

IMPLEMENTATION OF SHARIA ACCOUNTING IN SMK ISLAM JIPANG AS AN EFFORT TO IMPROVE ISLAMIC FINANCIAL LITERACY

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Abstract:

This study aims to determine the implementation of sharia accounting at Jipang Islamic Vocational School as an effort to improve students' Islamic financial literacy. The study used a descriptive quantitative approach with 31 students as research subjects. Data collection techniques were carried out through questionnaires, observation, documentation, and literature studies. The research instrument consisted of indicators of the implementation of sharia accounting and Islamic financial literacy, including Islamic financial knowledge, Islamic financial management skills, Islamic financial behavior, and the use of sharia financial products. Data were analyzed using descriptive statistical techniques in the form of percentages. The results showed that the implementation of sharia accounting in schools was running well. Most students understood the basic concepts of sharia accounting, sharia principles in financial transactions, and were able to apply the values of honesty, trustworthiness, and transparency in learning. In addition, the implementation of sharia accounting also had a positive influence on improving students' Islamic financial literacy. This was evident in students' increased understanding of the sharia financial system, their ability to manage finances according to Islamic principles, their thrifty lifestyle and charity, and their increased interest in using sharia financial products. Thus, implementing Islamic accounting in schools can be an effective way to improve Islamic financial literacy and shape students' Islamic character.

Keywords: Islamic Accounting, Islamic Financial Literacy, Learning, Vocational High School Students, Islamic Finance

Abstrak:

Penelitian ini bertujuan untuk mengetahui penerapan akuntansi syariah di SMK Islam Jipang sebagai upaya peningkatan literasi keuangan Islami siswa. Penelitian menggunakan pendekatan kuantitatif deskriptif dengan subjek penelitian sebanyak 31 siswa. Teknik pengumpulan data dilakukan melalui angket, observasi, dokumentasi, dan studi literatur. Instrumen penelitian terdiri dari indikator penerapan akuntansi syariah dan literasi keuangan Islami yang meliputi pengetahuan keuangan Islami, kemampuan mengelola keuangan Islami, perilaku keuangan Islami, dan penggunaan produk keuangan syariah. Data dianalisis menggunakan teknik statistik deskriptif dalam bentuk persentase. Hasil penelitian menunjukkan bahwa penerapan akuntansi syariah di sekolah berjalan dengan baik. Sebagian besar siswa memahami konsep dasar akuntansi syariah, prinsip-prinsip syariah dalam transaksi keuangan, serta mampu menerapkan nilai kejujuran, amanah, dan transparansi dalam pembelajaran. Selain itu, penerapan akuntansi syariah juga memberikan pengaruh positif terhadap peningkatan literasi keuangan Islami siswa. Hal ini terlihat dari meningkatnya pemahaman siswa mengenai sistem keuangan syariah, kemampuan mengelola keuangan sesuai prinsip Islam, perilaku hidup hemat dan bersedekah, serta meningkatnya minat menggunakan produk keuangan syariah. Dengan demikian, penerapan akuntansi syariah di sekolah dapat menjadi salah satu upaya efektif dalam meningkatkan literasi keuangan Islami dan membentuk karakter Islami siswa.

Kata Kunci: Akuntansi Syariah; Literasi Keuangan Islami; Pembelajaran; Siswa SMK; Keuangan Syariah

1. Introduction

The development of the Islamic economic and financial system in Indonesia has experienced quite rapid growth in recent years. This is evident in the growing number of Islamic financial institutions such as Islamic banks, Islamic cooperatives, Islamic insurance, and various Islamic-based financial products. This development indicates that the public is beginning to become aware of the need to apply Islamic principles in economic and financial activities. However, the development of Islamic financial institutions has not been fully matched by the level of Islamic financial literacy among the public, particularly among students. Many students still lack a grasp of basic Islamic financial concepts, such as the prohibition of usury (*riba*), the principle of profit-sharing, Islamic contracts, and financial management in accordance with Islamic teachings.

Islamic financial literacy is a person's ability to understand, manage, and make financial decisions based on Islamic principles. Islamic financial literacy relates not only to knowledge of Islamic financial products but also encompasses attitudes and behaviors in managing finances honestly, fairly, transparently, and in accordance with Islamic values. Low levels of Islamic financial literacy among the younger generation can result in a lack of understanding of the importance of halal and sharia-compliant financial management. Education plays a crucial role in improving Islamic financial literacy from an early age, one of which is through the teaching of Islamic accounting in schools. Islamic accounting is the process of recording, managing, and reporting finances based on Islamic principles. In its application, Islamic accounting emphasizes honesty, fairness, and responsibility, while avoiding the practices of usury (*riba*), *gharar* (*gharar*), and *maisir* (*gambling*). Through Islamic accounting, students are expected to not only understand financial recording techniques but also apply Islamic values in their daily lives.

As an Islamic-based educational institution, Jipang Islamic Vocational School plays a strategic role in fostering students' understanding of Islamic finance. Based on initial observations, some students still do not understand the differences between conventional and Islamic financial systems. Furthermore, some students are not yet accustomed to managing personal finances in accordance with Islamic principles. This situation indicates that students' Islamic financial literacy still needs to be improved through relevant and applicable learning.

Research on financial literacy has focused primarily on conventional financial literacy, while research on the application of Islamic accounting as an effort to improve Islamic financial literacy at the vocational high school level is relatively limited. Therefore, this study is important to determine how the application of Islamic accounting can improve students' understanding, attitudes, and behaviors regarding Islamic finance.

Based on this description, the research problem is formulated as follows: how the application of Islamic accounting at Jipang Islamic Vocational School improves students' Islamic financial literacy. The purpose of this study is to determine the application of Islamic accounting and its impact on improving students' Islamic financial literacy at Jipang Islamic Vocational School. This research is expected to provide benefits for schools, teachers, and students in improving their understanding and practice of financial management according to sharia principles.

2. Literature Review

2.1. Sharia Accounting

2.1.1 Definition of Sharia Accounting

Sharia accounting (Wahidhani et al., 2025: 4) is a branch of accounting based on Islamic principles, encompassing the process of recording, measuring, and reporting financial transactions while taking into account Islamic moral and ethical values. This system aims to ensure that all financial transactions and business activities are conducted in accordance with Sharia provisions, such as the prohibition of *riba* (*interest*), *gharar* (*uncertainty*), and *maysir* (*gambling*).

According to Muhammad (2005), Sharia accounting is the process of recording, classifying, summarizing, and reporting financial transactions based on Islamic Sharia principles. The main principles of Sharia accounting include justice, truth, and accountability.

Sofyan Syafri Harahap (1997) states that Sharia accounting is the use of an accounting system to implement Islamic Sharia. Sharia accounting has been applied since the time of the Prophet Muhammad and the Caliphs (*Rasyidin*) in the economic activities of the Islamic community.

Adnan M. Akhyar (2005) also argues that Islamic accounting is an accounting practice aimed at helping achieve socio-economic justice (*al-falah*) and as a form of accountability to Allah SWT, individuals, and society.

Meanwhile, Triyuwono (2006) states that Islamic accounting is the science and practice of accounting that strives to incorporate spiritual and humanistic values into the financial recording and

reporting process. Islamic accounting is not only accountable to humans, but also to Allah SWT as a form of worship.

Based on these opinions, it can be concluded that Islamic accounting is a system of financial recording and reporting based on Islamic teachings, with the aim of creating justice, transparency, and social and spiritual responsibility in economic activities.

2.1.2 Legal Basis for Islamic Accounting

Islamic accounting is a system of financial recording and reporting based on Islamic teachings. The legal basis for Islamic accounting is derived from the Quran and Hadith, which regulate the importance of transaction recording, honesty, justice, trustworthiness, and accountability in economic activities. These principles form the primary foundation of Islamic accounting practices.

2.1.2.1 Legal Basis for Sharia Accounting in the Quran

The primary basis for sharia accounting is found in Surah Al-Baqarah, verse 282, known as the longest verse in the Quran. This verse explains the obligation to record debt and receivable transactions correctly and fairly.

"O you who believe! When you contract a debt for a specified term, write it down." (Surah Al-Baqarah: 282)

This verse demonstrates the importance of recording financial transactions as a form of transparency, clarity, and accountability in transactions. This concept of recording is the primary basis for the emergence of sharia accounting practices.

In addition to Surah Al-Baqarah, verse 282, there are other verses related to sharia accounting principles, namely:

a. QS. An-Nisa Verse 58

"Indeed, Allah commands you to deliver trusts to those entitled to them..."

This verse emphasizes the importance of trustworthiness and responsibility in financial management and the honest submission of financial reports.

b. QS. Al-Muthaffifin Verses 1–3

"Woe to the dishonest."

This verse serves as the basis for the prohibition of manipulation, fraud, and dishonesty in financial recording and reporting.

c. QS. Ash-Syu'ara Verses 181–183

"Perfect the measure and do not be among those who cause loss."

This verse explains the importance of justice and honesty in economic transactions.

2.1.2.2 Legal Basis for Sharia Accounting in the Hadith

In addition to the Quran, the legal basis for Sharia accounting also comes from the Hadith of the Prophet Muhammad, which emphasizes the importance of honesty, trustworthiness, and transparency in economic activities. The Prophet Muhammad (peace be upon him) said:

"An honest and trustworthy trader will be with the prophets, the truthful, and the martyrs." (Narrated by Tirmidhi)

This hadith demonstrates that honesty and trustworthiness in financial transactions hold a very important place in Islam. This principle forms the ethical basis for Islamic accounting. Furthermore, the Prophet Muhammad (peace be upon him) also said:

"Give what is due to those who deserve it." (Narrated by Bukhari)

This hadith emphasizes the importance of accountability and fairness in asset management and financial record-keeping.

Based on the Quran and Hadith, it can be concluded that Islamic accounting has a strong legal basis in Islam. Principles such as transaction recording, honesty, fairness, transparency, and trustworthiness form the primary foundations of Islamic accounting practices.

2.1.3 Objectives of Islamic Accounting

Islamic accounting aims not only to present financial information but also to emphasize spiritual, social, and moral values in accordance with Islamic principles. The objectives of Islamic accounting are aimed at creating justice, transparency, and accountability to Allah SWT and fellow human beings.

According to Muhammad (2005), the objective of Islamic accounting is to provide the financial information needed by stakeholders while adhering to Islamic Sharia principles. This information is used as a basis for making fair and sharia-compliant economic decisions.

Meanwhile, Adnan and Gaffikin (1997) explain that the primary objective of Islamic accounting is to help achieve socio-economic justice (al-falah) and as a form of human accountability to Allah SWT in economic activities.

According to Triyuwono (2006), Islamic accounting aims to create a balance between material and spiritual aspects in financial management. Islamic accounting not only produces financial reports for business purposes but also serves as a means of worship and moral accountability.

In general, the objectives of Islamic accounting include:

1. Creating transparency and honesty in financial reports.
Islamic accounting aims to produce financial reports that are true, honest, and reliable so as not to harm other parties.
2. Achieving justice in economic transactions.
Islamic accounting ensures that every transaction is conducted fairly and without elements of usury, gharar, and maisir.
3. As a form of accountability to Allah SWT and humanity.
In Islamic accounting, every economic activity is viewed as a trust that must be accounted for not only to humans but also to Allah SWT.
4. Safeguarding the assets and rights of stakeholders.
Good financial record-keeping aims to protect the rights of owners, investors, customers, and the community.
5. Supporting the achievement of social welfare (al-falah).
Islamic accounting is directed at creating the common good and welfare of society in accordance with the goals of Islamic law.

Based on the description, it can be concluded that the purpose of Islamic accounting is not only for economic interests alone, but also to build a financial system that is fair, transparent, trustworthy, and in accordance with Islamic values.

2.1.4 Key Principles of Islamic Accounting

Islamic accounting (Wahidhani et al., 2025: 12-13) is based on principles that ensure the alignment of accounting practices with Islamic values. Some key principles in Islamic accounting are:

1. The principle of fairness
The principle of fairness underscores the importance of balance and integrity in the financial reporting process. Every transaction must be recorded and reported honestly, without manipulation or concealment of information that could potentially harm other parties.
2. The principle of transparency
The principle of transparency means providing financial information in a clear and open manner so that all interested parties can easily understand the entity's financial condition.
3. The principle of honesty
The principle of honesty is a key principle in Islamic accounting, meaning that every transaction and financial report must reflect the actual situation without any distortion. This principle ensures that the information presented is reliable and can be used as a basis for sound decision-making.
4. Sharia Compliance Principle
All transactions and accounting practices must comply with Islamic law, avoiding prohibited elements such as usury (riba), the horror of uncertainty, and gambling. This compliance aims to ensure that economic activities are not only lawful but also halal (permissible) and full of blessings.
5. Accountability Principle
Accountability in Sharia accounting emphasizes that financial managers are responsible not only to capital owners and regulators but also to Allah SWT.

2.1.5 Differences between Islamic accounting and conventional accounting

Islamic accounting and conventional accounting share the same goal: to provide a system for recording, measuring, and reporting financial statements. However, they differ fundamentally, particularly in their foundations, principles, objectives, and implementation mechanisms. Islamic accounting is based on Islamic values, while conventional accounting is more oriented toward a modern, capitalist economic system.

The following are the differences between Islamic accounting and conventional accounting:

Aspects	Sharia Accounting	Conventional Accounting
Foundation	Based on the Qur'an, Hadith, consensus (ijma'), and Islamic sharia principles	Based on economic theory and general accounting standards
Objectives	Achieving justice, prosperity (al-falah), and accountability to Allah SWT	Oriented toward profit and the interests of shareholders

Basic Principles	Prioritizing honesty, trustworthiness, fairness, and transparency	Prioritizes efficiency and profitability
Transaction System	Avoiding usury, gharar, and gambling	Uses an interest-based system and free transactions
Financial Report Orientation	Not only material but also spiritual and social	Focuses more on material and economic aspects
Profit Concept	Profits are obtained in a lawful and fair manner	Profit is the company's primary goal
Accountability	Responsible to humans and Allah SWT	Responsible to company owners and related parties
Recording	Based on sharia principles and Islamic contracts	Based on general accounting principles
Zakat	Taking zakat into account as an important part of financial reports	Does not regulate zakat obligations
Moral Values	Strongly emphasizes ethics and religious values	Neutral toward religious values

2.2 Implementation of Sharia Accounting in Education

2.2.1 Concept of Implementing Sharia Accounting Learning in Schools

The implementation of Sharia accounting learning in schools is a learning process that integrates accounting concepts, principles, and practices based on Islamic values into teaching and learning activities. This learning is not only oriented towards technical skills in financial recording and reporting, but also instills the values of honesty, trustworthiness, justice, and responsibility in accordance with Islamic law.

The concept of Sharia accounting learning in schools aims to shape students' understanding of the Islamic financial system and their ability to apply Sharia principles in their daily lives. In practice, Sharia accounting learning is carried out by combining accounting material with Islamic jurisprudence (fiqh muamalah) so that students understand not only the technical aspects of accounting but also the legal and ethical basis of Islamic economic transactions.

According to Septyan and Julianto (2018), Sharia accounting learning must balance an understanding of Islamic jurisprudence (fiqh muamalah) and accounting practices so that students develop both academic skills and an understanding of Islamic values in economic activities. Learning Sharia accounting is not limited to simply studying financial reports; it also requires an understanding of contracts, halal transactions, and the prohibitions on usury, gharar, and maisir. In its application in schools, Sharia accounting is taught through the following concepts:

1. Integration of Sharia Values in Learning
Sharia accounting learning integrates Islamic values into accounting materials. Teachers not only explain the process of recording transactions but also instill the principles of honesty, trustworthiness, transparency, and fairness in financial management.
2. Theory-Based Learning and Practice
Sharia accounting learning in schools is conducted through a combination of theory and practice. Students are given an understanding of the basic concepts of Sharia accounting, Sharia contracts, and Sharia Financial Accounting Standards (PSAK), followed by practical exercises in recording Sharia transactions and preparing simple financial reports.
3. Use of Active Learning Methods
Sharia accounting learning can utilize active methods such as:
 - Problem-Based Learning (PBL),
 - case discussions,
 - Sharia transaction simulations,
 - financial record-keeping practices,
 - and field studies at Sharia financial institutions.

These methods help students understand concepts more effectively and improve student learning outcomes.
4. Developing Islamic Financial Literacy
Sharia accounting learning aims to improve students' Islamic financial literacy, such as understanding Sharia banking, the concept of profit-sharing, halal financial management, and the

importance of zakat, infaq, and sadaqah. This learning is expected to shape Islamic financial behavior in students.

5. Building Islamic Character

In addition to improving academic competence, Sharia accounting learning also serves to shape students' character. Islamic spiritual and moral values are an important part of the learning process, so that students are not only intellectually intelligent but also possess moral and ethical values in economic activities.

6. Sharia Accounting Curriculum Development

The implementation of Sharia accounting learning in schools can be achieved through curriculum development, either as a special subject, local content, or integrated into economics and accounting subjects. This curriculum development aims to align education with the development of the Sharia economy in Indonesia.

Based on this description, it can be concluded that the concept of implementing Sharia accounting learning in schools is an educational process that combines accounting knowledge with Islamic values through theoretical and practical learning to develop students' academic abilities, Islamic character, and Sharia financial literacy.

2.3 Islamic Financial Literacy

2.3.1 Definition of Islamic Financial Literacy According to Experts

Islamic financial literacy is a person's ability to understand, manage, and make financial decisions based on Islamic Sharia principles. Islamic financial literacy encompasses not only knowledge of financial management but also an understanding of Islamic values such as honesty, justice, trustworthiness, and the prohibition of riba (usury), gharar (gharar), and maisir (gambling) in economic activities.

According to the Financial Services Authority (OJK), financial literacy is the knowledge, skills, and beliefs that influence a person's attitudes and behaviors in improving the quality of decision-making and financial management to achieve prosperity. In an Islamic context, this management is carried out in accordance with Sharia principles.

Kaly, Hudson, and Vush (2008) define financial literacy as the ability to understand financial conditions and financial concepts and transform this knowledge into appropriate financial behavior. Islamic financial literacy means the ability to apply financial understanding based on Islamic teachings in everyday life.

Lusardi (2012) states that financial literacy is a person's ability to plan and manage finances effectively to improve the quality of life. In Islam, this management must be carried out fairly, transparently, and free from practices prohibited by Sharia.

According to Mujaddid and Wati (2020), Sharia financial literacy is a person's understanding of the proper management and use of Sharia financial products in accordance with Islamic principles. Sharia financial literacy helps people understand Islamic financial products such as Sharia savings, zakat, Sharia investments, and Sharia banking.

Based on these opinions, it can be concluded that Islamic financial literacy is a person's ability to understand, manage, and use financial products and services based on Sharia principles to achieve prosperity in this world and the hereafter.

2.3.2 Indicators of Islamic Financial Literacy

Islamic financial literacy is a person's ability to understand, manage, and apply financial concepts based on Islamic Sharia principles. In research on Islamic financial literacy, several indicators are often used to measure a person's level of financial understanding and behavior in accordance with Islamic Sharia. These indicators include Islamic financial knowledge, the ability to manage Islamic finances, Islamic financial behavior, and the use of Sharia financial products.

2.3.2.1 Islamic Financial Knowledge

Islamic financial knowledge is an individual's understanding of the basic concepts and principles of Islamic finance, such as:

- 1) the prohibition of riba (usury), gharar (gharar), and maisir (gambling),
- 2) the profit-sharing system,
- 3) zakat (zakat), infaq (infaq), and sadaqah (charity),
- 4) and Islamic financial products and services.

This knowledge forms the basis for making financial decisions in accordance with Islamic principles. The higher a person's level of knowledge about Islamic finance, the better their level of Islamic financial literacy. (Riskiana et al., 2022).

2.3.3.2 Islamic Financial Management Skill

Islamic financial management skill is an individual's ability to manage and plan finances in accordance with Islamic law. These skills include:

- 1) creating financial plans,
- 2) managing expenses and income,
- 3) saving,
- 4) avoiding non-halal transactions,
- 5) and using money wisely and not excessively.

These skills demonstrate the extent to which a person is able to apply Sharia principles in daily economic life (Sari, 2023).

2.3.3.3 Islamic Financial Behavior

Islamic financial behavior is a person's concrete actions in managing finances in accordance with Islamic values. This behavior can be seen in:

- 1) saving habits,
- 2) paying zakat,
- 3) giving alms,
- 4) choosing halal transactions,
- 5) and avoiding consumptive and wasteful behavior.

Islamic financial behavior reflects the application of Sharia financial literacy in daily life (Defiansih, 2020).

2.3.3.4 Use of Islamic Financial Products

This indicator measures the level of individual use of Sharia-compliant financial products and services, such as:

- 1) Sharia savings,
- 2) Sharia financing,
- 3) Sharia insurance,
- 4) Sharia investment,
- 5) and other Sharia banking services.

The use of Sharia financial products indicates that an individual not only understands Islamic financial concepts but also applies them in daily economic activities (Salsabila & Mursidin, 2025). Based on this indicator, it can be concluded that Islamic financial literacy encompasses the knowledge, skills, behavior, and application of Sharia financial services in daily life.

3. Research Methods

3.1 Object, Time, and Place

The object of this study is the application of sharia accounting as an effort to improve Islamic financial literacy among students at SMK Islam Jipang. The research focused on students' understanding of sharia accounting concepts, the application of sharia principles in learning, and their level of Islamic financial literacy, which includes knowledge, financial management skills, Islamic financial behavior, and the use of sharia financial products.

The subjects were 31 students at SMK Islam Jipang. All students were selected as respondents in this study due to the relatively small population, thus utilizing a saturated sampling technique.

This research was conducted in the even semester of the 2025/2026 academic year. The research location was SMK Islam Jipang, located in Bantarkawung District, Brebes Regency, Central Java. The research location was selected based on the consideration that the school is an Islamic-based school that has implemented sharia accounting instruction as part of its efforts to improve students' understanding and Islamic financial literacy.

3.2 Data Collection Techniques

Data collection techniques are a crucial step in research to obtain relevant data that aligns with the research objectives. In this study, entitled "The Implementation of Sharia Accounting in Islamic Vocational Schools as an Effort to Improve Islamic Financial Literacy," data collection techniques were conducted through questionnaires, observation, documentation, and literature review.

By using these various data collection techniques, it is hoped that the research will produce accurate, relevant data that aligns with the research objectives regarding the implementation of Sharia accounting as an effort to improve students' Islamic financial literacy.

3.3 Data Analysis Techniques

Data analysis techniques are the process of processing data obtained from research findings to provide answers to the research problem formulation. The study, entitled "Implementation of Sharia Accounting in Islamic Vocational Schools as an Effort to Improve Islamic Financial Literacy," uses a

descriptive quantitative approach. Therefore, the data analysis technique used is descriptive statistical analysis.

The data obtained from the questionnaire were then analyzed to determine the level of implementation of Sharia accounting and the level of Islamic financial literacy of students at Jipang Islamic Vocational School.

Through these data analysis techniques, the research results are expected to clearly illustrate the level of implementation of Sharia accounting and its impact on improving students' Islamic financial literacy at Jipang Islamic Vocational School.

4. Results and Discussion

4.1 Research Results

The study, entitled "Implementation of Sharia Accounting for Students of SMK Islam Jipang Bantarkawung Brebes as an Effort to Improve Islamic Financial Literacy," was conducted with 31 students using a questionnaire consisting of 28 statements. The research instrument included variable X, namely the application of sharia accounting, and variable Y, namely Islamic financial literacy.

Based on the results of questionnaire distribution, observations, and documentation during the activity, the following research findings were obtained.

1. Implementation of Sharia Accounting among Students

The results indicate that the implementation of sharia accounting at SMK Islam Jipang is progressing well. This is evident in the high level of student understanding of the basic concepts of sharia accounting.

Regarding the understanding of sharia accounting concepts, the majority of students agreed or strongly agreed with statements regarding the differences between sharia and conventional accounting, the objectives of sharia financial reporting, and sharia contracts. Of the 31 students:

- 1) 18 students (58%) strongly agreed,
- 2) 10 students (32%) agreed,
- 3) 3 students (10%) were neutral.

The data shows that the majority of students have a good understanding of the basic concepts of Islamic accounting. Students are beginning to understand that Islamic accounting is not only related to financial recording but also emphasizes the values of honesty, fairness, transparency, and the prohibition of usury.

Regarding the indicator of the application of Islamic principles in learning, the teacher has implemented theory-based and practical learning. Most students stated that the teacher explained accounting material based on Islamic principles and provided examples of transactions in accordance with Islamic law. The questionnaire results showed:

- 1) 17 students (55%) strongly agreed,
- 2) 11 students (35%) agreed,
- 3) 3 students (10%) were neutral.

This indicates that the practical learning method helps students more easily understand the recording of Islamic transactions in everyday life.

Regarding the attitude indicator toward Islamic accounting, the majority of students showed a positive attitude toward learning Islamic accounting. A total of:

- 1) 20 students (65%) strongly agreed,
- 2) 8 students (26%) agreed,
- 3) 3 students (9%) were neutral.

Students believe that Islamic accounting is important to apply in everyday life and helps them better understand Islamic financial management.

2. Students' Islamic Financial Literacy

Research results on the Islamic financial literacy variable indicate an increase in students' understanding and Islamic financial behavior after the implementation of sharia accounting.

Regarding the Islamic financial knowledge indicator, most students understand the concept of sharia savings, the differences between sharia banks and conventional banks, and the concept of profit-sharing in Islam. The questionnaire results show:

- 1) 19 students (61%) strongly agree,
- 2) 9 students (29%) agree,
- 3) 3 students (10%) are neutral.

These data indicate that students have basic knowledge of the Islamic financial system. Regarding the Islamic financial management ability indicator, most students have begun to implement financial management in accordance with sharia principles. The questionnaire results show:

- 1) 16 students (52%) strongly agree,
- 2) 11 students (35%) agree,
- 3) 4 students (13%) are neutral.

Students are beginning to be able to manage their pocket money according to their needs, avoid transactions involving usury, and consider halal principles when using money.

Regarding the Islamic financial behavior indicator, students demonstrated positive behavior in financial management. A total of:

- 1) 18 students (58%) strongly agreed,
- 2) 10 students (32%) agreed,
- 3) 3 students (10%) were neutral.

Students began to get used to living frugally, setting aside some money for charity, and applying the value of honesty in financial management.

Regarding the use of Islamic financial products indicator, the majority of students showed interest in Islamic financial services. The results showed:

- 1) 17 students (55%) strongly agreed,
- 2) 10 students (32%) agreed,
- 3) 4 students (13%) were neutral.

This indicates that the implementation of Islamic accounting has a positive influence on students' interest in using Islamic financial products.

4.2 Discussion of Research Findings

Based on the research findings, the implementation of Islamic accounting has a positive impact on improving Islamic financial literacy among students at SMK Islam Jipang Bantarkawung Brebes. Learning through theory and practice helps students understand Islamic financial concepts in a more concrete and applicable way.

This improvement in Islamic financial literacy is evident in students' ability to understand Islamic banking concepts, profit-sharing principles, and money management in accordance with Islamic law. This is evident in the development of thrift, honesty, and the avoidance of usury in everyday life.

Furthermore, learning Islamic accounting also fosters students' awareness that financial management is not solely oriented toward material gain but must also align with Islamic values. Therefore, the implementation of Islamic accounting in schools can be an effective way to shape character and Islamic financial literacy in the younger generation.

Learning Islamic accounting also enhances students' knowledge of Islamic finance. Students began to understand the concepts of:

- 1) the prohibition of usury,
- 2) halal transactions,
- 3) the profit-sharing system,
- 4) zakat,
- 5) and the use of Islamic financial products.

The results of this study align with the theory of Mujaddid and Wati (2020), who stated that Islamic financial literacy can be improved through Sharia-based education and learning. The better students' understanding of Islamic accounting, the better their Islamic financial behavior.

Based on observations, the teaching methods used by teachers, such as discussions, practical recording of Islamic transactions, and providing examples of Islamic financial cases, helped students understand the material more easily and with practical application.

Therefore, it can be concluded that the implementation of Islamic accounting at SMK Islam Jipang has been successful and has improved students' Islamic financial literacy, both in terms of knowledge, financial management skills, financial behavior, and the use of Islamic financial products.

5. Conclusion

Based on the results of research conducted at SMK Islam Jipang, it can be concluded that the implementation of sharia accounting in schools has been running well and has been able to improve students' Islamic financial literacy. This is evident in the high level of student understanding of sharia accounting concepts, the application of the values of honesty, trustworthiness, and transparency in learning, and the increase in students' Islamic financial knowledge and behavior. Sharia accounting learning also helps students understand financial management according to Islamic principles and encourages the use of sharia financial products in everyday life. This study implies that sharia accounting learning can be an effective means of shaping Islamic financial literacy and Islamic character in students in the school environment. However, this study has limitations because it was only conducted in one school with 31 students as respondents, so the results cannot be widely generalized. Therefore, further

research is expected to be conducted in a wider range of schools with more diverse research methods and variables to obtain more comprehensive results regarding the implementation of sharia accounting and Islamic financial literacy.

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