



Concept of Financial Management in Islamic Perspective

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Abstract

Financial management, also known as financing management, is a money arrangement that involves the source, allocation, usage, and responsibility of funds utilized to meet the organization's or institution's goals. Financial performance will be more efficient if the organization/institution has good financial management. The goal of this research was to look at the notion of financial management from an Islamic standpoint. This is a form of research that takes place at a library. The researchers in this study took a literature review and analytical technique. The researcher uses the descriptive analytical approach to acquire data that has been analyzed. Meanwhile, to achieve adequate study outcomes, the validity of the examination employs analytical persistence procedures. The findings show that the verses of the Koran that are relevant to the concept of financial management are found in the letter Al-Furqon verse 67, which discusses everything related to financial management, including being frugal, not luxurious, efficient, and appropriate, as well as being open and transparent. Surah As-Al-Hasyr verse 18 talks about paying attention to what has already been done in order to plan for the future. Because all laws essentially return to the Al-Quran and As-Sunnah, Al-Quran verses that are important to financial management are utilized as a reference in their implementation and can overcome challenges in the financial administration of companies or institutions.

1. INTRODUCTION

Humans as caliphs on this earth must try to meet their own needs while also fulfilling the obligations of the caliphate and the mandate given to them. Management, as the process of managing labor and social institutions in society, requires the incorporation of Islamic values; As a result, management in Islam contains the concepts of cooperation, justice, and accountability, all of which must be applied in Islamic management activities. To warn mankind, Allah revealed the Qur'an to Prophet Muhammad SAW. The revelation of the Qur'an was an important event that established its status for the inhabitants of the heavens and the inhabitants of the earth. Allah rewards Muslims by using the message conveyed by the Prophet to turn them into the greatest people of all time. The Qur'an was revealed in stages, depending on the social conditions at that time. Al-Qur'an is the way of life for Muslims. The Qur'an is used

to set the standards and principles that govern all aspects of Islamic life ..

The Qur'an is said to contain instructions for various human problems, as well as suggestions for solving them. The Qur'an addresses social, political, and economic issues in addition to considerations of worship (mu'amalat jinayat) (use of money, finances). Finance or funding is one of the resources that directly support the effectiveness and efficiency of the organization/institutional management. Financial management in organizations and institutions is never free from problems. Misuse of finances for one's own benefit (corruption), manipulation of financial reporting, wrong financial spending, and so on are some of these problems. These problems must be addressed. The challenge in this research is how to understand financial management from an Islamic perspective.



Based on the problems above, the goal to be achieved in this study is to find out the verses of the Qur'an that are relevant to the concept of financial management.

2. LITERATURE REVIEW

2.1 Definition Management Finance

Management comes from the word to manage, which means to manage or manage. According to Terry George and Rue Leslie, management is a process or framework, which involves guiding or directing a group towards organizational goals or real purposes¹. As for financial management, according to James C. Van Horne is all activities related to obtaining funding and managing assets with several overall objectives². Meanwhile, according to Brigham, financial management is the art and science of managing money which includes the processes, institutions/institutions, markets, and instruments involved with the transfer of money between individuals, businesses, and governments. From this understanding, it can be understood that financial management activities are related to; how to obtain funds, how to manage these funds so that goals are achieved, and how to manage assets owned efficiently and effectively both at the individual, business, and government levels .

2.2 Islamic Financial Management

Now that you have learned what financial management is, let us see how financial management is built in Islam. In essence, Islamic financial management has existed since the arrival of Islam centuries ago. However, Muslim scholars and intellectuals have not sufficiently noted this extraordinary thought that came directly from the Creator.

Following the collapse of capitalism and socialism in today's human civilization, Muslim scholars have attempted to reintroduce the idea of the Almighty by basing it on historical beliefs and actions.

3. RESEARCH METHODS

This study uses a literature review analysis method. Literature review is a systematic, explicit and reproducible method

for identifying, evaluating and synthesizing research works and ideas that have been produced by researchers and practitioners.

The literature review aims to analyze and synthesize existing knowledge related to the topic to be researched to find empty space for research to be carried out. The more detailed objectives described by Okoli & Schabram (2010) are (1) to provide a theoretical background/base for the research to be carried out, (2) to study the depth or breadth of existing research related to the topic to be studied and (3) to answer the following questions: practical questions with an understanding of what has been produced by previous research.

4. RESULTS AND DISCUSSION

4.1 Concept of Financial Management in Islam

The concept of financial management in an Islamic perspective, implicitly, has actually existed since time immemorial. As revealed in the letter Al-Baqarah (1): 197

الْحَجُّ أَشْهُرٌ مَّعْلُومَةٌ فَمَنْ فَرَضَ فِيهِنَّ الْحَجَّ فَلَا رَفَثَ وَلَا فُسُوقَ وَلَا جِدَالَ فِي الْحَجِّ وَمَا تَفَعَّلُوا مِنْ حَيْرٍ يَعْلَمَهُ اللَّهُ وَكَرَّوْذُوآفَائِكَ حَيْرَ الزَّادِ النَّفْوَى وَأَنْفَعُونَ يَتَأُولَى الْأَلْبَابِ ﴿١٩٧﴾

Meaning: "(Season) Hajj is a number of months which is understandable, whoever sets his intention in that month will perform Hajj, then it is not permissible to rafat, do evil and argue during the time of doing Hajj. And what you do is good, Allah will know it. Have provisions, and indeed the best provision is piety and fear Me, O people of understanding." (Surat al-Baqarah : 197)

This verse says that in order to complete the task in management, you must first establish a strategy. The following verse was revealed to the Yemenis who went on Hajj without carrying provisions, so that it became a burden for others (And with your provisions) which will take you to the destination of your journey (and indeed the best sustenance is piety) meaning that



which humans use to protect themselves. so as not to be a burden to others and so on.

According to the book of Ibn Kathir quoted by Baharuddin, the verse explains that the management process is something that may be one of the things intended in the verse of the Qur'an. This verse was revealed, people perform Hajj without bringing provisions. When they were asked about it, they said: "We made the pilgrimage to the Temple, so why didn't Allah give us food? Then this verse came down. Others narrate that this verse was revealed to the people of Yemen who when performing the pilgrimage did not bring provisions, only said, "We are people who fear Allah".

A plan is the beginning of the process to prepare for the regular steps of financial management. Planning with systematic efforts to determine goals and targets and how to realize nuanced actions (policies) in this framework which is the subject of financial management of the Organization is Abdullah, whose behavior is based on the framework of God Almighty. Allah says in the Qur'an surah (Surah Al-Hajj: 77) :

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا اَرْكَعُوْا وَاَسْجُدُوْا وَاَعْبُدُوْا رَبَّكُمْ وَاَقْعَلُوْا الْخَيْرَ
لَعَلَّكُمْ تُفْلِحُوْنَ ﴿٧٧﴾

Meaning: "O you who believe, bow down, prostrate yourselves, worship your Lord and do good, so that you may win." (Surat al-Hajj: 77)

So far, what has been embedded and formulated in financial management theory, planning is often interpreted as a systematic activity regarding what will be achieved, activities to be carried out, steps, methods, implementation needed to carry out activities to achieve financial management objectives.

4.2 Quranic verses about financial management

a. Principles of Financial Management in Islam

The Word of Allah swt. in the Qur'an letter (Surah Al-Furqon: 67)

وَالَّذِيْنَ اِذَا اَنْفَعُوْا لَمْ يَسْرِفُوْا وَلَمْ يَقْتُرُوْا وَكَانَ بَيْنَ ذٰلِكَ
قَوٰمًا ﴿٦٧﴾

Meaning: "And those who, when they spend (wealth), they are not excessive, and are not (also) stingy, and are (the spending) in the middle of that." (Surat al-Furqon: 67)

This verse implies that Islamic financial management is a process of Islamic financial management by means of good and efficient financial management (*and people who, when they spend their wealth not excessively and are not miserly*) can read yaqturu and yatiru which means don't narrow your spending.

Through this verse, it is concluded that Allah SWT loves those who seek lawful sustenance, spends it sparingly (reasonably), and concludes the advantages for the benefit of when it is difficult and when it is needed.

b. Budget Planning in organizations

The Word of Allah swt. in the Qur'an Surah Al-Hasyr (59): 18

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا اتَّقُوا اللّٰهَ وَارْتَبِعُوْا نَفْسَكُمْ مَّا قَدَّمْتُمْ لِغَدٍ
وَاتَّقُوا اللّٰهَ اِنَّ اللّٰهَ خَبِيْرٌۢ بِمَا تَعْمَلُوْنَ ﴿١٨﴾

Meaning: "O you who believe, fear Allah and let everyone pay attention to what he has done for tomorrow (hereafter) and fear Allah, verily Allah is Knowing of what you do". (Surat al-Hashr: 18)57

This verse implies that the plans made determine the future, namely to face the Day of Judgment (*O you who believe, fear Allah and let everyone pay attention to what he has done for tomorrow*).

The definition suggests that planning is the relationship between what is related to needs, determination, goals, priorities, programs, and resource allocation. How it should refer to the future.

Likewise, spend the sustenance that Allah has given him in the way of Allah, spend what is useful and beneficial for individuals, the community of the country and the nation.

Allah SWT says in Surah Al-Baqarah (2): 254:



يَتَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَنِي يَوْمَ لَا بَيْعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفِيعَةٌ ۗ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ ﴿١٥٤﴾

Meaning: "O you who believe, spend (in the way of Allah) some of the sustenance We have given you before the day comes when there will be no trading and no more intercession. and the disbelievers. Those are the wrongdoers." (Surat al-Baqarah: 254)61

c. Implementation of the Expenditure Budget according to the Islamic Perspective

Word God swt. in Al-Qur'an letter As-Shaff (61): 4:

إِنَّ اللَّهَ يُحِبُّ الَّذِينَ يُقَاتِلُونَ فِي سَبِيلِهِ صَفًا كَأَنَّهُمْ بِنِينَ مَرَصُومٌ ﴿٤﴾

Meaning: "Indeed, Allah loves those who fight in His cause in an orderly line as if they were like a solid structure." (Surat As-Shaff: 4)63

This verse implies that the implementation of the budget must be able to manage finances with good planning. Namely those who fight in His cause in administrative order and state documents, that is, in a solid, neatly lined condition), i.e. some of them are tightly attached to others, more firmly.

d. Bookkeeping and Report Submission .

The Word of Allah swt. in Surah Al-Baqarah (2): 282

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَعْتُمْ بَيْنَ يَدَيْهِ لِأَجْلِ مُكْتَسَبٍ فَاسْتَشْهُبُوا
وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْب كَاتِبٌ أَن يَكْتُبَ كَمَا
عَلَّمَهُ اللَّهُ قَلِيلٌ مِّنْ يَّمْلِكُ وَيَمْلِكُ أَلَدَىٰ عَلَيْهِ الْحَقُّ وَلَيَسْقَىٰ اللَّهُ رِزْقَهُ وَلَا
يَبْخَسُ مِنْهُ شَيْئًا فَإِن كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا
يَسْتَطِيعُ أَن يُمِلَّ هُوَ فَلْيُمْلِكْ لِإِيْتِهِ بِالْعَدْلِ وَأَسْتَشْهُبُوا شَهِيدَيْنِ مِّن
رِّجَالِكُمْ فَإِن لَّمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّن رَّضَوْنَ مِّن
الشَّهَادَةِ أَن تَضَلَّ أَحَدُهُمَا فَتَدْكَرْ إِحْدَهُمَا أَلَا تُحَرِّى وَلَا يَأْب
الشَّهَادَةُ إِذَا مَا دُعُوا وَلَا تَسْعَمُوا أَن تَكْتُمُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ
أَجَلِهِ ذَٰلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۗ إِن لَّا
أَن تَكُونُوا تَجِدَرَةً حَاضِرَةً تُدِيرُونَ وَهِيَ بَيْنَكُمْ فَلْيَسَّ عَلَيْكُمُ جُنَاحَ ٱلْأَلَا
تَكْتُمُوهُنَّ وَأَشْهَدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَ كَاتِبٌ وَلَا شَهِيدٌ
وَإِن تَفَعَّلُوا فإِنَّهُ فُسُوقٌ بِكُمْ وَٱتَّقُوا اللَّهَ وَيَعْلَمَ اللَّهُ
وَأَلَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٢٨٢﴾

Meaning: "O you who believe, if you do not pray in cash for a specified time, then you should write it down. and let a writer among you write it rightly. and let the writer not be reluctant to write it down as Allah taught him, let him write, and let the debtor obey (what is to be written), and let him fear Allah his Lord, and let him not reduce anything from his debt. If the debtor is a person who is weak in mind or weak (his condition) or he himself is not able to enforce it, then let his guardian be honest. and bear witness with two witnesses from the men (among you). if there are not two men, then (permissible) a man and two women from the witnesses you are pleased with, so that if one forgets, the other reminds him. the witnesses should not be reluctant (to testify) when they are summoned; and do not get tired of writing down the debt, whether small or large, until the deadline for paying it. that is more just in the sight of Allah and strengthens your testimony and is closer to not (causing) your doubts. (Write your mu'amalah), unless it is a cash trade that you carry out between you then there is no sin for you, (if) you don't write it down. and bear witness when you buy and sell; and let not the writer and the witness make it difficult for each other. if you do (that is), then verily it is an act of disobedience to you. and fear Allah; God teaches you; and Allah knows all things." (Surat al-Baqarah: 282).

The interpretation of Surah Al-Baqarah 282 is as follows:

a) Transaction Identification

This verse begins with an appeal to believers who carry out muamalah transactions which in this case are in the context of debts/receivables. This shows the concept of Identification in the accounting process where Identification is the initial accounting process, which identifies a transaction in the category of assets, liabilities, capital, expenses, or income.

b) Record Transactions.

There are at least 7 words in the verse above that mention the origin of the word "ka-ta-ba" which means "WRITING / RECORDING".



One of the meanings of accounting is to record all transactions of economic value.

c) Accounting Period/Time

The verse above also explains "Time" in muamalah. In Accounting there is also the concept of time: all transactions must have a clear date of the transaction, besides that there is a financial reporting period, namely as of December 31 every year.

d) Accountant Profession.

This verse also explains that the task of writing muamalah transactions is entrusted to a certain person who in this verse is called "kaa-tib" which means writer/recorder. People who work in recording the company's economic transactions are usually called accountants.

e) Accounting Characteristics

The main characteristics of accounting are understandability, relevance, reliability, and comparability. The paragraph above explains that transaction records must be understood by the debtor, if they cannot understand it is recommended to appoint a person who has a good understanding of finances. In addition, the transaction must be recorded correctly so that the resulting report is relevant, and there are no immaterial concepts in debt transactions, both small and large, must be recorded and completed according to the schedule.

f) Witness

The concept of witness in this paragraph can be analogized with proof of transaction which must be valid, where in every proof of transaction it must be clear who is the maker, checker, Approval, etc.

e. Budget Execution Supervision

The Word of Allah swt. in the Qur'an Surah Al-Infithar (82): 10-12

إِنَّ الْأَبْرَارَ لَفِي نَعِيمٍ ﴿١٠﴾ وَإِنَّ الْفُجَّارَ لَفِي جَحِيمٍ ﴿١١﴾ يَصَلُّونَهَا يَوْمَ
الَّذِينَ ﴿١٥﴾ وَمَا هُمْ عَنْهَا بِغَائِبِينَ ﴿١٦﴾ وَمَا أَدْرَاكَ مَا يَوْمَ الَّذِينَ
ثُمَّ مَا أَدْرَاكَ مَا يَوْمَ الَّذِينَ ﴿١٨﴾ يَوْمَ لَا تَمَلِكُ نَفْسٌ لِنَفْسٍ شَيْئًا
وَالْأَمْرُ يَوْمَئِذٍ لِلَّهِ ﴿١٩﴾

Supervise in detail, and prioritize the accuracy of data, and keep it from being lost. The Word of Allah swt. in the Qur'an Surah Al-Infithar (82): 10-12

Meaning: "Indeed , for you there are (angels) who watch over (your work), are noble (with Allah) and record (your works), they know what you do". (Surat al-Infithar: 10-12)70

His word is *wa inna 'alaikum la hafizhin*, whereas in fact there are supervisors over you, aimed at humans who are mukallaf (mature and intelligent) without exception. God does not leave us free without God's monitoring and recording. Allah has angels Rakib and Atid whose job is similar to that of an accountant, namely recording every activity and transaction carried out by every human being, which produces books called *Sijjin* (Report of Good Charities) and *Illiyyin* (Report of Bad Charities).

5 CLOSING

5.1 Conclusion

a. Principles of Financial Management in Islam

The Word of Allah SWT. in the Qur'an surah (QS Al-Furqon: 67) This verse implies that Islamic financial management is a process of Islamic financial management by managing good and efficient finances (*and people who, when spending their wealth do not excessive and not stingy*) can be read *yaqturu* and *yatiru* which means not narrowing the spending. Through this verse, it is concluded that Allah SWT loves those who seek lawful sustenance, spends it sparingly (reasonably), and concludes the advantages for the benefit of when it is difficult and when it is needed.

b. Budget Planning in the organization of God's Word.

In the Qur'an Surah Al-Hasyr (59): 18 From this verse implies that the plans made determine the future, namely to face the Day of Judgment (*O you who believe, fear Allah and let everyone pay attention to what he has done for tomorrow*) The definition suggests that planning is the relationship between what is related to needs, determination, goals, priorities,



programs, and resource allocation. How it should refer to the future.

c. Implementation of the Expenditure Budget according to

Firman 's Islamic Perspective God swt. in Al-Qur'an letter As-Shaff (61): 4: This verse implies that the implementation of the budget must be able to manage finances with good planning. That is, those who fight in His cause in administrative order and state documents, that is, in a state of solidly lined up), that is, some of them are closely attached to others, more firmly.

d. Bookkeeping and Report Submission .

The Word of Allah swt. in Surah Al-Baqarah (2): 282 The interpretations of Surah Al-Baqarah 282 are Identification of Transactions , Recording Transactions , Accounting Period/Time , Accountant Profession , Accounting Characteristics , Witnesses

e. Budget Implementation Supervision

Conduct detailed supervision, and prioritize data accuracy, and keep it from being lost. The Word of Allah swt. In the Qur'an, Surah Al-Infithar (82): 10-12 It means: "Indeed, for you there are (angels) who watch over (your work), who are noble (with Allah) and record (your works).), they know what you are doing." (Surat al-Infithar: 10-12)70

5.2 Suggestion

Based on the conclusions that the researchers have conveyed above, the researchers would like to put forward some suggestions including, The need to pay attention to all the principles of organizational financial management, so that they can easily manage finances well, systematically, and transparently.

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