



## Optimization of Sharia Accounting Information System: Digital Challenges and Solutions in Perguruan Muhammadiyah

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This research applies Sharia-based accounting information systems in Muhammadiyah College, Kebayoran Lama Branch. This institution faces challenges in applying sharia accounting principles such as fairness, transparency, and accountability. Accounting information systems that are still manual cause problems in the efficiency and accuracy of financial reporting. This study aims to analyze the implementation of the accounting system, examine the management's commitment to ensuring Sharia compliance, and identify the challenges faced in Sharia-based financial reporting. The research uses a qualitative method with in-depth interviews with administrators and financial staff. The study results show that the manual system is still considered adequate but not optimal, and the understanding of sharia principles is not evenly distributed among staff. The management's commitment is relatively high, but increasing training and technology adoption is necessary to support a more integrated system. This research provides implications for Islamic educational institutions to improve the quality of Islamic financial management through digitalization and more intensive training. The latest of this research lies in the application of Sharia Enterprise Theory (SET) in the context of educational institutions, which is still rarely discussed in the Sharia accounting literature.

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## INTRODUCTION

Perguruan Muhammadiyah Cabang (PCM), or Muhammadiyah College Branch Kebayoran Lama, is one of the Islamic educational institutions operating under the auspices of the Muhammadiyah organization. As an Islamic-based educational institution, institutions must manage finances with transparency and accountability by sharia principles (Izaty et al., 2024; Masud et al., 2024). The financial management system implemented by educational institutions is essential in supporting operations and ensuring the continuity of educational activities (Yuliyarningsih & Aliyyah, 2024).

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Perguruan Muhammadiyah Cabang Kebayoran Lama, with various educational charities such as elementary, junior high, high school, and vocational school, requires effective financial management per Sharia accounting principles. However, based on the results of interviews with several administrators and financial staff, the accounting information system used at this university is still manual even though it has started using computers for record-keeping. The system is considered adequate to support operational needs but is not yet fully integrated digitally. This condition poses several challenges related to efficiency, accuracy, and transparency in preparing financial statements (Li & Wang, 2021; Nugroho, Melzatia, et al., 2024). In addition, commitment to applying Sharia accounting principles has been sought. However, its implementation still faces obstacles, especially regarding technology integration and the entire staff's understanding of Sharia (Islamic) accounting.

Although universities have tried to apply the principles of sharia accounting, such as fairness, truthfulness, accountability, and transparency, the implementation has not been fully optimal. Accounting information systems that are still manual are one of the main obstacles to realizing accurate and timely financial reporting. According to the results of previous research, implementing a fully computerized accounting information system can lead to inefficiencies, recording errors, and delays in the preparation of reports because not all staff and administrators have a deep understanding of the principles of Sharia accounting (Nuraeni et al., 2024; Utami et al., 2024). This leads to gaps in consistently applying these principles across the institution. This phenomenon can also be seen from the gap between the idealism of Islamic financial management aimed at achieving full transparency and the practices in the field, where the manual system is still considered quite adequate even though there is an opportunity to increase efficiency with complete digitalization. This creates challenges in maintaining financial accountability in Islamic educational institutions, especially in financial reporting that fully meets Sharia standards.

Based on the identified phenomena and gaps, the formulation of the problems raised in this study is:

- How is the financial accounting information system applied in Perguruan Muhammadiyah Cabang Kebayoran Lama?
- How to apply the principles of sharia accounting in financial statements in Perguruan Muhammadiyah Cabang Kebayoran Lama?
- What is the management's commitment to ensuring compliance with sharia accounting principles in financial reporting?
- What challenges are faced in implementing financial reporting under the principles of sharia accounting in Perguruan Muhammadiyah Cabang Kebayoran Lama?

Furthermore, referring to the formulation of the problem, the objectives of this research are as follows:

- Identify and analyze how accounting information systems are applied to Perguruan Muhammadiyah Cabang Kebayoran Lama.
- Examining how Sharia accounting principles are applied in financial reporting in Perguruan Muhammadiyah.
- Exploring the management's commitment to ensuring compliance with Sharia accounting principles.
- Identify the challenges faced in implementing Sharia-based financial reporting and how these principles are integrated into financial reporting systems.

Furthermore, this research makes an essential contribution to developing theories in the field of sharia accounting, especially in the context of Islamic-based educational

institutions. Using Sharia Enterprise Theory (SET), this study emphasizes that Sharia-based financial management not only focuses on accurate financial records but also considers social aspects, responsibility to society, and the welfare of the people (Nugroho & Mahroji, 2024; Nugroho & Mariyanti, 2021; Windasari, 2024). This study also expands the understanding of goal-setting theory, where setting clear goals related to applying Sharia accounting principles can encourage increased transparency and accountability (Biki et al., 2023; Nugroho, 2022; Nugroho et al., 2020). Thus, this study enriches the literature on Sharia accounting compliance in educational institutions and how these principles are applied daily, creating a balance between theory and application. Practically, the results of this study can be used as a reference for Islamic educational institutions, especially under the auspices of Muhammadiyah, to improve the financial management system by using a more modern and digitally integrated Sharia-based accounting information system.

This study offers the latest by applying Sharia Enterprise Theory (SET) in the context of Islamic educational institutions, which has still rarely been applied in previous research. In addition, this study emphasizes the practical application of Sharia accounting information systems in educational institutions, which are faced with specific challenges by Perguruan Muhammadiyah Cabang Kebayoran Lama. This enriches the literature related to sharia accounting in the education sector, which is still lacking in research, especially in Indonesia. This research also brings a new perspective on the importance of digitalization in accounting information systems in Sharia-based institutions.

## LITERATURE REVIEW

Goal Setting Theory Goal Setting Theory, put forward by Locke, emphasizes that setting specific, clear, and challenging goals can increase the motivation and performance of individuals or groups in achieving those goals (Aulia, 2020). In the context of accounting management in Muhammadiyah universities, applying Goal Setting Theory is relevant to analyze how institutions set targets related to compliance with Sharia accounting principles in financial statements. Setting concrete goals, such as implementing high transparency and accountability, can motivate financial staff and administrators to perform their duties better, especially in Sharia-compliant financial reporting (Can, 2021).

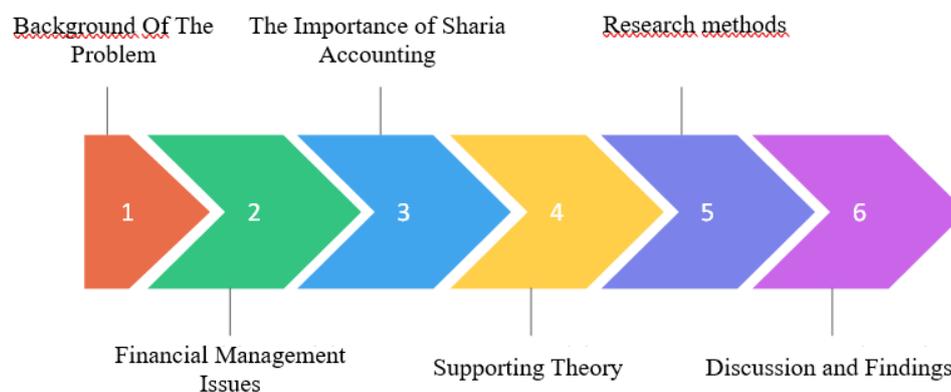
On the other hand, Shariah Enterprise Theory underlines social responsibility in financial management, not only to shareholders but also to all stakeholders, including society, the environment, and especially to Allah SWT (Muchlis & Anwar, 2024). SET provides a framework that combines vertical responsibility to Allah SWT and horizontal responsibility to fellow human beings (Saadah et al., 2023). In the context of Muhammadiyah Higher Education, applying this theory is essential to ensure that financial management is oriented to the institution's interests, pays attention to its impact on the broader community, and avoids practices contrary to Sharia principles.

Furthermore, Sharia accounting is an accounting system based on Islamic principles, such as justice, transparency, and accountability, which refers to the Qur'an and Hadith (Andriani & Wahyudi, 2024). The application of sharia accounting aims to ensure that every financial transaction is by Islamic law (Aziz et al., 2021; Djamil, 2023). In this case, sharia accounting includes the prohibition of usury, gharar (uncertainty), and maisir (gambling), as well as the transparent management of zakat, infaq, and alms (Jihan Ibtisam, 2024; Nugroho, Sari, et al., 2024). Perguruan Muhammadiyah, it is necessary to

ensure that their financial reporting adheres to these principles to maintain the integrity and trust of the public and stakeholders.

Following the introduction and literature review above, the framework of thought in this study can be illustrated as follows:

Figure 1. Framework of Thought



Under Figure 1, the above framework of thought can be described as follows:

- **Background of the Problem:** Indonesia, as a country with the largest Muslim population, has a high need for Islamic educational institutions that not only educate academically but also instill religious values (Kristina, 2024). Muhammadiyah, one of the most prominent Islamic organizations, plays a vital role in education but still faces challenges in transparent and accountable financial management (Afriandi et al, 2023).
- **Financial Management Issues:** A report from Indonesian Corruption Watch (2021) shows the misuse of funds in the education sector, which creates a gap between financial management idealism and practice in the field (ryn & Ugo, 2021). This challenge threatens the integrity of Islamic educational institutions, including transparency and accountability of financial reporting.
- **The Importance of Sharia Accounting Principles:** Sharia accounting, grounded in Islamic values such as fairness, transparency, and accountability, is essential to ensure that all financial transactions in Islamic educational institutions comply with Sharia principles (Nugroho et al., 2019). This supports operational sustainability and maintains public trust in the institution.
- **Supporting Theory:** (i) Goal Setting Theory analyzes how educational institutions set goals for compliance with sharia accounting. (ii). Sharia Enterprise Theory (SET) emphasizes social responsibility and accountability to shareholders and all stakeholders, including society and God (Pratiwi et al., 2024)
- **Research Method:** This study uses a qualitative descriptive approach with in-depth interviews, observation, and documentation methods. The focus is exploring the application of Sharia accounting principles in Muhammadiyah Kebayoran Lama College and the factors that support and hinder its implementation.
- **Findings and Discussion:** The study's results are expected to reveal the extent to which compliance with Sharia accounting principles is applied and provide recommendations to improve the quality of financial reporting by Sharia. These

findings will guide Islamic educational institutions in managing finances transparently and accountable.

## METHOD

This study uses qualitative methods to explore and analyze how accounting information systems are applied in Perguruan Muhammadiyah Cabang Kebayoran Lama and how the principles of Sharia accounting are implemented in financial reporting. The qualitative method was chosen because it provides an in-depth understanding of the phenomena that occur in the field through direct interaction with the research subject (Fiantika et al, 2022). In addition, the qualitative approach allows researchers to obtain rich data from the perspective of actors directly involved in financial management at the university. The steps in this study are as follows:

- Preparation stage

At this stage, the researcher determines the focus of the research, designs data collection tools, and ensures that the research is by ethical principles (Mashuri et al., 2022; Nugroho et al., 2023; Oktris et al., 2022). The following are the steps taken at this stage:

1. Determination of Research Focus: The research will analyze the application of Sharia accounting principles in accounting information systems in Perguruan Muhammadiyah Cabang Kebayoran Lama.
2. Development of Interview Instruments: Researchers developed a semi-structured interview guide to collect data from administrators and financial staff. This interview is focused on the implementation of accounting information systems, the challenges faced, and the management's commitment to Islamic financial reporting.
3. Participant Selection: The selection of participants is carried out in a purposive manner. The selected informants are those directly involved in financial management at the school, such as treasurers, financial staff, and school principals.
4. Some of the principal respondents interviewed in this study are related to financial accounting information systems, the application of sharia accounting principles, management commitments, and financial reporting challenges in Perguruan Muhammadiyah Cabang Kebayoran Lama, that is:
  - a. Head Majelis Dikdasmen PCM Kebayoran Lama: Dr. H. Tadjuddin Nur, M.M.  
As Chairman of Majelis Dikdasmen (Council of Primary and Secondary Education), Dr. H. Tadjuddin is responsible for supervising and ensuring the implementation of education in Muhammadiyah Universities under the organization's vision, mission, and principles. He was the main speaker who provided views on how the current accounting information system is implemented, obstacles in digitalization, and sharia accounting principles that have been applied in this institution.
  - b. Treasurer Majelis Dikdasmen PCM Kebayoran Lama: Hendra Mardiana, S.T.  
Hendra is responsible for financial management at Muhammadiyah College. In the interview, he provided insights into the financial process and transaction recording flow and how fairness, transparency, and accountability are applied in day-to-day financial management.

- c. Finance Staff Majelis Dikdasmen PCM Kebayoran Lama: Solihun, S.E., M.M.  
Solihun, a finance staff member, also manages daily financial operations. He provided details about applying Sharia principles in financial recording and the challenges faced in implementing them.
  - d. Head PCM Kebayoran Lama: Dr. H. Ahmad Jahid, M.A.  
As Chairman of PCM, Ahmad Jahid oversees all organizational activities, including financial policy. His interview provides a perspective on the organization's commitment to applying Sharia accounting principles and its impact on public trust.
  - e. Principal SMP Muhammadiyah 35 Jakarta: Risyanti Khamidah, S.Pd.  
As the Principal of Muhammadiyah 35 Junior High School, Risyanti provided information on implementing Sharia accounting at the school level, including how financial statements are processed and integrated with the assembly's financial policies.
  - f. Principal of SMA Muhammadiyah 18 Jakarta: Joko Priyono, S.Pd., M.T.  
Joko Priyono is responsible for the school's managerial implementation, including its financial aspect. His interview highlighted the internal supervision mechanism related to Sharia accounting and the role of management's commitment to maintaining compliance with Sharia principles.
- **Data Collection**  
The data collection stage is when researchers collect information directly from the field through various techniques (Eungoo & Hwang, 2021) The primary data collected in this study was obtained through in-depth interviews. Here are the steps in data collection:
    1. In-depth Interviews: The researcher conducted in-depth interviews with financial administrators and related staff in Perguruan Muhammadiyah. Questions in the interview include the application of Sharia accounting principles, the effectiveness of the accounting information system used, and the challenges faced in financial reporting.
    2. Field Notes: In addition to interviews, researchers also make field notes to record direct observations about the accounting information system applied in the school. These notes enrich the data obtained from the interview.
  - **Data Processing**  
Data processing in qualitative research is a process in which researchers analyze and organize the data that has been collected so that it can be interpreted systematically (Akyildiz & Ahmed, 2021) The data collected from in-depth interviews and field notes are then processed through the following stages:
    1. Interview Transcription: The interview results are recorded and transcribed verbatim to ensure that any information the informant provides can be analyzed in detail.
    2. Data Reduction: After the data is transcribed, a data reduction process is carried out to filter information relevant to the research focus, such as the application of sharia accounting and challenges in accounting information systems. Information that is irrelevant or outside the scope of the research is issued.
    3. Categorization: The reduced data is grouped into key categories, such as applying the principles of fairness, accountability, and transparency in financial reporting and the effectiveness of accounting information systems.
  - **Data Analysis**

The data analysis stage is the process by which researchers interpret the data that has been collected to find patterns, themes, or deep meanings of the phenomenon being studied (Im et al., 2023) The processed data was analyzed using a thematic analysis approach, which included the following steps:

1. **Identify Key Themes:** The researcher identified the main themes from the interview data, such as the effectiveness of implementing accounting information systems, challenges in Islamic financial management, and administrators' commitment to Sharia principles.
  2. **Coding:** The categorized data is then coded based on the emerging themes. This coding process helps researchers compile data for more structured analysis.
  3. **Data Interpretation:** Researchers interpret the analyzed data by examining the relationship between emerging themes and their relevance to the research question. They also refer to earlier theories, such as Goal-Setting Theory and Sharia Enterprise Theory.
- **Conclusion on Data Analysis:**  
After data analysis, the researcher draws conclusions based on the findings obtained from interviews and thematic analysis. This conclusion is expected to answer the formulation of the problem that has been determined, namely:
1. **Effectiveness of Accounting Information System:** This study concludes that the accounting information system in Perguruan Muhammadiyah Cabang Kebayoran Lama still needs to be improved in terms of digitization and integration, even though there have been efforts to apply Sharia principles in financial management.
  2. **Application of Sharia Principles:** Sharia accounting principles such as transparency and accountability have begun to be implemented. However, there are still challenges regarding limited resources and financial staff knowledge of the concept.
  3. **Management Commitment:** The analysis's conclusion shows that management's commitment to ensuring compliance with Sharia accounting principles is quite high, but further support through skill and technology improvement is required to strengthen the accounting information system.

## RESULTS AND DISCUSSION

The results of interviews and analysis of the results of the interviews are as follows:

### Result

The following are the results of interviews related to accounting information systems, the application of Sharia accounting principles, management commitments, and challenges in the implementation of financial reporting in Perguruan Muhammadiyah Cabang Kebayoran Lama:

### Financial Accounting Information System in Perguruan Muhammadiyah Cabang Kebayoran Lama

Results of the interview with Dr. H. Tadjuddin Nur, Chairman Majelis Dikdasmen Perguruan Muhammadiyah Cabang Kebayoran Lama, show that the accounting information system in this institution still uses a manual system, even though a computer supports it. According to Dr. H. Tadjuddin, this system is still considered adequate and able to overcome operational needs. However, the management realizes the potential to

adopt a more integrated digital system if it feels more efficient. The Treasurer, Hendra Mardiana, also said that the financial flow in this institution involves manual recording of transactions, especially in managing sources of funds from elementary, junior high, high school, and vocational schools. The recording process involves collecting funds in related units, which are then reported periodically to the financial council at Dikdasmen.

### **Application of Sharia Accounting Principles to Financial Statements**

In the interview, Dr. H. Tadjuddin said that the principles of Sharia accounting, such as fairness, truthfulness, accountability, transparency, and zakat deduction, have been applied consistently in financial management at Muhammadiyah College. For example, justice is reflected in the payment of salaries to teachers based on teaching hours. At the same time, the truth is manifested by recordings supported by evidence of transactions such as receipts. Transparency is realized through financial planning that is prepared in formal meetings, and financial reports are submitted periodically (daily, monthly, and yearly). Zakat deductions are also carried out regularly, although it still depends on the intention of each party in terms of zakat distribution.

### **Commitment of the Board in Implementing Sharia Accounting Principles**

The Muhammadiyah Higher Education Board is firmly committed to implementing Sharia accounting principles. Dr. H. Tadjuddin emphasized that the management will continue to implement sharia principles consistently in all aspects of financial management. There are specific policies that require periodic reporting to maintain accountability and transparency. However, despite a routine implementation, special training related to sharia accounting has not been carried out intensively. Training is usually only carried out if new regulations related to taxation or other things need adjustments.

### **Challenges of Implementation of Sharia-Based Financial Reporting**

Based on an interview with Hendra Mardiana, one of the main challenges in implementing Sharia accounting is the uneven staff knowledge regarding Sharia accounting. Many parties still understand Sharia only as an Islamic product in general, without delving into the aspects of the actual intention and system in financial management. However, in general, the challenges of implementing the Sharia accounting system in Muhammadiyah universities are relatively small. Implementing manual recording and computer system support has made daily financial management more effortless. Current methods like integrated digital systems can still overcome technical obstacles.

### **Discussion**

Discussion of financial accounting information systems, the application of Sharia accounting principles, management commitments, and challenges faced in financial reporting Perguruan Muhammadiyah Cabang Kebayoran Lama, and its relation to phenomena, Goal Setting theory, and Sharia Enterprise Theory (SET) are as follows:

### **Financial Accounting Information System in Perguruan Muhammadiyah Cabang Kebayoran Lama**

Although computers support computers, accounting information systems in Perguruan Muhammadiyah Cabang Kebayoran Lama are manual. Based on the interview results with Chairman Majelis Dikdasmen and Dr. H. Tadjuddin Nur, this manual system is still considered adequate for handling daily financial activities. The system manually records daily transactions with simple computer software, which the finance department routinely monitors. In the context of Goal Setting Theory, Islamic educational institutions such as Muhammadiyah set specific and clear goals related to compliance with Sharia accounting principles. Although the manual system is still in use, the goal of implementing transparent and Sharia-compliant accounting has motivated the management to ensure that financial statements are appropriately managed.

### **Application of Sharia Accounting Principles**

Sharia accounting principles such as fairness, transparency, accountability, and truth have been applied in the financial management of Muhammadiyah College. For example, the justice system is reflected in the provision of wages to teachers that are adjusted to teaching hours, and all financial transactions are supported by accurate evidence of transactions. The principle of transparency is also implemented through financial planning, which is discussed in formal meetings. Within the Sharia Enterprise Theory (SET) framework, Muhammadiyah Universities apply social responsibility and accountability to shareholders (school administrators), the community, and God. By applying sharia principles, the financial reporting of these educational institutions not only meets the technical accounting standards but also reflects social and moral responsibility towards the wider Islamic community.

### **Commitment of the Board in Implementing Sharia Accounting Principles**

The Muhammadiyah Higher Education Board shows a high commitment to applying sharia accounting. The Chairman of the Higher Education Council emphasized that internal policies require periodic financial reporting, from daily to monthly to annual reports, to ensure accountability and compliance with sharia principles (Joko Thesis). This commitment is vital to maintaining public and stakeholder trust in the school's financial management, as explained in the interview. According to Goal Setting Theory, clear and measurable goals, such as periodic financial reporting and Sharia compliance, increase the motivation of administrators to ensure that Sharia accounting principles are applied consistently in daily financial activities.

### **Challenges of Implementation of Sharia-Based Financial Reporting**

Although Sharia accounting principles are applied well, challenges remain, especially related to the staff's understanding of Sharia principles. Many still understand Sharia accounting only as part of Islamic practice without a deep understanding of the aspects of intentions and provisions that should be applied. In addition, although there are no significant barriers to manual record-keeping, more integrated digital systems have not been optimally implemented, affecting reporting efficiency. The Sharia Enterprise Theory (SET) emphasizes that transparency and fairness must be the basis of financial management. However, challenges in human resources and technology implementation are still obstacles for Muhammadiyah Universities to meet more modern and efficient Sharia-based financial reporting standards fully.

## CONCLUSION

The following are conclusions that are based on the results and discussion of the research and in line with the research objectives:

- Accounting Information System in Perguruan Muhammadiyah Cabang Kebayoran Lama Based on the research results, the accounting information system at Muhammadiyah University Kebayoran Lama Branch is still manual, even though there is computer support for recording transactions. While the system is considered adequate for operational needs, challenges in efficiency, accuracy, and digital integration remain. This manual system delays preparing more accurate and timely financial statements. System improvements with more integrated digital adoption will significantly support the effectiveness and efficiency of financial management.
- Application of Sharia Accounting Principles Sharia accounting principles, such as fairness, transparency, accountability, and truthfulness, have been applied quite well in Perguruan Muhammadiyah Cabang Kebayoran Lama. Fairness is applied in providing salaries to teachers based on teaching hours, and transparency is realized through financial planning discussed in formal meetings and periodic financial reports. However, applying these principles still needs to be improved, especially regarding the staff's understanding of Sharia accounting, so that its implementation can be more consistent throughout the institution.
- Commitment of the Management in Implementing the Principles of Sharia Accounting of the Management Perguruan Muhammadiyah Cabang Kebayoran Lama Demonstrate a high commitment to ensuring compliance with Sharia accounting principles. This is reflected in internal policies that require periodic financial reporting to ensure accountability and transparency. However, despite this strong commitment, more intensive training related to Islamic accounting still needs to be provided to finance staff to strengthen their understanding and application.
- Challenges in Implementing Sharia-Based Financial Reporting The main challenge in implementing Sharia accounting in Perguruan Muhammadiyah is an uneven understanding among finance staff regarding Sharia principles. Many still see Sharia accounting as just a part of Islamic practice without fully understanding the aspects of the intention and system that should be applied. In addition, the limitations of accounting information systems that have not been digitally integrated are also an obstacle to realizing more effective and efficient financial reporting. The digitization of more modern accounting information systems and more in-depth training on sharia principles are urgently needed to face this challenge.

Furthermore, the limitation of this study is that the research was carried out in a limited period, so observations regarding the dynamics of changes in accounting information systems and the application of Sharia principles could not be carried out in-depth and continuously. Some aspects that take longer to measure, such as the impact of implementing digitalization of accounting systems, may not be fully revealed in this study. This study suggests that Muhammadiyah universities are advised to improve the accounting information system by digitizing it thoroughly. This will increase efficiency, accuracy, and transparency in financial reporting. With an integrated system, the financial recording and reporting process can be carried out faster, with less risk of errors, and facilitate internal and external audits.

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