



RESEARCH ARTICLE

The Analysis of the Implementation of Sharia Accounting Standards (SAS) on the Application of PSAK 101 in the Financial Statements of PT. Bank Jabar Banten Syariah (BJB)

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Abstract

Islamic banks are financial institutions that conduct their operations based on Islamic Sharia principles. Essentially, an Islamic bank functions similarly to conventional banks in that it serves as a place to deposit funds and provide loans. All funds collected and disbursed for capital purposes are managed under a profit-sharing system. The dual banking system in Indonesia offers Muslims the opportunity to engage in financial transactions that comply with Shariah principles, specifically the profit-sharing model. The first Islamic bank was established in Egypt in 1963, known as the Mit Ghamr Local Saving Bank. Following this, other Islamic banks were established, including Dubai Islamic Bank in the UAE in 1975, Faysal Islamic Bank in Egypt and Sudan in 1977, and Kuwait Finance House in the same year. On November 1, 1991, the first Islamic bank in Indonesia, Bank Muamalat Indonesia, was founded. This bank operates according to Islamic Sharia principles and is considered a pioneer of Islamic banking in Indonesia. Islamic banks are expected to manage their financial activities in accordance with Islamic principles, particularly in their financial reporting. The current standard for financial reporting is PSAK 101. This study aims to investigate whether Islamic banks are adhering to these standards, as previous research has indicated discrepancies in the application of PSAK 101.

Keywords

Indonesian Islamic Banks; Sharia Accounting Standards; PSAK 101.

1 | INTRODUCTION

An Islamic bank is a financial institution that operates based on the principles of Islamic Sharia. Essentially, an Islamic bank functions similarly to conventional banks in that it serves as a place to deposit funds and a source for borrowing capital. The capital of an Islamic bank is divided into core capital, quasi-equity (Mudharabah Account), and deposit funds (Wadiah). The collected funds are then channeled into capital for Islamic bank customers (<https://www.cimbniaga.co.id>). All funds collected and distributed as capital to customers are managed under a profit-sharing system in accordance with the standards set by the Islamic bank. The operational principles of an Islamic bank in collecting public funds are based on the Wadiah and Mudharabah principles. The key difference between these two contracts is that Wadiah applies to deposit accounts, while Mudharabah applies to savings or deposits. In broad terms, Islamic financing products are categorized into four types, based on their intended use: financing with a sale-purchase principle, financing with a lease principle, financing with a profit-sharing principle, and financing with complementary contracts.

Thus, an Islamic bank is like a conventional bank, tasked with gathering and disbursing public money. However what distinguishes it is that it operates according to the principles of Islamic sharia, economic democracy, and prudential conduct--all of which houses the actual system of its own operations (<https://ejournal.iaiskjmalang.ac.id>) Islamic banks have several sources of funds, including their own capital, money they have borrowed from other institutions, and external credit. Own capital consists of paid-in capital, reserves, and retained earnings. Third-party funds come from the public through such savings instruments as current accounts, savings accounts, and deposits. Additionally, Islamic banks may obtain monies from other institutions, such as zakat, charity, donations, grants and endowments. Because Islamic banks operate according to the principles of Islamic sharia, everything they do is done with great care so as not to violate any rules or regulations in Islam. (<https://ojk.go.id>)

As a Sharia entity, an Islamic bank, like any other entity, must have its own accounting standards, whether conventional or based on Sharia principles. In this regard, banks operating under Sharia principles should implement Sharia Accounting Standards (SAS). Sharia Financial Accounting Standards (SAS) are based on general accounting concepts that have been adjusted to comply with Sharia principles. This concept is reflected in the Framework for the Preparation and Presentation of Sharia Financial Statements (KDPPKLS), which serves as the foundation for the development of Sharia financial accounting standards, aiming for both worldly and spiritual benefits (Syarifudin, 2005).

2 | BACKGROUND THEORY

The management of financial transactions is essential in Islamic banks to present reports or information to the relevant parties, whether from the bank or customers. Therefore, financial transaction management in Islamic banks must comply with and adhere to Sharia Accounting Standards, one of which is PSAK No. 101. Source: [<https://iaijawatimur.or.id>]. Sharia Accounting Standards (SAS) are accounting standards developed based on the principles of Islamic Sharia. SAS regulates how transactions and economic events related to Islamic Sharia are recorded, classified, measured, and reported in financial statements. Islamic banks follow several Sharia Accounting Standards, including PSAK 101, PSAK 102, PSAK 103, and others. In this context, the author will analyze PSAK 101, which concerns the Presentation of Financial Statements. Source: [<https://web.iaiglobal.or.id>].

PSAK 101 outlines the presentation of financial statements for Sharia entities, specifying the general presentation guidelines for Sharia-based organizations. This standard governs the presentation requirements of financial statements, their structure, and the minimum contents required in the financial reports of Islamic banks. PSAK 101 was first issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on June 27, 2007. This standard replaced the previous provisions on the presentation of Sharia financial statements outlined in PSAK 59, which dealt with the Accounting of Islamic Banking and was issued on May 1, 2002. According to the National Executive Board (DPN) IAI letter No. 0823-B/DPN/IAI/XI/2013, all Sharia accounting products previously issued by DSAK IAI have now been transferred to the Sharia Accounting Standards Board (DSAS) of IAI. PSAK 101 is an accounting standard that regulates the fair presentation of the financial position, performance, and cash flows of Sharia entities, ensuring that the purpose of the financial statements is achieved. The presentation of financial statements outlined in PSAK 101 includes complete components such as the balance sheet, income statement, cash flow statement, statement of changes in equity, zakat fund report, and report on sources and uses of charity funds, as well as notes to the financial statements (Naura Nazhifah, 2015). PSAK 101 also details the structure and contents of Sharia financial statements. (Adnan M. Akhyar, 2011) defines Sharia accounting as an accounting practice aimed at facilitating fair transactions within the socio-economic sphere. Financial statements are considered a key reference for stakeholders when forming decisions regarding an entity.

An important point in PSAK 101 relates to the financial assumption that the presentation of Sharia financial statements includes a reconciliation of income and profit-sharing. This report presents a reconciliation between the bank's

revenue, which follows an accrual basis, and the profit-sharing distributed to fund owners, which follows a cash basis. The implementation of PSAK 101 for the presentation of Sharia financial statements includes components that reflect commercial activities, such as the financial position statement (balance sheet), income statement, cash flow statement, and statement of changes in equity. The application of financial accounting standards in preparing financial statements is critical, as it serves as the reference point for accountants in an entity to prepare its financial reports. However, in practice, some entities still do not fully implement these financial accounting standards. As members of society, the public must be assured by Sharia financial institutions that all activities and operations have complied with Islamic Sharia principles. One way to demonstrate the responsibility and commitment of Sharia financial institutions to the Muslim community and the general public is through the presentation of relevant and trustworthy information in annual reports. In Islam, the most important aspect of financial reporting is to show that the operations of the Sharia financial institution have adhered to Islamic Sharia requirements. Information presented in the annual report typically covers the activities and operations of the Sharia financial institution, outlined in a way that is easily understood by the public. One of the most critical parts of the annual report is the financial statements (Hana Rahmanida, 2015).

Financial statements are records of a company's financial information for a given accounting period. The existence of financial statements helps illustrate a company's performance, particularly in the financial domain (Sunendar, 2019, p. 17). The structure of financial statements includes the balance sheet, income statement, cash flow statement, and statement of changes in equity, along with the notes to the financial statements (Hidayat, 2018, p. 3). These statements provide information on financial performance over periods such as monthly, semi-annually, annually, or over several years.

In practice, Islamic banks, as Sharia entities, are also supervised by the Sharia Supervisory Board (DPS), which plays a vital role in overseeing the compliance of Sharia financial institutions with Sharia principles. According to DSN-MUI Regulation No. PER-01/DSN-MUI/X/2017, every Sharia Financial Institution (LKS), Sharia Business Institution (LBS), and Sharia Economic Institution (LPS) must have at least three members on the DPS, with one designated as the Chairperson. For smaller companies, it is possible to have a minimum of two DPS members, with one serving as the Chairperson. The existence of DPS is governed by Law No. 21 of 2008 concerning Islamic Banking, which specifies in Chapter V, Section Three, Article 32, that DPS must be formed in Islamic banks and conventional banks with Sharia units, appointed by the General Meeting of Shareholders (RUPS) upon the recommendation of the Indonesian Ulema Council (MUI). Source: [https://www.icdx.co.id].

They are also supervised by the Financial Services Authority (OJK), which organizes an integrated regulatory and supervisory system for the entire financial services sector. With the enactment of Law No. 21 of 2008 concerning Islamic Banking on July 16, 2008, the development of the national Islamic banking industry has gained a solid legal foundation, promoting its growth more rapidly. Source: [https://ojk.go.id]. An Islamic bank is considered to have implemented Sharia Accounting Standards when its financial reports adhere to PSAK 101, and the presentation of Sharia financial statements includes a reconciliation of income and profit-sharing, which shows the reconciliation between the bank's accrual-based income and the cash-based income shared with fund owners.

3 | METHOD

The method used in this study is a qualitative approach with content analysis techniques. Content analysis is an interpretation of the content found within a material, involving a series of procedures to transfer discrete information into an organized format that allows the analyst to draw conclusions (Parveen & Showkat, 2017). This study was conducted by gathering and collecting relevant data regarding the research object through various literatures such as journals, articles, scientific works, regulations, standards, and other written sources. The study uses secondary data from Islamic banks in Indonesia. The author has chosen a qualitative method for this study. Thus, the data collected is elaborated in the form of a descriptive analysis. The data sources for this paper are secondary data, including various literatures such as scholarly journals, regulations from Bank Indonesia, regulations from the Financial Services Authority (OJK), and other literatures related to the objectives and the subject matter of this article.

4 | RESULTS AND DISCUSSION

4.1 Results

Previous studies on the application of PSAK 101, especially regarding the presentation of financial statements, have revealed inconsistencies in its implementation. It has been found that some Islamic financial institutions still present financial statements that do not fully comply with the applicable PSAK 101. For instance, financial reports have not

included equity statements, cash flow statements, income and profit-sharing reconciliation reports, zakat fund reports, charity fund source and usage reports, and notes to the financial statements. As a result, these financial statements lack accountability in the presentation of PSAK 101, which is indicated by two factors: first, the incompleteness of financial statement components in accordance with PSAK 101, and second, the misalignment of account presentation within each financial statement component.

The researcher attempts to conduct a new study using data from the operational activities of Indonesian Islamic Banks from 2020 to 2024. The data analysis shows that Indonesian Islamic banks, based on the author's analysis of their fund management and financial reporting, still do not fully comply with Sharia Accounting Standards (SAS) and financial reporting in accordance with PSAK 101. This is due to inconsistencies in presenting their financial statements. In fact, prior research has shown that the application of PSAK 101 in both Islamic financial institutions, including banks and non-banks, has not been fully optimized. This is evident as there are still Islamic financial institutions that present financial statements that do not adhere to the applicable PSAK No. 101.

This finding is supported by a research journal conducted by Andi Supriadi and Muhammad Saddam (2023), titled "Analysis of the Implementation of Financial Statements Based on PSAK No. 101 at the Sharia Savings and Loan Cooperative & Financing (KSPPS) Baitut Tamwil Hidayatullah (BTH) Amanah Berkah Bersama in Depok City." Their study found that several required financial statements were not presented, including the equity statement, cash flow statement, income and profit-sharing reconciliation report, zakat fund report, charity fund source and usage report, and notes to the financial statements.

Another study by Putriningtyas and Usnan (2019) titled "Accountability of BMT: An Analysis Based on the Implementation of PSAK 101 in Financial Statement Presentation" indicated that the BMT being studied, BMT Wanita Mandiri Boyolali, lacked accountability based on the implementation of PSAK 101 in its financial statement presentation. This was demonstrated by two indicators: first, the incomplete presentation of financial statement components in accordance with PSAK 101, and second, the misrepresentation of accounts in each component of the financial statements according to PSAK 101.

Regarding the fairness of financial statement presentation in Islamic banks, Saesar et al. (2012) conducted a study evaluating the application of PSAK 101 in relation to the fairness of financial statements at Bank Jabar Banten Syariah. The results showed that the financial statement presentation at Bank Jabar Banten Syariah did not fully align with PSAK 101. Based on the previous discussion, the author is interested in re-examining the implementation of PSAK 101 in the financial statements of PT. Bank Jabar Banten Syariah (BJB). Therefore, the author presents this issue in the form of an article titled: "Analysis of the Application of Sharia Accounting Standards (SAS) on the Implementation of PSAK 101 in the Financial Statements of PT. Bank Jabar Banten Syariah (BJB)".

For this research, the data used comes from the financial statements of PT. Bank Jabar Banten Syariah (BJB), which are available on the Bank BJB Syariah website. The data analyzed includes financial reports from PT. Bank Jabar Banten Syariah (BJB) from 2020 to June 2024 (<https://www.bjbsyariah.co.id/laporan>). Using a descriptive qualitative method, the data analyzed from PT. Bank Jabar Banten Syariah (BJB) financial reports is as follows

4.1.1 In 2020, the following data was obtained

- 1) Financial Position Statement
In this statement, the accounts for Mudharabah and Musyarakah profit-sharing financing are missing, and there has been no realization of Sharia financing.
- 2) Income Statement
This statement does not include the account for income after distribution, and there is no specific account for profit-sharing using Sharia account names.
- 3) Cash Flow Statement
In this statement, there is an account for income from fund management as a mudharib amounting to IDR 698,505,000.
- 4) Statement of Changes in Equity
This statement, similar to general bank reports, does not have any specific account that uses Sharia account names.
- 5) Zakat and Waqf Fund Sources and Distribution Report
The receipt of Zakat funds from external Islamic banking institutions (BUS) amounted to IDR 37,000. However, the distribution of Zakat funds to the Zakat management entity has not been made. As for Waqf, no amount has been realized.

4.1.2 In 2021, the following data was obtained

- 1) Financial Position Statement
In this statement, the accounts for Mudharabah and Musyarakah profit-sharing financing are still missing, and there has been no realization of Sharia financing.
- 2) Income Statement

This statement does not include the account for income after distribution, and there is no specific account for profit-sharing using Sharia account names.

3) Cash Flow Statement

In this statement, there is an account for income from fund management as a mudharib amounting to IDR 729,793,000.

4) Statement of Changes in Equity

This statement, similar to general bank reports, does not have any specific account that uses Sharia account names.

5) Zakat and Waqf Fund Sources and Distribution Report

The receipt of Zakat funds from external Islamic banking institutions (BUS) amounted to IDR 85,000. The distribution of Zakat funds to the Zakat management entity amounted to IDR 542,000. As for Waqf, no amount has been realized.

4.1.3 In 2022, the following data was obtained

1) Financial Position Statement

In this statement, the accounts for Mudharabah and Musyarakah profit-sharing financing are still missing, and there has been no realization of Sharia financing.

2) Income Statement

This statement does not include the account for income after distribution, and there is no specific account for profit-sharing using Sharia account names.

3) Cash Flow Statement

In this statement, there is an account for income from fund management as a mudharib amounting to IDR 769,740,000.

4) Statement of Changes in Equity

This statement, similar to general bank reports, does not have any specific account that uses Sharia account names.

5) Zakat and Waqf Fund Sources and Distribution Report

The receipt of Zakat funds from external Islamic banking institutions (BUS) amounted to IDR 36,000. The distribution of Zakat funds to the Zakat management entity amounted to IDR 117,000. As for Waqf, no amount has been realized.

4.1.4 In 2023, the following data was obtained

1) Financial Position Statement

In this statement, the accounts for Mudharabah and Musyarakah profit-sharing financing are still missing, and there has been no realization of Sharia financing.

2) Income Statement

This statement does not include the account for income after distribution, and there is no specific account for profit-sharing using Sharia account names.

3) Cash Flow Statement

In this year's report, the cash flow statement has not been included.

4) Statement of Changes in Equity

This statement, similar to general bank reports, does not have any specific account that uses Sharia account names.

5) Zakat and Waqf Fund Sources and Distribution Report

The receipt of Zakat funds from external Islamic banking institutions (BUS) amounted to IDR 26,000. The distribution of Zakat funds to the Zakat management entity amounted to IDR 37,000. As for Waqf, no amount has been realized.

4.1.5 In 2024, the following data was obtained

1) Financial Position Statement

In this statement, the accounts for Mudharabah profit-sharing financing amounting to IDR 331,039,000 and Musyarakah financing amounting to IDR 3,805,016,000 are included.

2) Income Statement

This statement includes the account for income after distribution of profit-sharing amounting to IDR 598,059,000.

3) Cash Flow Statement

This statement includes the account for income from fund management as a mudharib amounting to IDR 1,043,420,000.

4) Statement of Changes in Equity

This statement, similar to general bank reports, does not have any specific account that uses Sharia account names.

5) Zakat and Waqf Fund Sources and Distribution Report

The receipt of Zakat funds from external Islamic banking institutions (BUS) amounted to IDR 17,000. The distribution of Zakat funds to the Zakat management entity totaled IDR 17,000. As for Waqf, no amount has been realized.

Based on the analysis of the data above, it was found that PT. Bank Jabar Banten Syariah (BJB) has not fully implemented PSAK 101, as inconsistencies were found in the presentation of its financial statements, especially regarding

the application or use of Sharia accounts. Additionally, it was found that in 2023, the financial position statement was not included. The presentation of Sharia financial statements should consist of components that reflect commercial activities, including the financial position statement (balance sheet), income statement, cash flow statement, and statement of changes in equity.

4.2 Discussion

This paper discusses the problem of finding a practical method to carry out the full requirements of PSAK 101 in financial institutions that operate under Islamic principles. For one such institution, PT. Bank Jabar Banten Shari'ah has encountered problems because it cannot fully implement these standards. However, although attempts made by BJB in the area of finance under Islamic Law have been seen as not good from 2020 which 2024 financial reports show many strong contradictions on this matter. That it is exactly the standard, called (PSAK 101), Islamic banks need to make sure they prepare their financial statement correctly.

In a survey done by Riskawati (2022), the relationship between profitability and zakat expenditures at PT. Bank Jabar Banten Syariah over the period 2010-2021 was investigated. According to the research, with incomplete accounting statements it is impossible to understand fully how well the bank meets its shariah obligations – particularly in relation to zakat. As a key aspect of Islamic finance, zakat needs to be reported with complete transparency, something which can be seen by looking over the company's financial statements. Without such information the bank loses credibility and it becomes difficult for concerned parties to judge how well it is doing in this area of social responsibility.

In her study of PSAK No.106 on Musyarakah financing at PT. Bank Jabar Banten Syariah, Agustin (2022) also found that the bank had no clear boundary between what should be termed simply as profit-sharing contract arrangements and those considered part of Islamic banking's concept of profit-driven lending. Musyarakah, which in essence means sharing risk as well as profit, requires accurate representation on the financial reports so that those involved with such transactions will appreciate what they are happening as of now. No mention was made by the bank of Musyarakah financing at all, Agustin discovered in her research - meaning that people who invest do not find the bank's commitment to Islamic principles of fairness and equity established in practice.

But after PT. Bank Jabar Banten Syariah, it was quite clear in her study of Bank Syariah Mandiri Medan (Yanti, 2018) that the same gaps existed in presenting Sharia-compliant financial transactions. Financial transactions given by zakat and waqf funds were again presented in this media without a gap for the interpretation of Shari'ah laws. The lack of proper presentation of funds, Yanti said, is compromising our social responsibility and jeopardizing any reports we make that are Shari'ah compliant. This omission is especially important as Islamic banks are expected not only to fulfill their financial objectives but also to participate in social welfare through zakat and waqf.

Incomplete Financial Statements have a negative impact on operational efficiency of Islamic banks: The authors go on to point out that this is not merely a technical issue. Rifqi Muhammad and SAS (2018) argue that inefficiencies in financial reporting, such as missing or unclear profit sharing transactions, cause Islamic banks to be less able to function effectively. If this is allowed to continue for long enough, the operation itself will cease. The authors maintain that clarity is essential for efficient working of Islamic finance. Neglecting PSAK 101 may lead both customers and investors to lose confidence in you. PT. Bank Jabar Banten Syariah in particular, has struggled to put out clear financial reports; this therefore affects its operational effectiveness as a whole.

The influence of financial performance on the lending volumes of Islamic banks in Indonesia was explored by Muhammad (2020). In a profit-sharing arrangement like Mudharabah, used for investment purposes, proper reporting is a must to accurately reflect the performance of the bank. However, PT. Bank Jabar Banten Syariah has difficulty in adequately disclosing Mudharabah funding in its statements, which damages the bank's capacity to attract potential investors and widen its business base. Bogor -- The lack of clear corporate statistics in this regard is a constant mark of the bank's failure to meet PSAK 101 and achieve full implementation of Sharia accounting standards.

In this emerging world of Islamic finance using his The need for improved transparency in Islamic banking with richer performance data relative to conventional one was also summarized by Imilda et al. (2025) who analyzed: corporate policies and dividend policies moderating financial performance. They found that banks adhering to Shariah-compliant reporting practices tend to return superior results both in fiscal terms and terms of employee involvement. PT. Bank Jabar Banten Syariah, if through a failure to provide clear reports on zakat or waqf and profit-sharing arrangements beyond what the law requires them to do, defy the purpose of being able to retain employees that sustain it both mission and practice-wise as enablers.

The criticality of this point could not be overemphasized. However, that is not the case for financial institutions which incorporate Islamic banking values into their report making and operation. Does not strictly follow the accounting standard statement 101, PT. Bank Jabar Banten Syariah may have missed out all best practice benefits seen from a highly engaged workforce; when employees do not feel aligned with what its objectives are because they can't see how their day-to-day work in the company clearly fits with Islamic principles.

PT. Bank Jabar Banten Syariah has been working on integrating PSAK 101 for some time now. However, there still some problems in financial reporting that exist even though improvements have been made on adapting these new

standards. The absence of proper disclosure concerning profit-sharing agreements, zakat and waqf funds, and the key income and cash flow statement Grand reports. The bank is therefore still wrestling with how to truly make it fit into this world of accountancy and finance. These problems not only interfere with PT. Bank Jabar Banten Syariah's compliance with PSAK 101, they also threaten its efficiency, transparency and ability to attract investment. To resolve these problems, PT. Bank Jabar Banten Syariah has to make great strides in financial reporting. This means that it will ensure the accurate and full presentation of sources and distributions for Mudharabah and Musyarakah financing, zakat and waqf funds; and align all of its financial statements with what PSAK 101 asks for. In so doing, it will enhance its Shariah compliance, increase the trust of its stakeholders and better its operating performance as an Islamic financial institution. With these improvements, the bank will become a stronger, more efficient player in this industry.

5 | CONCLUSIONS AND FUTURE WORK

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