

## Develop Self Accounting SYSTEMS (Expanding the contribution of accounting in calculating Afterlife Assets)

**Purwiyanto**

Indocakti College of Economics, Malang-Indonesia

Corresponding Author Email: [purwiyanto@indocakti.ac.id](mailto:purwiyanto@indocakti.ac.id)

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**Abstract :** *This research aims to produce a Self-Accounting System with a content structure: Account Number, Name and Form, and Technical Instructions for Recording in a Self-Accounting System. Development Research using Models Design Based Research. Models with the steps: 1. Identifying Problems and Needs, 2. Formulating Goals, 3. Preparing Product Design 4. Product Testing, 5. Product Test Evaluation, 6. Product Communication. Researchers collected data through interviews and questionnaires. The collected data is processed using descriptive statistics. This research succeeded in developing/designing an accounting systems which was later called The Self Accounting Systems which is equipped with technical instructions for its use. The Self-Accounting Systems was developed based on the reality that the majority of Muslims do not yet have Good Deeds records to find out their afterlife assets. However, this Development Research has not yet reached the calculation of the Afterlife Asset due to Allah's promise (through His Messenger) regarding the multiplication of Good Deeds carried out by a Muslim. Therefore, it is recommended that future researchers develop a Self-Accounting Systems that can calculate the amount of afterlife wealth for each Muslim as a result of the doubling of charitable rewards carried out while in the world.*

**Keywords:** *Self-accounting Systems, Afterlife Assets, Good Deeds, Infaq, Zakah, Waqf*

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### INTRODUCTION

In the book Summary of Arithmetic Geometry, Proportion, and Proportionality, the founder of accounting Luca Pacioli (1494) emphasized the importance of double-entry bookkeeping, stating adebit (debit) must be equal to credit (credit). Pacioli stated, "All note-taking...must be done in pairs. If you make someone a creditor, then you have to make someone else a debtor (Belkaoui, 2000; Wijaya, 2023; Anggaeni and Priatna, 2019). Unfortunately, Pacioli did not expand the context of "pairing" to the essential pairing model. He still pairs credit with debit, and creditor with debtor, which then also develops between assets and liabilities. Pacioli's model of double-entry bookkeeping would be more meaningful if it were also paired with the "World and Afterlife Asset" pairwise model. Because, in fact, Allah, swt., God Almighty, also always emphasizes the importance of balance between the world and the Afterlife Asset. As He says, "Wabtaghi fiimaa aataakallaahud daarul aakhirata walaa tansa nashiibaka min addunyaa" (Q.S. Al-Qashash:77; Salam, 2021; Rafi, 2020). Pursue the world and the afterlife happiness. Such is the concept of pairing taught by Allah, swt. to His people. However, the influence of the "Pacioli Madzab" double-entry bookkeeping has colored accounting practices to this day. There are creditors and there are debtors. Debit recording must be the same as credit. So the accounting equation formula appears as  $\text{Assets} = \text{Liabilities}$ . Or,  $\text{Assets} = \text{Debt} + \text{Capital}$ . Or, if the company is already operating, then the equation can be modified to:  $\text{Assets} = \text{Debt} + \text{Capital} + (\text{Income} - \text{Expenses})$

(Purwiyanto, 2014; Rahayu SM., 2020; Bachtiar and Nurfadila, 2020). Indeed, it cannot be denied that science accounting is widely adopted "The Pacioli Madzab" has provided many benefits for Stakeholders. Company owners (investors), through accounting, can get profit information (return) that is accurate and accountable. Management, through records of the results of the accounting process, can obtain information about the performance of the company is managed, so that it deserves its reward or punishment Which fair to the owner. The government, through accounting methods, can determine the company's tax burden fairly and accountability. Likewise, employees, workers, and the community also receive benefits according to their respective capacities. (Rahayu SM., 2020; Bachtiar and Nurfadila, 2020; Purwiyanto, 2014). However, if you look closely, by pairing the "Pacioli Model" as explained above, the benefits obtained by the stakeholder's current accounting are still worldly material and have not touched the essential benefits, namely "ukhrowi"

profit (afterlife). In other words, the concept of balance taught by Allah, SWT. which is written in Q.S. Al-Qashash:77 has not been accommodated. Therefore, accounting must continue to metamorphose towards perfection, so that it can provide essential benefits, namely its ability to provide accurate and accountable information about profits and assets in the Afterlife Asset. Facts prove that the majority of Muslim individuals never know the position of their afterlife assets from year to year. They don't know their position, whether they are at a loss, unlucky or lucky. All of this can be seen from the fluctuation of his afterlife wealth. As the Prophet Muhammad, peace be upon him, said, if your deeds today are the same as yesterday's deeds then you are one of the losers, if your deeds today are worse than yesterday's deeds, then you are one of the wretched people. The lucky person whose deeds today are better than yesterday's deeds. (Khabbussila, 2023; Al Fitri, 2014; Masygadi, 2016). To avoid being in a position of loss or even harm, a Muslim must always know his Afterlife Asset's wealth. To find out, you need a personal Good Deed record which in this context I call Self-Accounting (Self Accounting). Unfortunately, almost all Muslims do not have their own good deed records. As in the questionnaire that the researcher distributed and when presented with the following statements and questions: The God Prophet gave the order that if your deeds today are the same as yesterday's deeds then you are one of the losers, if your deeds today are worse than yesterday's deeds, then you are one of the wretched people. The lucky person whose deeds today are better than yesterday's deeds. Question: Do you have a good deed record for today and yesterday? Regarding this question, 87.5% of respondents stated that they did not have one. Starting from the explanation of the existing background and reality, the researcher felt the need to conduct research with a Development approach to produce a Self-Accounting System.

## METHOD

This research uses a Research Development approach. The development model used is Design Based Research on the steps: 1. Identifying problems and needs, 2. Formulating goals, 3. Preparing Product Design and Development, 4. Product Testing, 5. Evaluation of Product Test Results, 6. Product Communication. Research Development Procedures with a Design Based Research Model can be explained as follows: Step 1, identify problems and needs. Identification of problems and needs is carried out by providing questionnaires and conducting interviews with respondents. Interviews with respondents aim to assess problem findings obtained from the questionnaire. Step 2, Formulation of goals. Researchers formulate research objectives consistently and relevantly to the results of problem identification. If the formulation of research objectives is not clear, it will complicate the product development process. Step 3, preparing the design and developing the artifact (product). In general, the procedures that researchers must carry out at this stage include: a. Artifact Development (product) design. Developing an artifact (product) design takes a lot of time because this stage is the main activity before the design is validated by a collaborative group and experts and then tested in real terms in the field. b. Collaboration validation group. The collaboration validation group is intended to obtain some input so that the product design meets the expected specifications. c. Expert validation. Expert validation is also intended to obtain input so that the product design meets the expected specifications. There are two ways that researchers can do expert validation, first is through Focus Group Discussion (FGD) or Dhelipi. In this study, researchers chose the Dhelipi technique by giving questionnaires to experts to respond to product designs. Experts categorized in this research are those with doctoral-level qualifications have a minimum academic position as Associate Professor, and are accustomed to conducting development research. d. Carry out product revisions following direction, input, and criticism from collaboration groups and expert teams. Step 4, Testing Artifact (product) design. Product design testing is a very important part of development research. Design testing is carried out after the product design has received validation from the collaboration group and expert team. Validation by the collaboration group and expert team is intended to determine the theoretical feasibility of the product. Meanwhile, the product design test aims to find out whether the product being developed has practical feasibility. Step 5, Evaluate The Design Test Results. Evaluation is

the stage where the process of revising the design of the artifact (product) is carried out by the researcher based on criticism and suggestions received by the researcher from product trials in the field. Step 6, product communication. Products that have been declared effective and suitable for use need to be communicated and disseminated. Dissemination can be through publication in scientific journals, seminars, publication in books, workshops, and others. Furthermore, the collected data is adjusted to needs, namely: qualitative data, problems faced by users, and data in the form of criticism, suggestions, and input from collaboration groups and experts. Also, data was obtained during product trials. Quantitative data, namely the scores given by the validators (collaboration group, lead team, and test subjects). To obtain data, researchers used questionnaire instruments and conducted interviews. Next, the collected data was analyzed using descriptive statistics. The results of data analysis are used as a basis for making decisions, whether the product design is feasible or needs to be revised. To determine the level of product feasibility, calculations are carried out using the following formula:

$$\text{Score} = \frac{SV1+SV2+\dots+SVn}{SI \times n} \times 100\% \quad \dots \text{Purwiyanto (2023)}$$

Where:

SV1 : Score validator

SV2 : Score validator II

SVn : Score validator for-n

n : Number of validators

SI : Ideal score of each validator

Next, the score obtained is confirmed on the effectiveness interval line as follows:

0-25	26-50	51-75	76-100
Less effective	Effect ive enoug h	Effecti ve	Very effec tive

...Purwiyanto (2023)

## RESULT AND DISCUSSION

### Product Development Process and Results

#### Identify Problems and Needs

For a Muslim, good deeds are very crucial, because it is believed that they can bring success to those who do them both in this world and the Afterlife Asset. Success in the world, because the perpetrator will get a lot of positive assessments from his peers. Meanwhile, in the afterlife, the perpetrator's good deeds become treasures that can lead him to true happiness, namely the life of heaven. Therefore, a Muslim must always pay attention to his deeds from day to day. At this level, it is very necessary to have good deed records. However, Muslims tend to ignore these Good Deed records, because they are worried that Riya' (showing off goodness) will occur. Showing off kindness is hated in Islam. Therefore, it is very natural for a Muslim to ignore his Good Deed records. Facts prove that Muslim individuals never know the position of their afterlife assets from year to year. In the questionnaire that researchers gave to respondents who asked the following statements and questions: The Prophet of God gave the order that if your deeds today are the same as yesterday's deeds then you are one of the losers, if your deeds today are worse than yesterday's deeds, then you are one of the wretched people. The lucky person whose deeds today are better than yesterday's deeds. Question: Do you have a good deed record for today and yesterday? Regarding this question, 87.5% of people who responded to the questionnaire stated that they did not have one. Like the answer from the following interview. "So far, I have not kept records of other charities that I have done. It's nothing, just because I'm not used to taking notes."

(Ahmad, Muslim, Malang Jami' Mosque Congregation, 11 June 2023). Next, researchers interviewed one of the congregants of the Al-Ihsan mosque, Sukun Pondok Indah Housing, Malang. The interview was conducted after the evening prayer. The results of the interview are as follows. "I never heard of a Self-Accounting System being used as a medium for recording the good deeds of Muslims. Besides, I never record the charities I do." (Bustami, Muslimin, Congregation of Al-Ihsan Mosque Malang, 12 June 2023). Researchers also succeeded in interviewing a member of the congregation at the Firdaus Mosque in Malang after performing Maghrib. The results of the interview are as follows. "I don't have the habit of recording other charities. Also in my family, generations have never recorded good deeds that have been done." (Shalehuddin, Muslim, Congregation of the Firdaus Mosque, Malang, 14 June 2023). Some of the interview results above confirm various responses from respondents in the questionnaire that was distributed by the researcher. The majority of Muslims do not have a record of the deeds they have ever done to find out their afterlife assets. If this happens, then a Muslim will not be able to know whether he is a lucky person, a loser, or even an unfortunate person. As the Prophet Muhammad, peace be upon him, said, if your deeds today are the same as yesterday's deeds then you are one of the losers, if your deeds today are worse than yesterday's deeds, then you are one of the wretched people. The lucky person is one whose deeds today are better than yesterday's deeds (Khabbussila, 2023; Al Fitri, 2014; Masyadi, 2016). From the previous interview, it can be seen that the majority of Muslims do not have good deed records to find out their afterlife wealth. So we need a good deed recording system so that every Muslim will be able to know his afterlife assets. Refers to existing problems and to provide solutions to these problems, this research development aims to develop a Self-Accounting System that can fulfill the need for a medium for recording a Muslim's Afterlife Assets. In this research, a product will be developed with specifications: Account Classification, Account Number, Account Name, and Self Accounting Account Form; Technical Instructions for Recording Afterlife Assets on accounts/accounts; and Reflections on Self-Accounting Reports. In detail, the product design is as follows.

#### I. Accounts, Account Numbers, and Forms in Self-Accounting

##### I. Accounts, Account Numbers, and Forms in Self-Accounting

##### 1) Afterlife Asset Account with number 01, with the following form.

Afterlife Assets

Number: 01

Date	Informa tion	Refere nce	Addit ion	Total

##### 2) Zakah account with number 02, with the following form Zakah

Number: 02

Dat e	Informa tion	Re feren ce	Additio n	Total

##### 3) Infaq account with number 03, with the following form. Infaq

Number: 03

Da te	Inform ation	Re feren ce	Additi on	Total


4) Good deed Account with number 04, with the following form Good Deed

Number: 04

Dat e	Inf ormati on	Re fer ence	Ad dition	To tal

## II. Utilization Technical Explanation

The Basic Principles of Self-Accounting are:

1) As the name suggests, the Self Accounting System is not intended to be published, but only you know.

2) Equation: Afterlife Assets = Zakah + Infaq + Good Deed.

3) The Afterlife Asset Assets, Zakah, Infaq, and Good Deed accounts never decrease but can increase.

4) Every time an addition occurs to the Account: Zakah, Infaq, and/or Good Deed, there will also be an increase in the Afterlife Asset's. Assets account in the amount of the nominal increase in Zakah, Infaq and/or Good Deed.

5) Every day you will be able to find out the total of Zakah, Infaq, and Good Deed that a Muslim has done. Likewise, you will be able to find out the total of your Afterlife Asset.

Reflection is an assessment of charities that have been carried out this year compared to charities last year. Reflection is guided by the words of Rasulullah, (peace be upon him):

1) If today's deeds are the same as yesterday's deeds, then you are one of the losers.

2) If today's deeds are worse than yesterday's deeds, then you are a wretched person.

3) If today's deeds are better than yesterday's deeds, then you are a lucky person.

## Product Test

Product testing consists of two stages. The first stage is expert validation which aims to determine the feasibility of the product from a theoretical aspect, and the second stage is field testing which aims to determine the feasibility of the product from a practical aspect. The following are the results of product tests from both experts and field tests.

## Expert Validation

Several experts were asked for validation with qualifications: a minimum of a Bachelor's degree in Accounting and teaching an Introduction to Accounting course at a university, Muslim, and experience conducting development research. Based on the qualifications that have been determined, the researchers determined that the experts who were asked to validate the product were: Gusnar Mustapa, SE., MM; Pudji Lestari, SE., MM.; Hendy Hermawan, SE., MM.; Defia Nurbatin, SE., MSA.; and M. Hasyim Asyari, SE., M.Hum., MSA.

Table 1. Expert Score Value

Criteria	A- 1	A -2	A -3	A-4	A -5	Tota l
Operati onal	5	4	4	4	3	20
Clear	5	4	3	3	4	19
Easy	3	4	4	3	4	18
Total	13	1 2	1 1	10	1 1	57

Data processing of the scores given by validators to find out whether the Self-Accounting System is appropriate or not can be seen from the following data processing.

1. Operational  $\times 100\% = 80\%$
2. Clear  $\times 100\% = 76\%$
3. Easy  $\times 100\% = 72\%$

The assessment standards are as follows.

0-25	26-50	51-75	76-100
Less effective	Effective enough	Effective	Very effective

Source: Purwiyanto (2018)

Information:

0%-25%: Less Effective

26%-50%: Effective enough

51%-75%: Effective

76%-100%: Very Effective

From the calculations and assessment tables it can be seen that the Self Accounting System is very effective in the operational aspect, the clarity aspect is very effective and in the convenience aspect, it is considered effective. In general, The Self Accounting Systems is very effective with a score of 76%.

However, there are several notes from experts as follows.

1. Gusnar Mustapa, SE., MM.

Regarding the concept of self-accounting which is used to determine fluctuations in our afterlife assets, in my opinion, it is not appropriate. Because a person's deeds are not assessed numerically/nominally by the size of the wealth we spend, but by the level of sincerity of what we do. It is feared that counting good deeds can prevent someone from remembering sins. Because a person is too busy calculating his deeds, he will give rise to excessive self-confidence in the deeds he has done and will forget the many sins he has. Apart from that, the habit of counting your deeds will also give rise to a sense of self-pride which will then lead to an attitude of *riya*.

2. Pudji Lestari, SE., MM.

- a. Zakah should be called Zakah maal or Zakah Fitrah.
- b. Between infaq and charity needs to be explained.
- c. Fidiyah hasn't arrived yet.

3. Hendy Hermawan, SE., MM.

a. This study is very interesting because there has not been (to my knowledge) research that has taken up this theme.

b. It is better to explain in detail what is included in the Afterlife Asset (e.g. various types of zakah, etc.).

4. Defia Nurbatin, SE., MSA.

The ideas developed for this research are interesting but still need to be strengthened from many references from several journals so that the implementation is clearer and can be understood in a wider scope. As a suggestion, you can use references to philosophical accounting or family accounting, which cover a lot of implementation from a spiritual perspective and have been widely reviewed in several international studies that raise the same issue.

5. M. Hasyim Asyari, SE., M. Hum., MSA. Other charities have not been accommodated, namely waqf. The equation for Self-Accounting should be:

Afterlife Assets = Zakah + Infaq + Good Deed + Waqf.

Based on input from a team of experts, researchers believe that the Self-Accounting Systems is a personal record that does not need to be published to avoid *riya*. Notes from Mr. Hendy Hermawan, SE., MM. and Mrs. Pudji Lestari, SE., MM. It has been accommodated, that is, it has

been explained in the definition of terms as well as in Chapter 2, theoretical studies. Researchers are very grateful to Mrs. Defia Nurbatin, SE., MSA. for his input regarding references and the researcher tried to accommodate.

Finally, input from Mr. M. Hasyim Asyari, SE., MSA. Very good. Researchers will accommodate before the product is tested in the field. In the initial product, the researchers designed the equation in the Self-Accounting Systems which was Afterlife Assets = Zakah + Infaq + Good Deed. Mr Hasyim suggested that the equation be changed to:

$$\text{Afterlife assets} = \text{Zakah} + \text{Infaq} + \text{Good Deed} + \text{Waqf}.$$

### Field Test

In the field test, researchers asked subjects to try to simulate the recording of afterlife assets, zakah, infaq, Good Deed, and endowments according to the transactions that occurred. (transaction simulation created by researchers). There were no obstacles in carrying out the field test, both from the technical and substantive aspects of the Self-Accounting Systems. All subjects tried to be able to use the Self Accounting Systems well. Novalia even commented that the Self Accounting Systems is very easy to apply. Likewise, Dheniar Kurnia commented that the Self Accounting Systems is easy to implement.

### Test Results of Evaluation Product

By accommodating input from the expert team, especially from Mr. Hasyim, the product after expert validation and field testing is as follows.

#### I. Accounts, Account Numbers, and Forms in the Self-Accounting System

1. Afterlife Asset Account with number 01, with the following form. Afterlife Asset  
Number: 01

Date	Inf ormat ion	R efere nce	Additi on	Total

2. Zakah account with number 02, with the following form Zakah  
Number: 02

Date	Info rmatio n	Ref erenc e	Additio n	Total

3. Infaq account with number 03, with the following form. Infaq  
Number: 03

Date	Info rmatio n	Re feren ce	Additio n	Total

4. Good Deed Account with number 04, with the following form. Good Deed  
Number: 04

Date	Info rmatio n	Re feren ce	Additio n	Total


5. Waqf account with number 05, with the following form. Waqf

Number: 05

Date	Inf ormat ion	R efer ence	Addit ion	Total

### Explanation of Technical Utilization

The Basic Principles of Self-Accounting are:

1. As the name suggests, The Self Accounting Systems is not intended to be published, but only you know.
2. Equation: Afterlife Assets = Zakah + Infaq + Good Deed + Waqf
3. The Afterlife Assets, Zakah, Infaq, Good Deed, and Waqf accounts never decrease but can increase.
4. Every time there is an addition to the Account: Zakah, Infaq, Good Deed, and/or Waqf, there will also be an increase in the Afterlife Assets account in the amount of the nominal increase in zakah, infaq, Good Deed, and/or Waqf.
5. Every day you will be able to find out the total of Zakah, Infaq, Good Deed, and Waqf that a Muslim has made. Likewise, you will be able to find out the total of your Afterlife Assets.

### Reflection

Reflection is an assessment of charities that have been carried out this year compared to charities last year. Reflection is guided by the words of Rasulullah, SAW:

1. If today's deeds are the same as yesterday's deeds, then you are one of the losers.
2. If today's deeds are worse than yesterday's deeds, then you are a wretched person.
3. If today's deeds are better than yesterday's deeds, then you are a lucky person.

### Product Communication

The development of the Self Accounting Systems has been completed and is suitable for implementation. To communicate, researchers will publish the results of this research in scientific journals, write books about The Self-Accounting Systems, and seminars, and also carry out training (if necessary). Researcher's Notes for The Self-Accounting Systems. At the end of this journal, regarding the Self-Accounting Systems, the researcher conveys the following.

1. Advantages of The Self-Accounting Systems

The existence of a Self-Accounting System is very important for Muslims. He provides a solution to the "darkness" of the amount of wealth in the afterlife which will lead Muslims to the heaven of Allah, swt. Therefore, it is recommended that every Muslim record his zakah, Good Deed, infaq, and waqf activities using this Self-Accounting System to find out the amount of his afterlife assets. The Self Accounting Systems are very suitable to be implemented because it was developed through a model whose validity has been recognized, namely Design Based Research. By using this model, every product development (Self-Accounting System) is validated by a team of experts (to obtain an assessment of the product's feasibility from a theoretical aspect) and also tested in the field (to determine the practical feasibility of the product). Therefore, the Muslim community does not need to hesitate to use it. The Self Accounting System is very easy to operationalize because it only consists of 5 (five) accounts, namely: 1. Afterlife Assets, 2. Zakah, 3. Infaq, 4. Good Deed, and 5. Waqf. Every activity of giving zakah, donating, charity, and/or endowment will increase the total of assets in the Afterlife Asset. The column form for each



account is easy to understand, namely:

Account Name:.....

Account Number:.....

Date	Inf ormati on	Re feren ce	Additio n	Total

A Muslim who records his charitable activities using a Self-Accounting System at all times will know the total of his afterlife assets. Of course, it will be very easy to do self-reflection (evaluate one's charitable activities) using the standard of the words of the Prophet Muhammad, (peace be upon him), that "if your deeds today are the same as yesterday's deeds then you are one of the losers, if your deeds today are worse from yesterday's deeds, then you are one of the wretched people. The lucky person whose deeds today are better than yesterday's deeds." Limitations Behind its advantages, the Self Accounting Systems has several limitations in that when conducting field trials, researchers still use relatively small test subjects, namely 10 people. Apart from that, the educational level of the subjects was mostly undergraduates and students. Due to these limitations, researchers suggest the following. Utilization Suggestions For Muslim communities who use the Self-Accounting Systems to find out their charitable activities and Afterlife Asset assets, it is recommended that the results not be published. This is to avoid the appearance of Riya (showing off) which is hated by the Islamic religion. As the name suggests, the results from recording charity using the Self Accounting System are only for personal consumption. Likewise, the results of self-reflection were carried out. Further Development Suggestions following the limitations mentioned above, it is hoped that further research can improve the field trial techniques, namely by involving a relatively large number of trial subjects taking into account the representation of aspects: education, gender, age, and socio-economic status.

## CONCLUSION

This study confirms that transformational leadership has a significant influence on employee job satisfaction, work engagement, and organizational performance. This leadership style encourages intrinsic motivation, builds positive working relationships, and creates an environment that supports innovation and the achievement of organizational goals. Transformational leaders are able to inspire and empower employees to exceed expectations, which ultimately increases the overall productivity and effectiveness of the organization. Additionally, the study shows that work engagement acts as a mediating variable between transformational leadership and organizational performance, meaning that the higher the employee engagement, the greater the positive impact of transformational leadership on organizational outcomes. Therefore, organizations are strongly advised to develop and implement a transformational leadership style as part of their human resource management strategy to create a dynamic, productive, and growth-oriented work environment focused on long-term development.

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