

The Delineation of the Islamic Accounting Concepts through the Narrative Reviews Intrepretation

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Abstract

Islamic accounting records the Islamic business transactions through the adoption of International Accounting Standards (IAS). To harmonise the Islamic accounting principles and rules with IAS, some of the paragraphs in the IAS, which deviates the Islamic fundamental law, will be deleted, omitted or disregarded based on the relevancy of its usage. Similarly, the application of the conventional conceptual framework is fully adopted based on the acceptance of the universal law of the peoples' in outlining the elements consists in qualitative characteristics. However, Islamic accounting is founded within the foundation of *Shariah Law*. In line with this, questions arise pertaining to the Islamic accounting fundamental principles within the Islamic philosophical stances consisting *tasawur*, ontology, epistemology and axiology. Thus, this paper aims to evaluate the appropriateness of Islamic accounting concepts in adopting-modifying strategies from the conventional accounting framework. The narrative reviews approach was employed in undertaking the literature search for selected articles based on the inclusion and exclusion criteria. The goal of narrative reviews is to identify common themes across research regarding a particular subject that then can be used to identify commonalities and critical differences among included documents. The paper utilises interpretive inquiry of the texts mainly from the *al-Quran*, *Hadiths* and other related literatures in the research area. The findings reveal the Islamic accounting concepts, which includes characteristics, principles and elements, has to be aligned with the Islamic *Shariah Law*. From the narrative review, the Islamic accounting concepts emphasise on the relationship to Allah, relationship to human through social welfare, social justice, loyalty, trustworthiness, accurate weightage, full disclosures, timeliness, monetary values and clarity. The important elements prohibited in Islamic transactions includes activities related to deprived interest (*riba*), gambling (*maisir*), uncertainty (*gharar*), and *haram* commodities such as pork and alcohol. In summary, the Islamic accounting concepts has to be developed within the Islamic epistemological stances with reference to the exegesis stipulated in the *al-Quran*, and *Hadith* through the derivation from the narrative review approach.

Keywords: Islamic accounting; Islamic philosophy; Islamic accounting principles; Islamic accounting concepts; Narrative synthesis.



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1. Introduction

The Islamic accounting concepts have driven from the development of the international accounting standards (IAS). The applicability and the appropriateness of the Islamic accounting standard need to be considered and discussed in a wider manner. The reason rely on the vast complex and major of Islamic business transactions, which need to exclude the haram (unlawful) transactions or dealings. Thus, the accounting treatment for the Islamic transactions need to be implemented and standardized from the Islamic foundation.

In the complex Islamic global transactions market, the basis of Islamic accounting foundation is deem essential in providing guidelines according to Islamic *Shariah* compliance. Interestingly, the basic of Islamic debts and justice in the life of the hereafter can be reflected from the Al-Quran. The understanding of the Al-Quran translation can be delineated in the following verses in the Al-Quran.

“O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who has the obligation dictate.”

(al-Baqarah, 2:282)

Islamic accounting has becoming an important issue in deliberating and applying the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) for the Islamic transactions. The Islamic accounting research focus on the Islamic teachings, law and values in deliberating the Islamic accounting (Gambling and Karim, 1986;1991; Haniffa, 2002; Haniffa and Hudaib, 2004; Lewis, 2001;2006).

Currently, the Islamic accounting is based on the IAS, which is capitalist influenced paradigm with the focal reference of Adam Smith perspectives (Accounting Procedure Committee, 1953; Financial Accounting Standards Board, 2008). The fundamental position is driven from the stances that emphasise the allocation of maximisation of wealth, optimisation of the labour market and increase in production that oppressed the behavioural aspect of labour and scarce resources (Antonio, 2003; Taylor, 1991).

The discussion of rationalist economy deviates from the establishment of the Islamic socio-political economic function that emphasised on the community engagement and social welfare (Altarawneh and Lucas, 2012; Kharofa, 2004; Maliah and Willet, 2001; Napier, 2009; Omar, 2000; Shahul, 2000;2001). Thus, the Islamic accounting concepts has to be developed from the Islamic philosophical stances which clarifies the degree of Islamic social welfare that is the primary Islamic tenets.

Therefore, the paper discuss on the reflexion of the narrative reviews in contemplating the Islamic accounting concepts that indirectly formulate the Islamic accounting fundamental stances. The narrative reviews is utilised based on its ability to provide in-depth explanations of the contextualised facts from the literatures.

The Islamic accounting standards is stemmed from the Islamic foundation following the stipulated authentic sources of the *al-Qur'an*, *Sunah*, *Ijmak* and *Qiyas*. The fundamental understanding of Islamic accounting should be based on the Islamic philosophical understanding from the Islamic background. Thus, the harmonization of the Islamic accounting standards need to be considered from the virtue of Islamic direction.

The paper proceed with next section to scrutinise the epistemological function in deliberating Islamic accounting concepts. Later, the discussions highlight the research methodological position and followed by the discussion in developing Islamic accounting conceptions.

1.1. Epistemology Analysis from the Conventional and Islamic Viewpoint

Epistemology relates to the theory of knowledge in searching for the truth (Haas, 1992; Morgan, 1988). The epistemological stances can be deliberated from the position of sources, method of acquiring the knowledge, the limitation of getting of the factual truth and effect of the procuring the truth (Maynard, 1994; Schwandt, 2000).

The conventional sources of knowledge focus on the literatures and books that provide the factual truth about the knowledge acquired (Schwandt, 2000). However, in the Islamic virtues the absolute and authentic sources of *al-Qur'an*, *Sunah*, *Ijmak* and *Qiyas* are regarded as the important source of referral (Muhammad, 2009; Naail, 2011; Neuman, 2006;2017).

The references of authentic scriptures mark an essential proclamation related to Islamic concepts for attaining the absolute truth (Muhammad, 2009; Naail, 2011; Neuman, 2006;2017). In consequence, the study focus on the Islamic epistemological stances as a point of deliverance in considering the development of Islamic accounting concepts based on narrative reviews, which highlights the *al-Quran and Hadith* in reflecting to the aims of this paper.

1.2. Islamic Accounting

Research on Islamic accounting perspective has becoming an interesting and debatable area in the recent years (Baydoun and Willett, 2000; Gambling and Karim, 1986;1991; Haniffa, 2002; Haniffa and Hudaib, 2004; Lewis, 2001;2006;2010; Zurina and Nurazalia, 2013). There has been an increasing emphasis related to the Islamic banking mainly on the applicability of the conventional accounting principles for the Islamic institutions (Baydoun and Willett, 2000; Gambling and Karim, 1986;1991; Zurina and Nurazalia, 2013), economic consequences, the need for separate accounting standards for Islamic banks, the formalisation of standards Islamic corporate reports, the historical account of the development of Islamic accounting and the requirements in the appointment of Muslim accountants in the Middle Ages.

Two early contributions to the Islamic accounting literature, Gambling and Karim (1986) and (Tomkins and Karim, 1987), are influenced by the emerging literature on social accounting, particularly Gambling's (1974) *Societal Accounting*. The authors claim accounting and business ideas and methods developed in a Western environment influenced by Judeo-Christian ethical notions would not necessarily operate effectively in a Muslim environment. They emphasise the need for Islamic accounting to be grounded in *Shariah Law*. They identify a duty for organizations to be accountable to the Muslim community (the *ummah*) and discuss factors, which they consider likely to influence Muslim users' needs relating to financial reporting.

Interestingly, the basic of Islamic debts and justice in the life of the hereafter can be reflected from the Al-Quran. The understanding of the Al-Quran translation can be delineated in the following verses in the Al-Quran.

"And We place the scales of justice for the Day of Resurrection, so no soul will be treated unjustly at all. And if there is [even] the weight of a mustard seed, We will bring it forth. And sufficient are We as accountant."

(al-Anbiyaa', 21:47)

The conventional accounting is developed under the premise of utilitarianism that holds the actions in producing greatest amount of goods for a number of people in the society (Neu, 1992; Shahul, 2001), which leads to greediness (Haniffa, 2002). This rationality deviates from Islamic perspective and need to be revisited so that it aligns with the Islamic teachings.

From the limitation of conventional accounting, the *Shariah Islamiah* is proposed as the foundation in building a theoretical framework for Islamic perspective accounting. Since adherence to *Shariah Islamiah* is a form of worship, the role of Islamic perspective accounting is thus an act of worship in fulfilling obligations to *Allah* (God), society and self as well as achieving *Al-Falah* (rewards in this world and hereafter).

Thus, the paper delineates a holistic view of the underlying values and principles of the *Shariah Islamiah* (Islamic teachings) and its application to the Islamic perspective of accounting, which can be define an assurance function to seek in establishing socioeconomic justice through its formalised procedures, routines, objective measurement, control and reporting in accordance with *Shariah Islamiah* principles.

2. Research Methodology

Qualitative research contributes to the research philosophical stances literature by considering disciplines related to the subjectivity of inductive data. The qualitative research involves in various platform by describing, interpreting and generating theories about social interactions and one's experiences based on their natural beings. The purpose of qualitative research involves the understanding the reality of one's experience or community groups in which the justification based on the driving forces of the social reality.

However, the quality of research can be difficult in obtaining the data collection through various methods to ensure the data collection is reliable and verifiable. Quality data collection can be explained in manifold, which provide the rigorousness and appropriateness of the inferences. It also important to note that a completeness of reporting is essential in improving quality of reporting in order to formulate and define clearly the reporting standards.

Interestingly, the paper attempts to delineate on the conceptualisation of the Islamic accounting concepts and explain the derivation of the contextualised concepts based on the Islamic epistemological stances, which focuses on the source, method, limit and effect of knowledge (Muhammad, 2009; Schwandt, 2000).

The paper is exploratory research in nature, which formalises procedures and routines pertaining to *Shariah Islamiah*. The paper employs interpretive inquiry of the texts mainly from the Holy Quran, Hadiths and related literatures of available accounting written in traditional and Islamic perspective. For this reason, the research philosophy is taken from the understanding of the social constructions of human actions through conversations and actions will construct the social reality within the human agencies, which can be signified from the verse below.

“And I did not create the jinn and mankind except to worship Me.”

(az-Zariyat, 51:56)

Thus, the paper employs the Islamic research methodological foundation in addressing the research question related to Islamic foundation. We believe that the Islamic research philosophy in explaining the ontological and epistemological foundation should be based on the *Islamic Shariah* framework (Haniffa, 2002) that is stipulated in the Al-Quran and Sunnah.

2.1. Qualitative Research Synthesis and Narrative Reviews

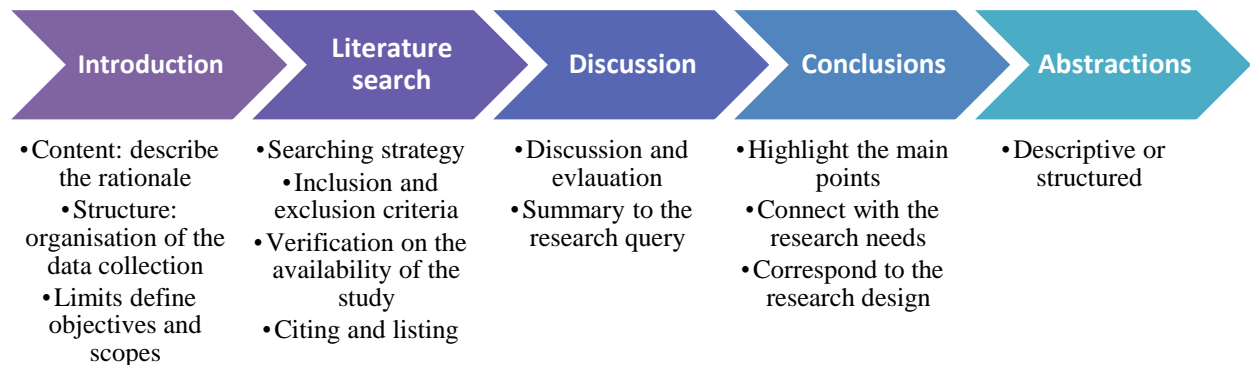
The meta-synthesis can be delineated in the quantitative or qualitative research criterion. For qualitative based research, the review can be denoted as the qualitative meta-synthesis, qualitative meta-synthesis analysis and meta-ethnography, which following the direction of interpreting qualitative data in deriving to the categories, themes and inter-relational factors, which become the primary study of literatures. The qualitative meta-synthesis provides a solution in unravelling with the epistemological and methodological challenges associated with the reviewing procedures. In general, qualitative meta-synthesis can be categorised in two terms that are systematic review and narrative review.

The paper adopts the narrative reviews in explaining the research questions pertaining to the Islamic accounting concepts. The concepts of the narrative reviews involves the explanation of the research questions that focuses on the texts and language in interpreting the storyline (Baumeister and Leary, 1997; Bélanger *et al.*, 2011; Ferrari, 2015; Leamy *et al.*, 2011; Popay *et al.*, 2006). Customarily, the narrative reviews revolves within the qualitative explanation.

“An approach to the synthesis of evidence relevant to a wide range of questions including but not restricted to effectiveness [that] relies primarily on the use of words and text to summarise and explain – to ‘tell the story’ – of the findings of multiple studies. Narrative reviews can involve the manipulation of statistical data”. (Ferrari, 2015)

The phases of the narrative reviews are illustrated in the following Figure 1. The narrative reviews involves five phases in reflecting to the conclusion to address the pre-determined queries.

Figure-1. The General Framework of the Narrative Reviews



The paper aims to initially answer the questions pertaining to:

1. What are the epistemological stances focused in the articles from the perspective of sources, methods, limits and effect?
2. What are the Islamic accounting conceptions discussed in the selected articles?
3. How the axiological values (through characteristics, principles, elements) recognized in the seeking of ethical and morality function?

4. How the philosophical position assist in the development of the Islamic accounting concepts?

The two methods were used in determining the relevant studies, which are through internet-based search and manual search. This is because the papers related to Islamic accounting are restricted to be published in the top-referred journals.

First, two internet-based databases (SciVerse Scopus) were used as a main search engines. The articles were collected based on the publication year between 2000 and 2017. The earlier papers were obtained through manual search in tracking the historical publications pertaining to “Islamic accounting”. Separate searches were conducted based on the deliberation on the Islamic accounting conceptions. A preliminary synthesis was developed using tabulation, translating data through thematic analysis of good-quality primary data, and vote counting of emergent themes. For each included paper, the following data were extracted and tabulated: type of paper, methodological approach, participant information and inclusion criteria, study location, and summary of main study findings.

Second, further articles were identifies through manual search of reference lists from retrieved papers. The databases were used again to retrieve the abstract and if appropriate, the full-texts articles. The paper utilises the narrative reviews by including (1) the studies appeared in peer-reviewed journals; (2) were published in full; (3) were critical reviews of the literature; (4) were not dissertation papers, editorials, letter, conference proceedings, book and book chapter.

The inclusion and exclusion criteria were assigned in the narrative reviews process for attaining a precise and meticulous articles and documents for the study. The inclusion measures includes the title and abstract of the term “Islamic accounting” keyword search. This opens a wider range of Islamic accounting perspectives obtained before further considers the exclusion measures (Cooper, 2015; Ferrari, 2015; Major and Savin-Baden, 2012; O’Brien *et al.*, 2014; Suri, 2011; Wimpenny *et al.*, 2014). The inclusion criteria were applied to all titles, abstracts and full manuscripts. In the case of a multiple publications of the same study, the one that complete primary outcomes will be selected as a review (Cooper, 2015; Ferrari, 2015; Major and Savin-Baden, 2012; O’Brien *et al.*, 2014; Suri, 2011; Wimpenny *et al.*, 2014).

Thus, the paper utilises the articles obtained in the SciVerse with the deliberation from authentic and absolute Islamic epistemological sources. The analysis epistemology is based on the *al-Quran*, and *Hadith*. Thus, this narrative reviews in this papers selected Islamic epistemological stances discussed in the articles taken from the SciVerse in order to provide a parallel review to the Islamic accounting deliberation. This emphasis is essential as the paper addresses the development of Islamic accounting concepts is driven from the direction, which can be deliberated from the Islamic foundation stipulated in Shariah Law.

2.2. Managing Findings

The data collection has to be obtained in the precise way in order to secure the quality and authenticity of the information. A detailed search of the data has to be compiled appropriately and precisely to safeguard the quality of data through precise recording systems.

The inclusion and exclusion in the studies need to drawn accordingly, which can be tailored from the literature reviews. The selection criteria has to be set out accordingly in addressing the pre-determined objectives to avoid biases of data selection.

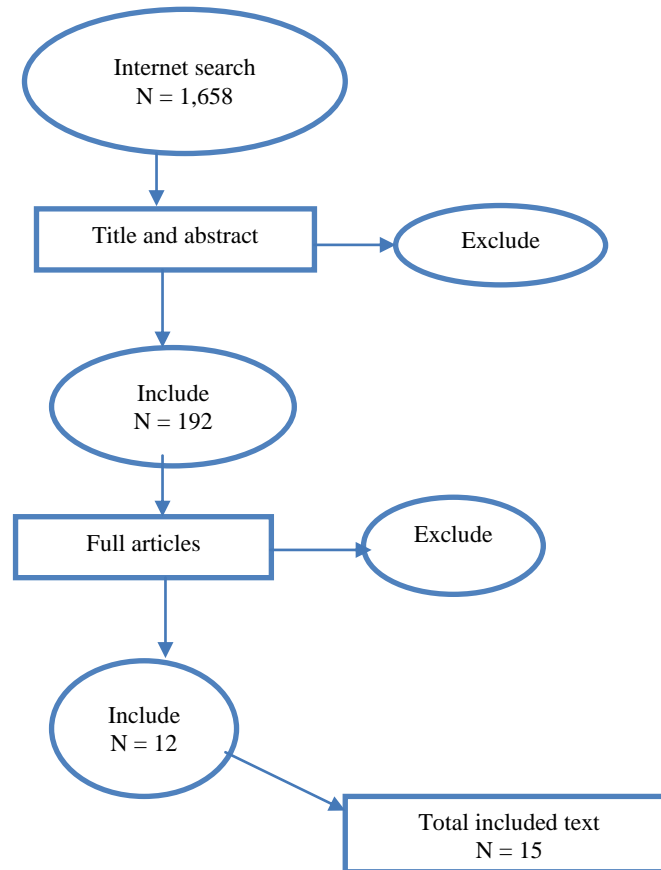
The narrative reviews was conducted for obtaining appropriate consequent data assessment. The reiteration procedures were conducted to detail out the rationality of the pre-determined data in order to adhere with the well-communicated data that align to the inclusion criteria.

The exclusion criteria refers to the rejected selection measures set in the searching process to address the research objectives in the study. Usually, the inclusion is based on the readings of the abstracts whilst the exclusion is based on the limitation of information provided in the full articles. It is essential to undertaken the exclusion criteria is based on the readings of the abstracts and then clarification through the full texts before the exclusion criteria is fulfilled.

The full texts version are obtained from the University databases and this is the inclusion in the reviews. The acquisition of journal from the University will allow easy access for the full texts. Sometimes, the University Library did not acquire certain databases, however with the communication via the librarian assistance to the authors will make things possible. Regularly, the articles publication in the databases are in English language. Consequently, the data collected for the narrative reviews will be conducted in English and appropriate justification has to be made in undertaking the narrative reviews on the selection of the language.

The selection criteria of the articles in narrative reviews is illustrated in the Figure 2. The inclusion and exclusion criteria establishes the direction in aligning the research aims for this paper.

Figure-2. The Search Process and Results



Once the papers are selected, a meticulous and thorough readings of the articles are conducted to obtain unique facts and developed appropriate discussions. The articles were scrutinised through content analysis in providing an in-depth and rigorous insights about the subject matter. The tabulation presentation is divided into features in examining epistemological stances, impact elements, seeking of values in the development of Islamic concepts and lastly the patterns evolves in the documentary analysis from narrative reviews position. The Table 1 show the tabulation arrangements for the narrative reviews process, which emphasises the results from the reviewing procedures.

Table-1.Results from the Narrative Reviews

No.	Year	Authors' Citation	Features in epistemological analysis (Epistemological stances)				Impact elements (Ontological stances)		Seeking of values (Axiological stances)			Patterns
			Sources ¹	Method ²	Limit ³	Effect ⁴	Islamic Accounting Concepts	Islamic Accounting Conceptual Framework	Characteristics	Principles	Elements	Reflection from the narrative reviews
1.	1986	(Gambling and Karim, 1986) Manual search	√	√	√	√	Islamic accounting concepts has to be developed from the Islamic laws in constructing the social reality. The argument made in this paper is based on the Islamic virtues and divinity, which stipulated in the al-Qur'an and Hadith.	The Islamic accounting conceptions should be based on the research philosophy of a Muslim based on Islamic laws	- The epistemological stances are driven from the al-Qur'an and Hadith. It involves the Islamic worldly perspectives and spiritual affairs	- Divine law from the One God	Prohibited elements of interest, uncertainty, gambling and productions related to alcohol and pork.	- The derivation of the conceptual in this paper delineates the Islamic epistemological position and recognised the spirituality values and divinity. The paper identifies the elements of believing the metaphysics position such as revelation and life of the hereafter in the argumentation of epistemological underpinning that lies in Islamic accounting values.
2.	1993	(Hamid et al., 1993) Manual search	√	√	√	√	The Islamic Shariah Law is the point of referral for Islamic accounting conception	Proposed the Islamic accounting conception through the lens of divinity and spirituality to the One God.	- Slightly mention from Islamic teachings emancipation and Islamic social agenda.	- Accountability to the One God - Community principles	- The Islamic accountability conception from the Shariah Law	- The existence of Islamic accounting procedural systems that is delivered from the authentic scriptures.
3.	2000	(Shahul, 2000)	√	√	√	√	Islamic accounting philosophy	Proposing an Islamic conceptual framework	- Western and Islamic worldview	- Individualism - Liberalism - Utilitarianism - Empiricism - Secularism - Capitalism - Marxism	× (Discussion on the conventional accounting)	- The Islamic accounting concepts must follow the Tawhidic position as the Western models is deviate from Islamic viewpoint
4.	2000	(Omar, 2000)	√	√	√	√	The deliberation between Islam and Islamic accounting concepts	Proposing an Islamic accounting framework based on Shariah Law	- Undertaking the discussion related to the prohibited aspects in Islamic law and divinity	- Accountability to the One God and accountability to man	- Overall position based on Tawhidic stances	- The derivation of the conceptual in this paper delineates the Islamic epistemological position and recognised the spirituality values and divinity.
5.	2001	(Shahul, 2001)	√	√	√	√	Explaining the need for Islamic accounting	Proposing an Islamic conceptual framework	- Tawhidic position	- Tawhid (Unity) - Vicegerancy - Accountability - Justice	- Circulation of wealth - Security - Authenticity - Equity - Labour - Morality - Prohibition of immoral - Responsibility	Shariah compliance of socio-economy
6.	2001	(Lewis, 2001)	√	√	√	√	The deliberation between Islam and Islamic accounting concepts	Proposing an Islamic accounting framework based on Shariah Law	- Tawhidic position based on Islamic faith and belief - Exclusion of halal and haram	- Divine law - Social accountability - Full disclosure - Records - Materiality - Reliability - Definition of assets and liability - Periodicity	- Ethics - Responsibilities - Business contract - Property rights - Contract law - Islamic financing system	- Discussion follow the theological perspective in Islam. - Draw the line between Islam and Islamic accounting through the divinity and faith based
7.	2001	(Maliah and Willet, 2001)	The argument was made from the perspective of conventional Islamic rationality to the Islamic teachings. There imprecise definition of the Islamic epistemological stances and the driven values from Islamic stances.				The paper discusses the appropriateness of economic rationalist worldview and Islamic worldview	Slight indication on the development of Islamic concepts but the discussion is vague, which need further clarification	- Islamic values characteristic is driven from Islamic teachings	- Full disclosure - Justice - Relationship with man to man and man to Allah - Responsibility to society - Spirituality - Social welfare - Moral codes	- Social accountability - Social responsibility	- The argument in this paper highlights on the weaknesses in the conventional and comparing it with the Islamic teachings. Little being discuss on the description on the Islamic regulations in setting up the Islamic accounting concepts
8.	2001	(Lewis, 2001)	√	√	√	√	The emphasis of this paper founded from the values in Islamic law.	Recognises the Islamic accounting conception has to be delineated from the Islamic law	- Accountability to God - Accountability to community for all activities according to Muslim's faith	- The deliverance of social accountability - Full disclosures for justice - Recording and reporting transactions - Materiality - Reliability - Presentations - The explanation of assets and	- Establishes the objectives based on Islamic spirit and teachings. - Islamic accounting follows the Islamic Shariah Law - Prohibited elements of interest, uncertainty, gambling and productions related to alcohol and pork.	- Discussion enlightened the social accountability engagement within the society and the accountability to the one God. The explanation follows the stipulated Islamic

¹ References is based on the fundamental authentic sources that are from al-Quran, Hadith, Ijma' and Qiyas. However, the authentication of Ijma' and Qiyas were given less priorities as compared to the Quran and Hadith for the epistemological selection of sources due to the complexity.

² The method in acquiring the true knowledge is driven from the fundamental Islamic Shariah Law, which is stipulated in the details related to Usul Fiqh and Muamalah.

³ The limitation of the knowledge is driven by the knowledge acquired by the nature of beings through the Islamic faith, belief systems and divinity.

⁴ The axiological stances is derived from the foundation of aesthetics and ethics. The referral point for axiology is directed by Islamic Ethics and Morality, which includes humanity, cooperation, justice, trust, togetherness, rights and reasonable behavioural conduct of human agency.

No.	Year	Authors' Citation	Features in epistemological analysis (Epistemological stances)				Impact elements (Ontological stances)		Seeking of values (Axiological stances)			Patterns	
			Sources ¹	Method ²	Limit ³	Effect ⁴	Islamic Accounting Concepts	Islamic Accounting Conceptual Framework	Characteristics	Principles	Elements	Reflection from the narrative reviews	
										liabilities - Periodicity		epistemological stances, which referred to the al-Qur'an and Hadith as the source of authentic and absolute scriptures.	
9.	2001	(Napier, 2001)	√	√	√	√	The deliberation between Islam and Islamic accounting concepts	Proposing an Islamic accounting framework based on Shariah Law	- Undertaking the discussion related to the prohibited aspects in Islamic law and divinity	- Accountability to the One God and accountability to man	- Overall position based on Tawhidic stances	- The derivation of the conceptual in this paper delineates the Islamic epistemological position and recognised the spirituality values and divinity.	
10.	2002	(Haniffa, 2002)	√	√	√	√	Social accounting	Slight discussion on the Islamic conceptual framework	- Social Justice - Empathy - Allah's blessings - Al-falah (Success in the dunya and the life of hereafter)	Ethics and Morality: - Faith - Piety - Righteousness - Worship - Responsibility - Free will - Trust	- Politics - Social - Economics	- Taking sided on the Islamic accounting concepts by proposing Islamic Accounting Conceptual Framework	
11.	2006	(Kamla et al., 2006)	√	√	√	√	Providing explanation on the Islamic accounting concepts specifically to the environment.	Discussions based on the deliverance of Islamic environmental values	- Focusing on the environmental values	- Unity of God - Trusteeship - Accountability - Community principles	- Highlight the social environment and social reporting	- This paper develops the Islamic accounting principles for the environment. Proposal was made by looking at the seeking of knowledge for the trust based on al-Qur'an and Hadith from the Tawhidic position.	
12.	2009	(Napier, 2009)	√	√	√	√	The deliberation between Islam and Islamic accounting concepts	Explanation of Islamic accounting through the lens of Islam that is based on the Islamic absolute scriptures	- The articulation from Tawhidic position inclusion of Islamic faith - Explanation of the history in Islamic accounting	- The derivation of Islamic accounting manuals - Double entry systems from Islamic virtues	- The Islamic accountability conception from the Shariah Law	- The existence of Islamic accounting procedural systems that is delivered from the authentic scriptures. - The explanation of faith based practices and divinity	
13.	2009	(Kamla, 2009)					The delineation on Islamic accounting from the Islamic position. Then, the paper analyse the Islamic values set by the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI). The discussion focuses on the deliverance of AAOIFI as a body in sustaining the Islamic fundamental position in setting out the policy.	Explanation highlights on the narrower conventional concepts directed from capitalist position and AAOIFI as regulator in Islamic financial institutions	The Islamic accounting is discussed in terms of social welfare, reduce poverty, social justice, opening wider role in the society and social welfare.	- Slightly mention from Islamic teachings emancipation and Islamic social agenda.	- Improving the social justice - Reduce poverty - Social justice - Knowledge development - Ethical and moral values - Honest - Full disclosures - Social values	- Excluded Western capitalist systems in Islamic accounting emancipatory that are fighting against labour, capital, commodity and resource exploitation	- The liberation in the Islamic accounting concepts should exclude imposes of capitalist position. This reason being the capitalist oppressed the society especially the poor whereas in Islamic the social welfare and social responsibility are the priorities.
14.	2009	(Napier, 2009)	√	√	√	√	Islamic accounting concepts has to be developed from the Islamic laws in constructing the social reality. The argument made in this paper is based on the Islamic virtues and divinity, which stipulated in the al-Qur'an and Hadith.	The Islamic accounting conceptions should be based on the research philosophy of a Muslim based on Islamic laws	- The epistemological stances are driven from the al-Qur'an and Hadith. It involves the Islamic worldly perspectives and spiritual affairs	- Divine law from the One God	Prohibited elements of interest, uncertainty, gambling and productions related to alcohol and pork.	- The derivation of the conceptual in this paper delineates the Islamic epistemological position and recognised the spirituality values and divinity. The paper identifies the elements of believing the metaphysics position such as revelation and life of the hereafter in the argumentation of epistemological underpinning that lies in Islamic accounting values.	
15.	2014	(Sivakumar, 2014)					The comparison of Islamic accounting following the Financial Accounting Standard Board (FASB)	Revisiting Islamic accounting concepts	The argument based on the International Accounting Standards	- The application of normative and positive theory	- Profit maximisation - Objectives - payment of zakat - Accountability - Islamic accounting based on legitimate transactions	- Focusing on the disclosures of accounting information	- This paper is merely the application of FASB in the Islamic accounting conceptions. - Purely, the discussion is based on the FASB adoption-modification in the Islamic accounting standard procedures

3. Discussions

The discussion delineates from the perspective of the epistemological stances, which resonates within the fundamental truth in seeking of the knowledge. From the narrative reviews reveals that from the 15 references, 3 were obtained from manually search by considering the titles, abstract and full texts. Whilst, 12 from the articles were gained through the systematic filter based on the inclusion and exclusion criteria.

It is noted the most of the references suggested the Islamic accounting concepts have to be determined from the Islamic Shariah Laws and Teachings that abide on certain specific rules and elements. The epistemological stances of the references based on the Tawhidic stances, which is the understanding and belief in the One God.

Two articles from [Kamla \(2009\)](#) and [Sivakumar \(2014\)](#) discuss the epistemological stances within the legitimate setting of the International Accounting Standards (IAS) and Financial Accounting Standards Board (FASB). [Kamla \(2009\)](#) focuses on the utterance on Islamic accounting from the Islamic values set by the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI). The discussion focuses on the deliverance of AAOIFI as a body in sustaining the Islamic fundamental position in setting out the policy. Subsequently, [Sivakumar \(2014\)](#) highlights the comparison of Islamic accounting following the Financial Accounting Standard Board (FASB). The epistemological driven from the discussion focuses on the legitimate setting based on the legitimacy theory in conforming the professional or regulations ([Deegan, 2007](#); [Ragains, 2015](#); [Scott, 2015](#)) setting rather than focusing on the mainstream of Islamic Laws ([Djeffal, 2014](#); [Elteгани, 1994](#); [Mohamad Aslam and Hafas, 2011](#); [Rizal, 2004](#); [Sheikh, 1992](#)).

On the contrary, the remaining 13 articles recognises the delineation related the Islamic epistemological position and distinguished the spirituality values and divinity within the life of the hereafter ([Al-Faruqi, 1982](#); [Gambling and Karim, 1986](#); [Khadduri, 1984](#)). The papers identify the elements of believing the metaphysics position such as revelation and life of the hereafter in the argumentation of epistemological underpinning that lies in Islamic accounting values ([Al-Faruqi, 1982](#); [Al-Imam Abu Hamid Muhammad ibn Muhammad ibn Muhammad ibn Ahmad al-Tusi al-Shafii, 2013](#); [Haniffa and Hudaib, 2004](#); [Kotb, 1970](#); [Mohd, 2014](#); [Syed O. A. and Aidit, 1994](#)).

The narrative reviews identify the elaboration on the Islamic accounting knowledge about the truth and the revelations and the belief in the metaphysics in the 13 articles. This concerns reflect the truth in the explanation of epistemological underpinnings on the Islamic accounting, which reminiscent in the Islamic Shariah Laws and teachings ([Syed M. N. A.-A., 1993;1995](#)). The identification of the al-Quran and Hadith as a book of authenticity and absolute truth reflects the discussions acknowledges the Islamic epistemological stances in deliberating the notion of Islamic accounting ([Al-Faruqi, 1982](#); [Gambling and Karim, 1986](#); [Khadduri, 1984](#)).

3.1. Islamic Accountability on “Hisab” and “Accounts”

The elaboration on the Islamic accountability can be viewed in a broader position, which involves relationship of the One God and to other human beings, where Islam considers work to be part of the worship of God ([Haniffa, 2002](#); [Haniffa et al., 2004](#)).

The relationship to Allah can be considered through the “hisab”, which brings a universal sense of one’s obligation to Allah and to other mankind. In this viewpoint, every Muslim has an “account” to Allah, in “recording” all good and bad deeds, which will continue until the death. And, for Allah, the accounts for all his servants will be delivered to the mankind on the day of judgement.

“To Allah belongs whatever is in the heaven and whatever is in the earth; and if you disclose whatever is in your heart or keep it hidden, Allah will call you to account for it; then He will forgive whomsoever He pleases and punish whomsoever He pleases, and Allah is potent over everything.”

(al-Baqarah, 2:284)

The elaboration pertaining to the relationship to Allah is recognised by [Lewis \(2006\)](#) as the concept of accountability in Islam is derived from the concept of Tawhidic (the unity of Allah). The concept of the unity of Allah implies total submission to Allah’s will and following the religious requirement in all aspects of life ([Maali et al., 2003](#)). [Baydoun and Willett \(2000\)](#) said that the concept of the unity of Allah gives rise to different and broader concept of accountability that implied by the Western models. The verse below reinforces the notion that everyone is accountable to Allah on the day of judgement for their actions during their lives.

“Allah takes careful account of everything”

(an-Nisaa’, 4:86)

Thus, the Islamic accounting concepts highlights the principle based on Islamic accountability, which stems the relationship of human and Allah and the relationship of human to other mankind. By referring to this notion, the paper will address the supreme relationship of man to the One God and man to other creatures in the world. The relationship between the mankind to Allah and other mankind is based on moral imperatives and values in oneself and the relationship with other community at large.

“Undoubtedly, in the creation of heavens and earth and in the mutual alternation of night and day, there are signs for men of understanding. Who remember Allah standing and sitting and lying on their sides, and contemplate in the creation of heavens and earth; (saying) “O our Lord! You have not made it in vain, hallowed be You, You save us from the torment of the Hell.”

(‘ali-Imran, 3:190-191)

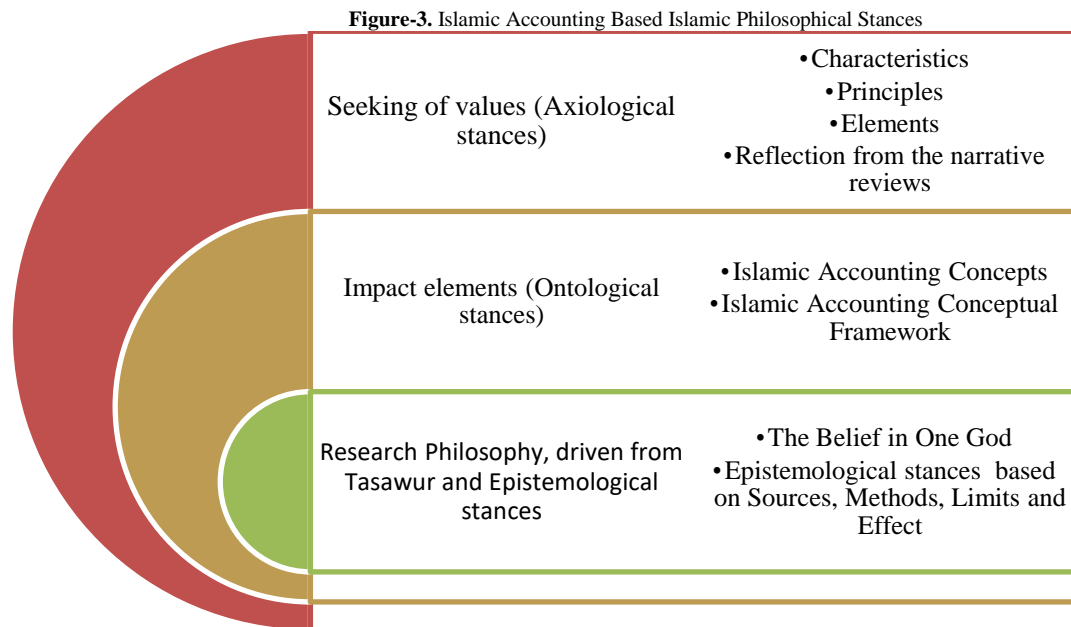
In summary, the Islamic accountability considers an organisation to be accountable to God (Allah) and to the communities in which they operate and have a duty of truthful within the society they engaged in. With this notion, the Islamic accounting need to be addressed within the Islamic philosophical stances that the understanding from the

nexus between development Islamic accounting concepts and the Islamic epistemological driven from Islamic rules and teachings.

3.2. Islamic Accounting from the Islamic Ontological Viewpoint

This section attempts to address the axiological values (through characteristics, principles, elements) recognized in the seeking of ethical and morality function. Islamic accounting concepts has to be developed from the Islamic laws in constructing the social reality. The argument is based on the Islamic virtues and divinity, which stipulated in the al-Qur'an and Hadith.

The Islamic accounting concepts has to be developed from the Islamic laws in constructing the social reality. The argument made in this paper is based on the Islamic virtues and divinity, which stipulated in the al-Qur'an and Hadith. The narrative reviews suggest the proposition of the Islamic accounting conception through the lens of divinity and spirituality to the One God, which can be seen in Figure 3.



3.3. Islamic Accounting Characteristics, Principles and Elements

In general, Islamic ethics stems within nine values that are *iman* (faith), *taqwa* (piety), *birr* (righteousness), *ibadah* (worship), *fardh* (responsibility), *ikhtiy'ar* (free will), *amanah* (trust), *hablun min'Allah* (believe in Allah by conducting the good deeds and refrain from the wrong doings that stipulated in the Quran and Hadith)) and lastly, *hablun min'an-nas* (striving for the good mortality), which govern the relationship between man and Allah, man and man as well as man and nature (Haniffa, 2002). One's good and bad deeds to Allah and mankind shall retain in the account of Allah on the judgement day.

“Then as to one who is given his record in his right hand. He will soon have an easy reckoning.”
(al-Insyiqaaq, 84:7-8)

Hence, the Islamic moral imperative and values is developed within the premise of individual's action in fearing of Allah, honesty, trust, keep-promises, cooperation and forgiveness.

“Undoubtedly, Allah bids justice and good doing and giving to kindred and forbids indecency and wicked things and rebellion. He admonishes you that you may be mindful.”
(an-Nahl, 16:90)

In contemplating the Islamic accountability, the relationship between human and the Creator (Allah) and other mankind are deemed essential in addressing the Islamic principles and values in promoting Islamic Accounting in Malaysia.

3.4. Formulation of Islamic Accounting Concepts Patterns

The questions on the philosophical position assist in the development of the Islamic accounting concepts is significant in the paper. From the deep contemplation from the narrative reviews, the paper identify the key important stances from the epistemological and ontological stances, which allows the deliberations of the deep-pattern in Islamic accounting conceptsmeasures (Cooper, 2015; Ferrari, 2015; O'Brien *et al.*, 2014; Rezaee and Ghanbarpour, 2016; Wimpenny *et al.*, 2014).

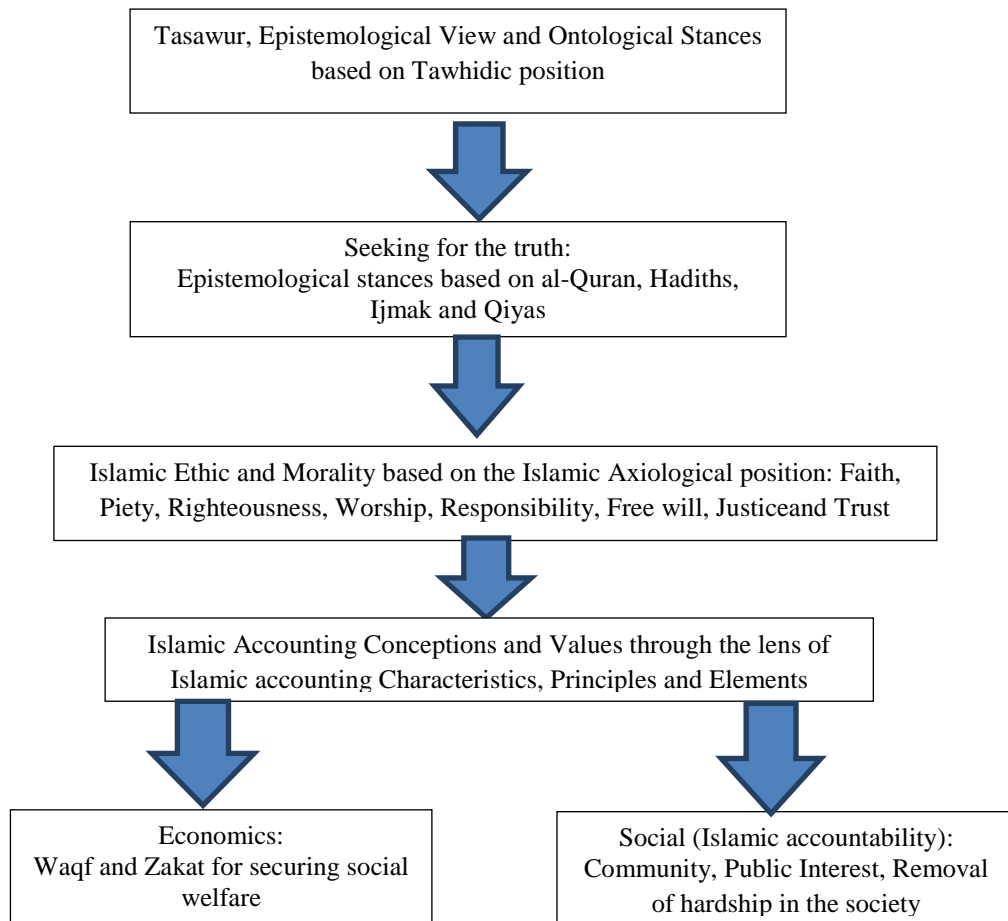
The consensus from the authors allegedly focusing on the derivation of the conceptual in this paper delineates the Islamic epistemological position and recognised the spirituality values and divinity (Al-Faruqi, 1982; Syed M. N. A.-A., 1993; Syed O. A. and Aidit, 1994; Syed M. N. A.-A., 1995). The paper identifies the elements of believing the metaphysics position such as revelation and life of the hereafter in the argumentation of epistemological underpinning that lies in Islamic accounting values(Syed M. N. A.-A., 1995).

Interestingly, the in-depth insights pattern discovers the discussion that follow the theological perspective in Islam. The narrative reviews identify the drawing lines and connection between Islam and Islamic accounting through the divinity and faith based belief systems (Khalifa, 1993).

The sensitivity of the Islamic teachings has becoming a focal point in the deliberation of Islamic accounting concepts. The reason lies within the epistemological stances of Islamic teaching, which identify the al-Qura'an and Hadith as the absolute and authentic truth scriptures. This recognition has driven the Islamic values, characteristics, elements and principles in Islamic accounting has to be established within the Islamic Shariah Laws (Haniffa and Hudaib, 2004).

The narrative review reveals the identification of Islamic accounting within the capitalist measures and rationalist economy are inappropriate to provide an in-depth explanation regarding the connection to Islamic philosophical stances (Ahmed, 2012; Bala *et al.*, 2005; Maliah and Willet, 2001; Omar, 2000; Toshikazu, 1995). Thus, from this position, the paper identifies the formulation model based on the narrative reviews' position in delineating the Islamic accounting concepts based on the Islamic philosophical stances. The illustration of the Islamic accounting conceptions is presented in the Figure 3

Figure-4. Islamic Accounting Conceptions Based on Islamic Philosophical Stances from Narrative Reviews



4. Conclusion

In Islamic foundation, accountable to Allah implies accountable to society, which emphasized on rights of others. This can be concluded in the second discussion, which concerns the relational obligation to the mankind. In Islam, the rights and obligations of individuals and organizations with respect to each others are clearly defined. Thus, the definition on “responsibilities” in Islam is a well-defined and unwavering, do not change or irrelevant over time or places because it’s derived from Allah and Prophet Muhammad (peace and blessings be upon him) (Haniffa, 2002; Lewis, 2006). In understanding the relationship between the community, Islam concerns for the social environment and the way one’s engage with other people (Kamla *et al.*, 2006; Kamla, 2009). The term brotherhood (*ukhuwwah*) in Islamic societies is a clear example of the importance of social responsibility in Islam. Muslims are supposed to take care of others in society – the Prophet Muhammad (peace and blessings be upon him) said, “the Muslims in their mercy towards each other are like a body, if single part of it complains the other parts would be affected” (Al-Bukhari and Muslim). Muslim cannot (in good faith) compartmentalise their behaviour into religious and secular dimensions and their actions are always bound by the *Shariah* based on al-Qur’an and Hadith. Thus, the foundation of Islamic accounting is based on submission to the Allah includes recognising the rights of others and the involvement of oneself to the society justly (Maali B. *et al.*, 2006). This can be verified through the verses in the Al-Quran, which provide the relational factor between Allah and other mankind.

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