loan with a better or more amount that was not required in the initial contract, and this is lawful for the lender. Thus, the payment of debt by the entity is not part of the value-added report, but part of the cash flow statement or perhaps more precisely the income distribution report for stakeholders.

Mulawarman and Mulawarman argue that the added value that is generally understood today is still outwardly with characteristics that are always growing and developing, is in the intervention of subjectivity, environment, and values, so it still cannot be distributed to the rightful stakeholders (gross VA). Added value in this context needs to be sanctified first with divine values, namely *zakat*. Only after that, the material-added value that has been purified spiritually with *zakat* finally becomes value added that is *halal* and *thoyib* and is ready to be distributed to the rightful stakeholders.

Report on Sharia Added Value in Efforts to Increase Accountability

The Sharia value-added report is a report that is expected to become an additional financial report for LKS. This report fulfills the requirements of “material” Sharia financial reports for the provision of information (accounting), and those for “spirit” are for accountability. Humans are obliged to manage the earth based on Sharia ethics. The consequences must be accounted for by God. This is the main premise of accountability, namely vertical accountability vertical (Nursansiwati et al., 2023). In the context of accounting, humans seem to have entered into a contract with God. In the contract, God

assigns humans to spread mercy and prosperity. In the form of economic, social, spiritual, political, and others) to other humans (stakeholders) and nature (Estutik & Firmansyah, 2020). Consequently, humans must be responsible for this principle imposed on God based on His laws. However, it must be admitted that humans are down-to-earth tasks. This task concerns the creation and distribution of grace to other humans and the natural environment in the form of business activities. In the micro context, it can be interpreted that a business entity has entered into a social contract (social contract) with society and nature (Nurhidayat et al., 2020). Therefore, the relationship between an agent (management) and society and nature cannot be justified by their entity or principle-agent relationship, but by the concept of Sharia enterprise theory as mentioned above. As a consequence of the contract, an agent must be responsible to the community (stakeholders) and nature cannot be explained. The accountability relationship at this level is called horizontal accountability.

The Sharia value-added report proposed by the market bank is a conventional profit and loss statement that adds zakat and the nature of distribution as characteristics of an Islamic financial report. The existing value-added reports do not yet reflect the process of clarifying transaction errors. If the Sharia value-added report proposed by the Sharia market can describe the transaction process, then it is true that the report provides added value according to Sharia. The accountability of a company is different from the accountability of a country, so regarding state problems, it is not the responsibility of a company.

Sharia value-added reports can be used as an effort to obtain financial reports that are in accordance with the needs of LKS, namely not only providing accountability but providing clarity over their business activities as outlined in a financial report. That is the essence of the value of accountability from an Islamic perspective. The results of this study support the research results of Hotman Tohin Pohan and Aji Dedi Mulau'arman Ying showing that for LKS reports of Sharia value-added are more appropriate. And it is also supported by a research tract by Muhammad Wailiudi which shows that financial performance is calculated based on the ratio of ROR and ROE using the added value approach resulting in a higher ratio compared to the profit and loss approach (Fitriani & Puspitasari, 2021).

The struggle to apply Sharia principles must be further explored so that formulations for financial statements are obtained that do not give the same impression as conventional ones and can answer new expectations for shari'ah accounting. However, there is nothing wrong with using the bracketed value-added report format because compared to the income statement, Sharia value-added reports can be used as an effort to increase accountability.

Efforts to Improve and Correct the Concept of Sharia Value-Added

Efforts to improve and correct the concept of Sharia value-added can be carried out by considering the following stages:

Clarification of Concepts and Principles: Conduct an in-depth study of the concepts and principles that underlie shari'ah added value. Clarification of definitions, objectives, and measurement criteria used in determining Sharia value-added. If there is confusion or different interpretations, it is necessary to make an agreement to clarify the concept.

Consultation and Collaboration: Involve experts and practitioners in discussions and consultations to identify weaknesses and challenges that exist in the concept of Sharia value-added. Collaboration with various parties, such as academics, businessmen, and Sharia stakeholders, can provide diverse perspectives and more comprehensive solutions.

Improvement of Performance Indicators: Evaluate and improve performance indicators used in measuring Sharia value-added. Review whether the indicators reflect true Sharia value and whether any aspects need to be added or changed in order to more accurately reflect the resulting impact.

Training and Education: Increase the understanding and awareness of practitioners, accountants, and related professionals regarding the concept of Sharia value-added. Provide quality training and education to enhance understanding of Sharia principles, appropriate business practices, and calculation and reporting of Sharia value-added.

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principles, appropriate business practices, and calculation and reporting of Sharia value-added.

Industry Collaboration: Collaboration with Islamic financial institutions, companies, and regulatory agencies to develop better standards, guidelines, or frameworks for implementing the concept of Sharia value-added.

CONCLUSION

There are several principles of Sharia accounting that underlie the added value of Sharia, one of which is the principle of justice (*adl*) in conducting transactions. This principle of justice is not only a very important value in the ethics of social and business life, but also a value that is inherently inherent in human nature. The principle of responsibility (*mas'uliyah*) in which the assessment and reporting of Sharia value-added can be applied by taking into account several aspects, namely Relevant Information Disclosure. Then the principle of transparency which in this principle is reflected in the disclosure of sharia value-added information to stakeholders by taking into account several aspects such as full disclosure, The principle of togetherness (*Shufa'ah*) in this principle contributes to the calculation and distribution of Sharia value-added in a fair and just manner by looking at several aspects, namely Stakeholder Involvement. The Principle of Prohibition of *Riba (Qardh)* in determining the Sharia value-added, the company must ensure that the revenue it recognizes comes from transactions that comply with the principle of the prohibition of usury. That is, the income generated must be sourced from transactions that do not involve interest or *usury*.

In the conventional value-added concept, the distribution of creditor rights is realized from the interest recognized in that period. Of course, this is not in harmony with the concept of Islam which rejects *usury*. If it is said that the creditor's right is not interest but profit-sharing from revenue/profit, then this is also not true because the creditor is not an investor but a party that provides loans to entities. The creditor does not intend the assets handed over to the entity as investments that automatically also have the right to profit and bear the risk of loss, but the creditor considers that the assets handed over to the entity are loan assistance which is expected to be withdrawn.

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