



Implementation of Islamic Bank Financial Performance Standard PSAK Syariah

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ABSTRACT

This study aims to analyze in depth the implementation of Sharia Financial Accounting Standards (PSAK Syariah) and its impact on the measurement of financial performance of Islamic banks in Indonesia, as well as explore the challenges faced. Using an interpretative qualitative approach with case study strategies and supported by literature study data collection techniques to build a solid theoretical and regulatory framework. The results showed that the implementation of PSAK Syariah provides a specific accounting identity that emphasizes Sharia compliance and socio-religious accountability. The unique treatment of temporary Syirkah funds in the statement of financial position and the conservative method of revenue recognition in Murabaha financing significantly affect the structure of the bank's liquidity ratios and profitability. The main challenges are the limitations of human resources with dual competencies, constraints on Accounting Information Systems and the need for consistency of interpretation of PSAK Syariah in the midst of transaction complexity. Therefore, the performance evaluation of Islamic banks is considered optimal if it integrates financial profitability with the results of the Sharia Supervisory Board audit and detailed transparency disclosure.

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ABSTRACT

Penelitian ini bertujuan untuk menganalisis secara mendalam implementasi Standar Akuntansi Keuangan Syariah (PSAK Syariah) dan dampaknya terhadap pengukuran kinerja keuangan bank syariah di Indonesia, serta mengeksplorasi tantangan yang dihadapi. Pendekatan kualitatif interpretatif dengan strategi studi kasus dan didukung oleh teknik pengumpulan data studi literatur digunakan untuk membangun kerangka teoritis dan regulasi yang kokoh. Hasil penelitian menunjukkan bahwa implementasi PSAK Syariah memberikan identitas akuntansi khusus yang menekankan kepatuhan syariah dan akuntabilitas sosial-religius. Perlakuan unik terhadap dana Syirkah sementara dalam neraca keuangan dan metode konservatif pengakuan pendapatan dalam pembiayaan Murabaha secara signifikan mempengaruhi struktur rasio likuiditas dan profitabilitas bank. Tantangan utama meliputi keterbatasan sumber daya manusia dengan kompetensi ganda, keterbatasan Sistem Informasi Akuntansi, dan kebutuhan konsistensi interpretasi PSAK Syariah di tengah kompleksitas transaksi. Oleh karena itu, evaluasi kinerja bank syariah dianggap optimal jika mengintegrasikan profitabilitas keuangan dengan hasil audit Dewan Pengawas Syariah dan pengungkapan transparansi yang rinci.



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BACKGROUND

Over the past decade, the Islamic finance industry in Indonesia has experienced significant growth, making it one of the key pillars of the national economic system. Islamic banks, as the core entity of this ecosystem, not only perform the function of financial intermediation like conventional banks, but also carry out the mandate to operate in accordance with the principles of Islamic Sharia (Riyadi et al., 2023). This development calls for strong and specific accounting standards to ensure transparency and relevant accountability, given that stakeholders (including regulators and Ummah) pay great attention to the bank's operational compliance with Islamic rules (Yuniar & Sisdiyanto, 2024).

The characteristics of Islamic banks are fundamentally different from conventional banks. They are strictly forbidden to engage in transactions that contain elements of *riba* (interest), *gharar* (obscurity), and *maysir* (gambling). Instead, Islamic banks use instruments such as profit sharing (*mudharabah* and *Musharakah*) and buying and selling (*murabahah* and *istisna*). The particularities of these transactions pose unique challenges in terms of recognition, measurement, and reporting of Assets, Liabilities, and performance (Maimun & Tzahira, 2022). Therefore, conventional accounting standards (PSAK umum) are often inadequate to accurately reflect the economic substance and Sharia compliance of such transactions.

Responding to these needs, the Indonesian Institute of Accountants (IAI), through the Sharia Financial Accounting Standards Board (Dsak Syariah), has formulated the Sharia Financial Accounting Standards (PSAK) statement, a series of standards that specifically regulate accounting for Sharia entities. PSAK Syariah, ranging from PSAK 101 on the presentation of financial statements to specific standards for various contracts (e.g., PSAK 102 for *Murabaha*), serves as a mandatory guideline to ensure that the reporting of the financial performance of Islamic banks is in line with Sharia rules (Dewi & Mranani, 2024). This standard not only focuses on profit and loss, but also demands the disclosure of socio-religious aspects, such as reports on the source and use of ZIS funds (*Zakat, Infaq, Sadaqah*) (Rahman, 2015).

Effective implementation of PSAK Syariah is the main prerequisite to produce quality financial performance reports. Performance measured based on PSAK Syariah will provide a more honest picture of the efficiency, risk, and profitability of Islamic banks, especially in managing profit-sharing risks (Pratiwi & Sisdiyanto, 2024). In addition, compliance with this standard is a reflection of the bank's Sharia integrity, which is critical to building and maintaining public trust. Failure to implement PSAK Syariah can result in distortion of financial information, non-compliance with regulations, and eroding sharia compliance in banks (Alam, 2025). Therefore, an in-depth study of the implementation and its impact on the measurement of the financial performance of Islamic banks becomes very relevant and urgent.



PSAK Syariah is a set of accounting guidelines used to regulate accounting practices in Islamic financial institutions and other entities that conduct transactions with Sharia principles in Indonesia. Its purpose is to provide information on the financial position, performance, and cash flows of Islamic entities that are beneficial to users of the report in making economic decisions, as well as to demonstrate management accountability for the use of entrusted resources.

RESEARCH METHODS

This study adopts a qualitative approach, qualitative interpretative with Case Study strategy (case study). This choice is based on the need to understand holistically and deeply the process and meaning contained in the implementation of Islamic accounting standards in the environment of Islamic banks. The main purpose is not to examine the statistical relationship between variables, but rather to explore how and why the actors in the bank (accountants, managers, and DPS) interpret PSAK Syariah and translate it into financial performance reporting. This research, although oriented towards an in-depth understanding of practices in the field (qualitative), must be based on a solid theoretical and regulatory framework. Therefore, this research data collection techniques using data collection techniques in Library Research (Library Research) became a fundamental and essential stage in data collection. This library research technique serves as a strong foundation that provides a theoretical foundation and regulatory context before the researcher moves on to primary data collection in the field (qualitative interviews).

RESULTS AND DISCUSSION

The development of Sharia accounting in Indonesia stems from the need to legitimize and regulate Islamic financial practices after the establishment of Bank Muamalat Indonesia (BMI) in 1992. In this initial phase, the accounting standards used by Islamic financial institutions are still adaptive, which refers to conventional PSAK modified to accommodate profit-sharing transactions. This adoption-modification approach, although functional, has not been able to fully reflect the substance of the Sharia contract and aspects of religious social accountability inherent in Islamic bank operations. As a result, there has been a push from regulators and practitioners to establish independent and specific accounting standards (Harahap, 2017).

A crucial turning point occurred in 2002 with the publication of PSAK 59: Islamic Banking Accounting by the Indonesian Institute of Accountants (IAI). This is the first major step in providing an official and specific accounting identity for Islamic banking in Indonesia. Although PSAK 59 is still integrated within the framework of conventional standards, its presence explicitly regulates the measurement and reporting of typical transactions such as murabahah, mudharabah, and Musharakah. This development was then followed up in 2007 with the establishment of the Sharia Financial Accounting Standards Board (Dsak Syariah) under IAI, which marked a formal separation and full focus on the development of Sharia standards (PUTRI, 2025).

The codification and refinement step reached its peak in the period 2007 to 2009, where Sharia accounting standards were separated and grouped into new clusters: PSAK 101 to PSAK



112, collectively known as PSAK Syariah (Mutaufiq et al., 2024). This group of standards not only regulates the main contracts, but also begins to include a broader dimension of accountability, such as PSAK 109, which regulates the accounting of Zakat, Infaq, and Sadaqah (ZIS). This codification resulted in a more comprehensive reporting framework, allowing comparison between Sharia entities, and affirming Indonesia's commitment to Islamic Financial Reporting (Kurniawan et al., 2020).

Until now, the development of PSAK Syariah continues through a continuous due process by DSAK Syariah. The contemporary focus is on consistency of implementation across Sharia institutions and convergence of standards with global best practices, without compromising compliance with DSN-MUI fatwas. The main challenges today are ensuring a uniform understanding and interpretation of standards amid the complexity of new transactions, as well as maintaining the relevance of standards amid the growing adoption of IFRS (International Financial Reporting Standards) in conventional accounting. Overall, PSAK Syariah now serves as the main foundation that ensures transparency and integrity of the financial performance of all syariah entities in Indonesia (Mutaufiq et al., 2024).

The Concept of Psak Syariah In the Presentation of Financial Statements

The statement of Sharia Financial Accounting Standards (PSAK), especially PSAK 101 on the presentation of Sharia Financial Statements, is the main guide for Sharia entities in preparing their financial statements. Its basic concept is rooted in the principles of Islamic Sharia that uphold justice, transparency, and accountability. Unlike conventional PSAK, Syariah PSAK not only focuses on measuring financial performance, but also emphasizes the entity's compliance with Islamic law and ethics. This is reflected in the characteristics of the report that must present reasonably and disclose material information, as well as ensure that all transactions recorded are free from prohibited elements (such as riba, gharar, and maysir) (Ananta & Sisdiyanto, 2024).

The structure of financial statements based on PSAK Syariah has core components similar to conventional statements (Statement of Financial Position, Statement of Income and Other Comprehensive Income, Statement of Cash Flows, and Statement of Changes in Equity), but there are important additions that reflect the transactions and social responsibilities of Sharia (Lismawati Hasibuan et al., 2023). Sharia entities are required to present a report on the source and use of Zakat funds and a report on the source and use of benevolent funds. In addition, in the statement of financial position, there is a temporary Syirkah Fund heading, which is a unique feature of Sharia accounting, reflecting funds received from customers as investors under a profit-sharing scheme (mudharabah or Musharakah), where the risks and results are borne jointly (Suryadi, 2014).

The main purpose of implementing PSAK Syariah is to provide relevant and reliable information to users of the report, such as investors, fund owners, and regulators, so that they can assess the financial performance and level of compliance of the entity with Sharia principles. PSAK Syariah plays a crucial role in improving the quality, comparability, and accountability of Islamic financial statements. This standard also helps the overall development of the Islamic economy by ensuring uniformity and transparency in financial reporting. Thus,



public and stakeholder confidence in Islamic financial institutions can be maintained and increased (Purba et al., 2025).

Analisis the Implementation of Measurement and Recognition of Assets and Liabilities in Accordance with Psak Syariah

The implementation of recognition and measurement of assets in Sharia entities is regulated specifically in PSAK Syariah, such as PSAK 102 for Murabahah, PSAK 105 for Mudharabah, and PSAK 106 for Musharakah. Asset recognition analysis begins when an entity has acquired contractual rights to future economic benefits, in accordance with conventional accounting principles, but with an emphasis on Shariah-compliant contracts (Tahir, 2018). For example, Murabahah receivables are recognized at the sale price (acquisition price plus margin) at the time of handover of goods, while Mudharabah or Musharakah investments are recognized at the amount of cash paid as an investment. The measurement of Islamic assets often uses historical costs at initial recognition, but subsequent measurements may differ, such as assets financed through Murabahah being recorded as receivables, and profit margins being recognized proportionally or annuities along with payment receipts. Meanwhile, the recognition of liabilities basically follows general accounting criteria, but Sharia liabilities have unique features associated with profit-sharing-based instruments. The most prominent is the temporary Syirkah fund (DST), which, according to PSAK 101, is classified separately from liabilities and equity. DST arises from third-party funds received by the entity as an unbound investment of mutual risk (Mudharabah or Musharakah), so it is not recognized as a pure liability but as an obligation whose return depends on the results of operations. DST measurement is carried out at the amount of principal received, with the distribution of operating results recognized as profit-sharing liabilities (unpaid profit-sharing liabilities) before being distributed to fund owners (Dariana, 2014).

The implementation of measurement and recognition of assets and liabilities based on PSAK Syariah faces challenges, especially in ensuring Sharia Compliance (Shari'a Compliance) in addition to compliance with accounting standards. One of the challenges is the difference in interpretation of specific PSAK between practitioners, especially in calculating profit margins in sales and purchase transactions (Murabaha) and recognition of business results in profit-sharing transactions (Mudharabah or Musharakah) (Atmajaya et al., 2024). In addition, the adoption of new standards such as PSAK 71 on financial instruments also requires modifications to be consistent with Sharia principles, especially in the treatment of impairment of financial assets. Consistency and transparency in the implementation of this recognition and measurement are very important to produce accountable financial statements and increase stakeholder confidence, which ultimately ensures legal certainty and operational growth of Sharia entities (Sagala & Nurlaila, 2025).

Evaluation Of The Financial Performance Of Islamic Banks From Compliance And Disclosure Aspects

Evaluation of the financial performance of Islamic banks must fundamentally integrate aspects of sharia compliance (Shari'a Compliance) in addition to considering conventional profitability, liquidity, and solvency ratios (Zia, 2024). The performance of a Sharia Bank is



considered optimal if the resulting profit is obtained through transaction practices that are fully in accordance with the fatwa of the National Sharia Council (DSN) and Islamic principles, free from *riba*, *gharar*, and *maysir* elements. Important non-financial performance indicators are the results of Sharia audits conducted by the Sharia Supervisory Board (DPS). (Novianto & Nisa, 2024) DPS has a crucial role in ensuring that all bank products, operations, and financial statements comply with Sharia provisions. The results of this audit, including sanctions or recommendations for improvement, are a vital component in evaluating the overall quality and sustainability of the bank's performance (Yusra & Nurnarsrina, 2024).

The aspect of disclosure in the Financial Statements of Islamic banks has a dual role: meeting accounting standards (PSAK Syariah) while ensuring transparency of compliance to the public. In addition to the mandatory financial statement components, such as the statement of financial position and the Income Statement, Islamic banks must present special reports, namely the report on the source and use of Zakat funds and the report on the source and use of benevolent funds. This disclosure demonstrates the bank's social responsibility and role as an intermediary institution that complies with *maqasid syariah* (Shariah objectives) (Sagala & Nurlaila, 2025). In addition, Islamic banks are required to disclose explicitly in the Notes to the Financial Statements (CALK) regarding the mechanism for sharing operating results, the risks inherent in profit-sharing schemes (*mudharabah* and *Musharakah*), and confirmation from the DPS regarding the level of bank compliance.

The level of compliance and quality of this disclosure has a direct impact on the trust of stakeholders, especially customers who prioritize Sharia values. Good financial performance, when supported by solid compliance reports and transparent disclosures, will strengthen the bank's image. Investors and fund owners will use this information to assess Sharia risk and bank financial risk. An evaluation that emphasizes these two aspects ensures that Islamic banks not only succeed in achieving profits, but also carry out socio-religious (socio-religious) functions according to their mandate. Failure in compliance, no matter how small, can damage the bank's reputation and trigger a higher risk premium, which ultimately negatively affects the bank's financial performance (Mulyandini & Nidayanti, 2023).

Effect Of Psak Syariah Implementation On The Structure Of Financial Ratios

The implementation of PSAK Syariah significantly affects the structure of the financial ratios of Islamic banks, especially through the unique treatment of temporary *Syirkah* funds (DST). Under PSAK 101, DST – third-party funds received under a profit-sharing scheme (*mudharabah* or *Musharakah*) – are presented separately, not as liabilities or pure equity. This separation has a direct impact on the calculation of liquidity and solvency ratios. For example, the Capital Adequacy Ratio (CAR) becomes more complex because DST can be taken into account as complementary capital if the bank can prove that the risk of loss is borne by the owner of the funds (*Shohibul Mal*), thus potentially increasing the solvency ratio of the Bank theoretically. In contrast, liquidity ratios such as the Financing to Deposit Ratio (FDR) use a different calculation basis, where funds derived from profit-sharing schemes whose risk is borne by customers may be treated differently than pure deposit funds (Rahmawati & Baidowi, 2025).



The effect of PSAK Syariah on profitability is mainly seen in the recognition of income from major bank transactions. For sale and purchase-based financing (Murabaha, regulated in PSAK 102), income (profit margin) is recognized differently, often using annuity or proportional methods along with the realization of principal payments, rather than being recognized all at once at the beginning. This ensures more accurate and conservative revenue recognition throughout the financing period, thus affecting profitability ratios such as Return on Assets (ROA) and Return on Equity (ROE) that appear more stable over time. Furthermore, in revenue-sharing-based financing (Mudharabah and Musyarakah, regulated in PSAK 105 and 106), revenues and expenses are recognized based on actual results of operations. Consequently, the profitability of banks tends to be more volatile because it depends heavily on the investment performance of customers and market fluctuations, which distinguishes it significantly from fixed interest income in conventional banks (Mughni, 2019).

In addition to the technical aspects of accounting, the implementation of PSAK Syariah also affects profitability and ratio analysis through the demands of sharia compliance (Shari'a Compliance) and more detailed disclosure. Islamic banks are required to provide special disclosures, such as reports on the source and use of Zakat and benevolent funds, that affect the analysis of the bank's socio-economic ratios. High compliance will strengthen public confidence and attract a Sharia-oriented customer base, which can indirectly increase the volume of third-party funds and financing, thereby sustaining long-term profitability. Conversely, non-compliance, while not directly altering accounting ratios, can trigger reputational risks and sanctions that ultimately degrade overall financial performance. Therefore, the profitability ratios of Islamic banks must be analyzed not only from the profit and loss figures, but also from the quality of the underlying compliance (Nofianti & Irfan, 2019).

Main Challenges And Constraints Of Psak Syariah Implementation

The implementation and adoption of PSAK Syariah standard in syariah banking faces a number of complex challenges and constraints. One of the main challenges is the fundamental difference between conventional and Sharia accounting principles. The adoption of new standards, such as adjustments to the revised psak referring to IFRS/general SAS (e.g., convergence of PSAK 71 financial instruments) requires profound modifications to remain consistent with Sharia principles. Technical constraints arise in Accounting Information Systems (AIs) that must be able to accommodate the unique features of Sharia transactions, such as profit-sharing accounting (involving temporary Syirkah funds) and buying and selling accounting involving margin recognition (Dalimunthe, 2025). In addition, the limitations of human resources who have dual competence in Mastering Financial Accounting and fiqh muamalah in depth are often significant obstacles in interpreting and applying standards appropriately.

Another obstacle that often arises is maintaining the consistency of the implementation and compliance with Sharia (Shari'a Compliance) in all bank units. Although PSAK Syariah provides technical guidance, interpretations, and fatwas of the National Sharia Council (DSN) or Sharia Supervisory Board (DPS) can continue to evolve, demanding continuous adjustments. This risk of non-compliance affects not only the validity of financial statements, but also the



reputation of the bank. Challenges also come from hybrid or complex transactions involving a combination of several Sharia contracts, which require the determination of the most appropriate and consistent accounting model. Failure in consistent recognition and measurement, for example, in recognition of Murabahah income or calculation of Mudharabah investment returns, may distort the financial ratios and profitability of the bank (Atmajaya et al., 2024).

Adjustment strategy and increased adoption, to overcome these challenges and constraints, Islamic banking needs to adopt a comprehensive adjustment strategy (Furqoni et al., 2025). The first strategy is the development of HR competencies through intensive training and certification that focuses on integration between accounting and jurisprudence. Second, banks must make adjustments and modernization of Accounting Information Systems (AIS) in order to be able to automate the recognition, measurement, and presentation of transactions in accordance with the latest PSAK Syariah, including unique features such as the calculation of profit sharing and treatment, etc. Third, strengthening the role of DPS is critical, not only as an auditor, but as an active consulting partner in the standards adoption process, ensuring that any accounting technical adjustments remain Shariah-compliant from the start of product design (Nurhayati et al., 2023). Through these strategies, Islamic banking can achieve the adoption of standards that are not only financially accountable but also Sharia-compliant.

CONCLUSION

The implementation of PSAK Syariah in Indonesian syariah banking is very important to ensure double accountability, namely financial accountability and compliance with Sharia principles. PSAK Syariah specifically regulates typical transactions such as Murabaha and profit sharing, and requires the disclosure of socio-religious reports. The unique treatment of temporary Syirkah funds separated from liabilities and equity has a significant impact on the structure of the bank's financial ratios. However, its implementation faces serious challenges, including the need for adjustments to Accounting Information Systems, Limited human resources who master accounting and jurisprudence, and compliance consistency risks. Therefore, in order for the performance of Islamic banks to be evaluated optimally and comprehensively, the analysis must not only focus on profitability ratios, but also on the quality of disclosures and audit results of the Sharia Supervisory Board that ensures the bank's Sharia integrity.

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