

Islamic Perspective in Viewing the Meaning of Cost

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ABSTRACT

This study uses an Islamic phenomenology approach to understand the meaning of business cost from an Islamic perspective. The Kauniyah (Natural Phenomena) verses were explored through business actors as informants, they are the owner of Sama Jaya and the owner of Karsa Utama, while the Qauliyah (the words of Allah in the Qur'an) verses were explored through the Al-Qur'an interpreting scholar and Hadith scholars. The research demonstrates that the cost in an Islamic context refers to the sacrifice of Allah's servant in order to provide benefits and bring blessings because they are considered as necessities. Costs are also viewed as benefits because they can provide welfare, both material and non-material to employees with the aim of bringing blessings from Allah. This is believed to a promise as stated in the Al-Qur'an in Surah As-Saff verses 10-11 that real sacrifice is a sacrifice that can bring the love of Allah.

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1. Introduction

Developments in science and technology have made accounting researchers define the meaning of cost from a broader perspective. Cost is seen as the smallest level of sacrifice to get the maximum profit [1]. One of the benchmarks for assessing whether a business is successful is the size of the profits achieved [2]; to increase profits, it is necessary to reduce costs to a minimum [3,4,5]. History has shown that until now, a business can be said to be advanced and compete with other businesses if it has a significant advantage by reducing costs in its business venture. In addition to the views of accounting researchers, accounting data presented in financial reports will be a benchmark for the success and sustainability of a business venture. Costs are sacrifices to obtain goods and services with a useful life over one period [6]. Costs are also considered things that need to be considered to increase profits and improve the performance of a business venture [7,8,9], as we know that the goal in setting up a company is definitely to make a profit. This makes cost an element of great concern. Much research has been done on the meaning of cost using social and cultural perspectives. Companies or other business organizations notice costs and come into direct contact with our daily lives (non-profit organizations). As a social science, accounting has a strong interaction with society's social environment to shape society's reality [10,11]. Researchers have defined costs from a social and cultural perspective. Among them, three meanings of cost by using a phenomenological approach to implementing the "rambu solo" ceremony are family gatherings, social strata identity, and family debt [12]. Furthermore, using a phenomenological approach, the meaning of the cost of traditional Bintauna weddings in North Sulawesi is 1) the cost of affection, which is proof of the love of the

male parents for the daughter, 2) the cost as an honor to respect the self-esteem of the woman to be married 3) the cost as a status which proves the success of the education passed by the bride and her family background [13].

Subsequent research still uses a phenomenological approach to reveal the meaning of costs in the hauling activity, interpreting the costs incurred as a form of charity, a form of love for Sunan Giri, and a form of reviving history [14]. Whereas business costs are one of the essential factors for achieving company goals, research results show production costs (raw material costs, direct labor, and factory overhead) can positively influence business goals and have a positive impact on companies [15,16,17]. Furthermore, researchers are interested in examining the meaning of costs in business organizations, in this case, entrepreneurs. Cost studies in business only focus on the effect of costs on company performance, thus making researchers interested in exploring the meaning of cost in business organizations.

The concept of matching in the perspective of business organizations has a close relationship with efforts to match revenues and costs to gain profits [18]. An expense is grouped into the category of expenses if it is related to efforts to generate income, and these expenses must be recognized in the period in which the income is earned. Matching between income and costs that occur in the same period to gain profit is the basic theory of the concept of matching from the perspective of business organizations. Based on previous studies, researchers are interested in understanding costs with different approaches and paradigms. Researchers will use Islamic phenomenology to examine costs from an Islamic perspective. This is based on the observations of researchers who observe the phenomenon, especially among business people, in locations where some businesses have developed to operate according to Sharia. Sharia business means that business actors incur costs to provide happiness and well-being, both material and non-material, to employees and customers.

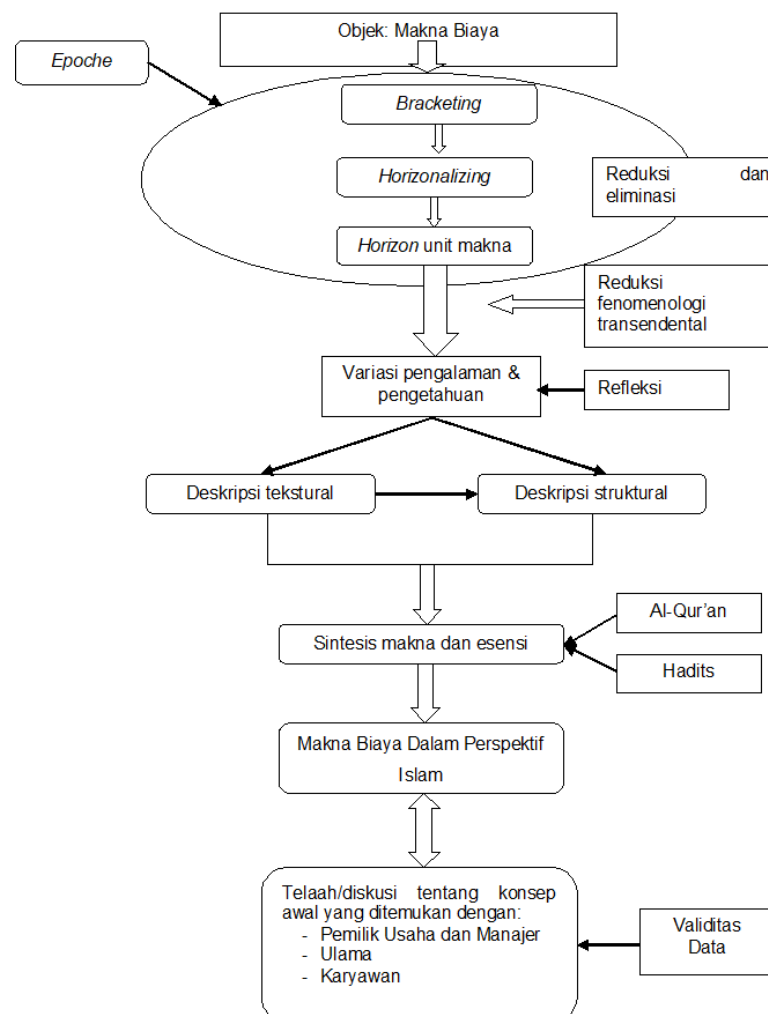
Furthermore, when the researcher visited the place of business, the researcher found that employees were required to pray five times a day, starting the morning with *dhuha* prayer, fasting Monday and Thursday, reciting one day one *juz*, and giving rewards to employees if they pray midnight for 40 days without stopping. Even business owners will increase employee salaries if their employees are consistent in their worship. Researchers also found that many business actors pay attention to *zakat*, *infaq*, and *sodaqah* to parties obliged to receive it, other than employees. Business actors incur costs through building employee houses, promoting employees, and providing scholarships to employees' families. This is because there is a spiritual motivation for business actors, for what they do is blessed and blessed by Allah SWT. Using the Islamic phenomenological approach, the researcher tries to describe all the questions the researcher himself has. The researcher chose Islamic phenomenology because the phenomenological approach has been used to find the meaning of costs. According to the researchers, Islamic phenomenology is an exciting way to understand costs because no previous studies have used this approach. Islamic phenomenology is an approach that uses the verses of Kauniyah and Kauliah. This approach is in studying Islam through the meaning of verses (signs) from Allah SWT on abstract objects and concrete things. This is intended so that Islam is truly understood and understood by the point of view of its truth according to its adherents themselves.

2. Method

The research approach used is Islamic phenomenology, a qualitative research approach that refers to the purpose and context of the research. In the Islamic paradigm and Islamic phenomenological approach, researchers must go directly to the field to understand the ayat of Kauniyah through the perceptions of business actors on costs. Whereas Kauniyah's verses require an expert, the researcher, in this case, interviewed experts on the explanation of the Qur'an and Hadith. To understand the meaning of costs, the researcher wants to study Kauniyah's verses from business actors and Kauliah's verses through scholars. The research steps were carried out systematically through four research stages, namely: 1) The research planning stage, which includes four steps: developing topics and making a list of questions, explaining the background, selecting informants,

and reviewing documents. 2) the data collection stage, 3) the data analysis stage, and 4) the conclusion drawing stage. The primary informants in this study were Ami Ali Baladraf, known for his generosity and the owner of Sama Jaya, and Mr. Jaenal Mappe, a charity expert and owner of Karsa Utama. This data analysis phase begins with data collection, which includes the following stages: 1) Epoches; 2) transcendental reduction; 3) Variation of experience and knowledge; 4) Texture and structural description; 5) Synthesis of meaning and nature through the Al - Qur'an and Hadith; and 6) Concept discovery. The conclusion stage of this finding is the last step in the research process, which produces a research result in the form of the meaning of costs from an Islamic perspective.

Figure 1
Data Analysis Method Framework



3. Results and Discussion

3.1. First Meaning: Cost is Sacrifice to Provide Benefit

While other business organizations are busy making profits, some are busy spending a lot of money just for the benefit of their employees. The results of interviews with informants explain this. First opinion, Ami Ali Baladraf, owner of Toko Sama Jaya. The researcher interviewed an Arab businessman, often called Ami Ali, right at his Al-Irsyad Mosque after finishing the noon prayer. The researcher approached him in a polite tone the researcher interviewed, and the following was his narrative:

"...Cost is a normal thing in a business. If we want to progress, don't be half-hearted in spending costs, especially for the welfare of employees. I feel pleased when my business progresses and can make employees smile and be happy."

Ami Ali's statement justifies costs as an essential instrument in business ventures so that costs have become commonplace for him. Entrepreneurs cannot avoid costs, especially Toko Sama Jaya, which until now still exists to serve its customers. This happened because Ami Ali provided material and non-material benefits to employees for the progress of his business. Then, to explore further and prove what was conveyed by Ami Ali, the researcher met one of the employees of Toko Sama Jaya named Rizal Sholihin, who came from Kotamobagu and had worked for Ami Ali's business for 17 years. He said:

"...The employees here feel at home working at the Sama Jaya store because of Ami Ali's generosity, kindness, sincerity, and great concern for the employees. It's not uncommon for the employees here to be old. This is because the workload is not too heavy. Namely, the duration of work is 08.00 – 16.00 with a break at 12.00 – 14.00, which is interesting for employees to get the opportunity to sleep during breaks. The goal is to maintain their health. Employees here also receive fair treatment. We pay great attention to material welfare, namely salary plus Ami Ali's attention to our worship, even if during Ramadan, each employee is free to choose Eid clothes, and the entire employee's family is free to choose the clothes they like. Also, the people of Gorontalo who have no money during Ramadan are given loans to choose goods in Sama Jaya with a maximum price of One million with an unspecified return deadline, and this has become a habit for the people of the city of Gorontalo."

Pak Rizal's presentation has proven that Ami Ali cares about his employees. He prioritizes the comfort of his employees by giving his employees nap time. This is, of course, very inconsistent with company rules or business ventures in general, which assume that time is money so that the presence of employees at the place of business can increase and increase income. Companies or business entities always make good use of that time to profit. But this is different from the concept built by Ami Ali, where he uses less time to make a profit. Still, he starts by paying attention to employees, from employee health to employee salaries, rewards, and bonuses for employees during Ramadhan. Views on costs were also conveyed by Mr. Jaenal Mappe, Owner of Karsa Utama. The man from South Sulawesi with Bugis blood started his business in Gorontalo in 1983. Right in the afternoon, the researchers met him in the side office of the Karsa Utama Mall. In that room, the researchers found cupboards in almost every corner containing books with business themes from an Islamic point of view. He revealed:

"... Cost is the sacrifice of entrepreneurs to gain profit and prosperity. The greater the Cost sacrificed, the more it indicates that the business is progressing and developing."

Mr. Jaenal Mappe's view is exciting, where he considers the costs incurred for business progress by making the business place liked by the community, creating an easy and fast service system, completing the goods needed by the community, up to costs for the welfare of the employees. Indirectly Mr. Jaenal Mappe has provided benefits to his employees, thus making employees always feel happy in every work activity. Mr. Jaenal Mappe's statement was corroborated by a Karsa Utama employee named Mrs. Ulfa Dwiyantri; the researcher interviewed him right when he had just served many customers. He said:

"...Mr. Jaenal Mappe has many business ventures spread all over, including Gorontalo and Makassar. There is a practice of his that is not widely known by other people. Namely, every time his business is quiet, he spends Rp. 200,000,000 and spends monthly money on his 200 orphanages spread across Gorontalo, Central Sulawesi, to Makassar. Also, employees with children will be given welfare through educational scholarships."

What Ulfa said seemed a slap in the face for all of us, especially business people who always pay attention to the cost element in making a profit. Still, it differs from Mr. Jaenal Mappe, who

quickly spends so much money because his business is quiet. Of course, most people don't have this trait. There is something that he believes that spending a lot of money (alms) will make his business progress and develop. Based on what was revealed by the business actors and their employees, the researcher then interviewed the scholars to ask directly how the Al-Qur'an and Hadith view the attitudes and actions of these business actors. The researcher visited a scholar of interpretation of the Koran named Ustadz Husni Idrus, Lc, M.Sc. The following is his narrative regarding costs from an Islamic perspective:

"...Business in Islam is explained a lot in the Al-Qur'an, even 70% of the verses of the Al-Qur'an explain about muamalah. Muamalah, one of which relates to business or business transactions between individuals or people with other organizations. We hear many stories of friends like Uthman bin Affan, Abdurahman bin Auf, and others. They are reliable businessmen, and they are very concerned about costs in their business management. But the cost they incur is a sacrifice to provide benefit and seek the pleasure of Allah, in Q.S. Al-Baqarah verse 261, Allah SWT says, "The parable of a living issued by people who spend their wealth in the way of Allah is similar to a seed that grows seven ears on each ear of one hundred seeds Allah multiplies the reward for whoever he wants, and Allah is an almighty broad gift and all-knowing."

Ustadz Husni's statement above proves that what was done by Ami Ali and Jaenal Mappe (business actors) had been practiced by friends such as Uthman bin Affan and Abdruahman bin Auf who were also traders at that time. They are the stars of life who have benefited the people. Allah keeps their wealth in the world, which all Muslims still feel, and Allah has glorified them in the Qur'an with the title Radiallahu' anhum, which means Allah has been pleased with them, and their reward is heaven. Q.S. Al-Baqarah 261 This verse is so great and is practiced by the companions of the Prophet SAW, who are so sure that God's grace will bring salvation to whoever he wants so that the business used no longer uses mathematics or human accounting but uses mathematics or Allah's accounting whose rewards immeasurable and limitless. Habib Salim Al-Djufri, Lc, expressed another opinion. MHI Expert Scholars of Hadith. Researchers interviewed him:

"...Efforts carried out to provide benefit are commendable morals, especially since the costs sacrificed are no longer seen as an expense in business but are considered a way to get Allah's love and blessing. From Abu Abas Sa'ad bin Sahl As-said RA said, someone came to Prophet Muhammad SAW then said, O Messenger of Allah, show me a deed that if I do it, Allah loves me and people also love me. The Messenger of Allah replied, be zuhud in the world, then Allah will love you, and be zuhud from what is in the hands of humans, then humans will love you. (Reported by Ibn Majah)."

Hearing what Habib said enlightened those who are always motivated by material things, especially business people. This hadith explains that primarily actions that can bring the love and pleasure of Allah and humans are ascetic traits. Based on statements from informants from business actors and scholars, the researcher explored the Kauniyah and Kauliyah verses to find the meaning of cost as a sacrifice to provide benefit. The benefit in question is to provide welfare not only for the entrepreneurs themselves but for the people and the universe, in this case, the employees.

3.2. Second Meaning: Cost is a Sacrifice to Get Blessings

Business organizations are not only profit-oriented but are oriented towards zakat (zakat oriented), where in practice, business actors distribute wealth in the form of fees to bring blessings. Blessings are understood as soul riches whose nature can only be felt so that they become the ideals of every human being, in this case, business actors. The researcher also met Ami Ali, and the following was his statement when he was interviewed:

"...I opened this business in 1970 with bismillah capital. The most important intention in this business is how the business I built can bring me to Suga with my family and all the employees who work at my place of business. I made it obligatory for them to keep the five daily prayers, the Duha prayer, and the midnight prayer, so that female employees are obliged to cover their

genitals. My employees and I build mutual trust by making them an asset in the business venture so that they have a sense of ownership of the business. Even some of the employees here have worked for 50 years."

The word *bismillah* uttered by Ami Ali made researchers tremble and get goosebumps. Not the name Ami Ali, not the name of his family, not the name of his relatives, but by saying the name of Allah is the capital that he built for his business. If Allah's name has become capital, then the business he builds is not for the benefit of himself or his colleagues but solely for Allah SWT. Furthermore, the researchers interviewed Mr. Jaenal Mapped during the day when he was in a room in a very calm condition. The researcher also interviewed his views on costs, and he revealed:

"... I spend my wealth solely because Allah is for no one. The salary, rewards, and other things I give to my employees are nothing compared to the blessings that God has given me so far. Not only that, I even poured out my soul for them. One of the most important things is how they can honor themselves and honor others; that is my life vision for the employees who have built this business together."

According to researchers, the sentence 'simply for the sake of Allah,' said by Mr. Jaenal Mapped, is a hard slap to the hearts of people who have never been sincere in giving something and expecting something in return. If giving expects reciprocity, then unconsciously, we have buried our sincerity. Mr. Jaenal Mapped's statement was corroborated by a Karsa Utama employee named Mrs. Ulfa Dwiyanthi; the researcher interviewed him just as he had finished tidying up the displayed clothes. He said:

"...Mr. Jaenal Mapped is a very generous and wise person. We employees who are here really admire him. He always reminded us about kindness, even in the Karsa Utama WhatsApp group. We are always reminded to pray, fast Monday and Thursday, Duha prayer, midnight prayer, and other worship he does daily. As for the salaries of his employees, he is never negligent because on the 1st, our salaries are disbursed, and every month, we will announce the best employees, in this case, employees who worship istiqomah and don't get tired of reminding each other. This best employee will be umrohkan and renovate his house. Mr. Jaenal Mapped doesn't count when this relates to employees because, according to him, employees are a part of himself that must also be repaired."

Mrs. Ulfa Dwiyanthi's story about Mr. Jaenal Mapped made researchers describe that the gentleness and generosity of the owner of the main initiative bring blessings to her business. The business that he has built is not only limited to business ventures but as a means of preaching to make his employees pious, not only that he is willing to sacrifice his wealth and life for the employees. This is rarely found in current conditions; researchers believe that God always makes people entrusted with wealth become God's hands for His people. This is reinforced by the narrative of Ustadz Husni Idrus, who said:

"... that Allah SWT loves merchants who make their trading business a way to reach Allah's love and pleasure as Allah says in QS At-Taubah verse 111, which means: "Verily Allah has bought from the believers themselves and their property by giving heaven for them. And who is more accurate to his promise (besides) than Allah? So be happy with the sale of bells you have done, which is a great victory."

This verse explains that Allah has bought the entrepreneurs and their assets by guaranteeing paradise to them. Ami Ali and Mr. Jaenal Mapped are exemplary figures in this era who consistently practice. Researchers believe that they are people who want blessings from Allah and achieve His love, and blessing in return in the form of heaven is Allah's promise to His servants who are willing and willing to sacrifice their wealth and soul for Allah SWT entirely. After various interviews with informants, both business people and scholars, the researcher explored the Kauniyah verse and the Kauliyah verse so that they found the meaning of cost is a sacrifice to get blessings to gain the love and pleasure of Allah SWT.

3.3. Costs in the Manifestation of Trust

It is known that Islam has perfectly regulated all human activities by referring to the Al-Qur'an and Hadith. For example, buying and selling cannot be separated from costs in trading. For the business to continue existing, progressing, and developing, business actors are ready to sacrifice as much as possible. In the view of accounting science, the cost is the smallest level of sacrifice to get the maximum profit [19]. The accounting profession considers that minimized costs can increase a company's assets and income [20]. Whereas in the interpretation of the Qur'an, costs are repeated 41 times, defined as a merchant's sacrifice to gain profit with his wealth and soul [21]. Costs are considered sacrifices for a company that is intended to be zakat oriented or purify its assets and soul. As the word of Allah SWT in QS Al-Baqarah verse 245 which means:

"Who gives a loan to Allah, a good loan (spends his wealth in the way of Allah, Allah will multiply his payment with many times over)."

Furthermore, in QS Al-Mu'minun verse 4, Allah also says:

"And people who will also be lucky and happy pay zakat perfectly and sincerely."

From the verse above, it can be understood that Allah entrusted wealth, including our family and business ventures. Zakat, ink, and alms are the best way to purify our property and souls as a form of human manifestation who becomes caliph on earth. Furthermore, Sheikh Baghawi, in Al-Baghawi's interpretation, states that "cost" in the meaning of lughawi, "kulfi" or "Tadhia" or "Jahadah" means sacrifice to achieve Divine love and pleasure. If it is related to zakat, cost/jahadah in the Qur'an has the same goal: purifying property and soul. Still, in Balagoh science, cost explains more about sacrifices to subordinates (employees) which are not obligatory but can be carried out by guided people.

3.4. Q.S. As-Saff verse 10-11 As an Alarm for Entrepreneurs' Hearts in Running a Business

Man's role as God's caliph on earth is to devote himself to God. Humans should do excellent and foster prosperity for all people and the universe. Humans can create organizations to facilitate their caliphs' duties in business and social organizations [22]. A good business company allows the businessman and his staff to earn Allah's love and pleasure. Islam believes that humans can only fulfill their obligations as caliphs to worship Allah by doing good deeds. As Allah says:

"And I did not create jinn and humans but only to worship me" (Q.S. Adzariyat: 56)

Business actors must carry out all their business activities within the limits of Islamic law. Islam is a religion that does not prohibit its people from being rich in wealth. Instead, Islam commands that its people be able to give and spread love among themselves. We can see in Islamic history that many Islamic figures were very rich in wealth, and with that wealth, they could benefit humans and the universe. This has been practiced by informants interviewed by researchers, namely the Owner, Sama Jaya, and the Owner, Karsa Utama. They are people who keep their faith and piety, and Allah also takes care of them. The sacrifices in the form of costs that they incur solely to achieve Allah's love and pleasure are, of course, driven by the highest motivation, namely spiritual motivation, which is invincible. This motivation comes from Allah and Allah [23]. This is stated in QS As-Saff verses 10-11.

يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِّنْ عَذَابِ أَلِيمٍ
تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنفُسِكُمْ ذَلِكُمْ خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ

Meaning: (10) O you who believe! Do you want me to show you a trade that can save you from a painful punishment? (11) You believe in Allah and His Messenger and strive in the way of Allah with your wealth and your souls. That is better for you if you know.

The results of interviews with the scholars who explained the verses of Kauliyah argued that Q.S. As-Saff verses 10-11 in the interpretation of Al-Misbah and Al-Baghawi became a guideline for business actors in doing business. To be protected from a painful doom, entrepreneurs in their business do not neglect to remember Allah with that faith and good deeds are manifested by spending money in the form of property and life to provide benefit to all humans and the universe as a form of devotion to Allah to bring blessings because it is a certainty that Allah has promised in Q.S. As-Saff verses 10-11. The views of researchers on Q.S. As-Saff verses 10-11 can be described as follows:

Q.S. As-Saff verse 10

"O you who believe! Do you want me to show you a trade that can save you from a painful punishment?"

This verse explains that Allah calls His servants "O you who believe" That is how Allah loves believers by giving prescriptions to His servants so that their trade cannot distract them from remembering Allah and can lead them to true piety to avoid a painful punishment. Allah wants His servants to return with a pure heart and be blessed so that they are among those who are given guidance and guidance. Business people who believe, of course, business people who do not neglect zikrullah and trade can bring God's pleasure. Business actors must also maintain faith in the people around them, including their families, employees, and the surrounding community.

QS As-Saff verse 11

"That is, you believe in Allah and His Messenger and strive in the way of Allah with your wealth and your soul. That is better for you if you know."

Allah's recipe for His servants is to have faith in Allah and the Messenger of Allah as a role model for his people. Also, business actors are commanded by Allah to incur costs in the form of property and life. According to the interpretation of the scholars of this verse, faith, and good deeds cannot be separated, so after Allah ordered this, Allah also ordered jihad, which the scholars concluded were material costs in the form of salaries, rewards, and non-material costs in the form of thoughts, time and energy carried out by business actors to maintain the faith and loyalty of their employees. Allah also explains in this verse that those who think are given and pick up guidance.

Finally, the researcher found costs in an Islamic perspective through the verses of Aaliyah, in which the scholars explained that Q.S. As-Saff verses 10-11 can be used as a guide in doing business, while the verses of kauniyah, which entrepreneurs have applied, have indirectly referred to Q.S. As-Saff verses 10-11 so that researchers explore the verses of Aaliyah and kauniyah verses with a concept of the meaning of cost from an Islamic perspective.

3.5. Cost from an Islamic Perspective

Al-Qur'an is a book revealed by Allah to His people through Rasulullah SAW to be used as a guide for humans to live their lives according to what Allah has said in the Al-Qur'an, which when translated means: "Al-Qur'an' and there is no doubt about Him, a guide for those who are pious "(Q.S. Al-Baqarah: 2). Because Islam is the perfect religion that has been perfected by Allah, for this reason, Islam does not only discuss matters of worship but also muamalah. Q.S. As-Saff verses 10-11 contain beautiful sentences that Allah gave His servants as a guide, "O you who believe," as if Allah wants His servants to always be on the straight path and avoid a painful punishment. So, Allah gave the precious recipe as follows:

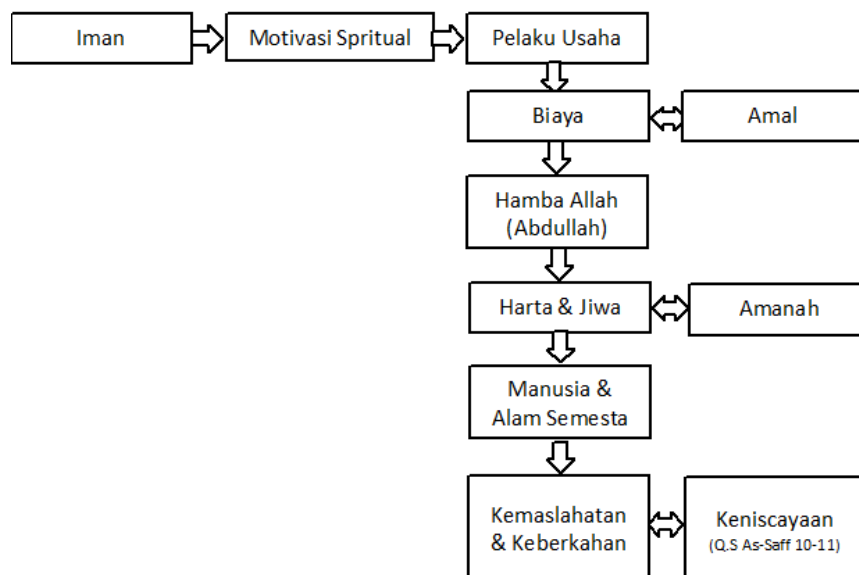
1. When running his business venture, a business actor remains within the framework of faith and piety to Allah.
2. As a business actor, he is part of a pious charity if he can serve and provide the best for his employees, materially and non-materially, and most importantly, maintain their loyalty. The best trade is a charity field for business actors in carrying out their duties as caliphs on Allah's earth.

3. Trading is part of the struggle in which some costs must be sacrificed, both material (property) and non-material (spirit), with that business actors can support the families of the employees and the surrounding community.

From the three points above, the costs incurred in business have an inclusive dimension, namely, to gain the love and blessing of Allah. Costs are defined in the Statement of Financial Accounting Standards number 16, paragraph 67, sacrifices to obtain goods and services with a useful life that exceeds one period and the smallest sacrifice to get the maximum profit. Islam does not only view costs as such, but the costs incurred aim to benefit and bring blessings to themselves and the businesses of business actors. Because the profit to be achieved is not only material but profits in the form of faith and good deeds and getting falah/victory [24]. So, it is formulated that costs in an Islamic perspective have two meanings, namely:

1. The first meaning is the sacrifice to provide benefit
2. The second meaning is the sacrifice to bring blessings

Figure 2
Synthesis of Meaning and Essence



The synthesis of meaning above explains that a trader who is driven by spiritual solid motivation certainly has strong faith so that he is compelled to do good deeds in the form of expenses for his employees because, in truth, he believes that he is only a servant of Allah (Abdullah) who is given a mandate in the form of wealth and soul, then distributed to humans and the universe. From an Islamic perspective, the cost is the sacrifice of God's servant to provide benefit so that it brings blessings because it is a necessity. Costs are seen as a benefit because they can provide material and non-material welfare to employees to bring blessings from Allah SWT.

4. Conclusion

This study aims to find the meaning of cost from an Islamic perspective. Costs from an Islamic perspective are sourced from the Al-Qur'an and the hadith of the Prophet SAW. Understanding costs from an Islamic perspective as contained in the verses of kauliyah explained by the scholars and the verses of kauniyah as the experience of business actors in running their business using an Islamic phenomenological approach found that costs in an Islamic perspective are the sacrifices of God's servants to provide benefit, thus bringing blessings because it is a certainty. Costs are seen as a benefit because they can provide material and non-material welfare to employees to bring blessings from Allah SWT.

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