



## ISLAMIC ACCOUNTING AS A SOLUTION TO ANTHROPOCENTRISM IN COASTAL ENVIRONMENTAL AND ECONOMIC MANAGEMENT

Fety Widiанти Aptasari<sup>1</sup>, Muhammad Helmi Falah<sup>2</sup>, Rishan Adha<sup>3</sup>, M. Jumaedi<sup>4</sup>

<sup>1,3,4</sup>Universitas Mataram, NTB, Indonesia

<sup>2</sup>Politeknik Perikanan Negeri Tual, Maluku Tenggara, Indonesia

<sup>3</sup>Institute for Future Energy Consumer Needs and Behavior (FCN), School of Business and Economics / E.ON Energy Research Center, RWTH Aachen University, Germany

Correspondence: [fetyaptasari@staff.unram.ac.id](mailto:fetyaptasari@staff.unram.ac.id)

### Abstract

*Research aims:* This study aims to analyze the application of Islamic-based accounting principles as an alternative approach to anthropocentrism in managing the environment and coastal economic systems.

*Design/Methodology/Approach:* This research employs a qualitative approach through case studies in several Indonesian coastal communities. Data were collected through in-depth interviews, observations, and document analysis, and then interpreted to identify Islamic values relevant to sustainable accounting practices.

*Research findings:* The findings reveal that the application of Islamic principles such as *amanah* (responsibility), *mizan* (balance), and the prohibition of *israf* (excessiveness) can shift the paradigm of resource management from short-term profit orientation toward ecological and social sustainability. This approach has the potential to reduce coastal environmental degradation and enhance the welfare of local communities.

*Theoretical Contribution/Originality:* This study proposes a conceptual framework of Islamic-based accounting as an alternative to the conventional accounting model that tends to be anthropocentric, thereby expanding the discourse on sustainability accounting from an Islamic value-based perspective.

*Practitioners/Policy Implications:* The findings may serve as a foundation for policymakers and practitioners in designing fair and sustainable accounting policies for coastal environmental and economic management based on Islamic ethical principles.

*Research Limitations/Implications:* This study is limited to the local context of Indonesian coastal areas; further research is needed to examine the applicability of the proposed model in different social and economic settings.

*Keywords:* Islamic-Based Accounting, Anthropocentrism, Coastal Environment, Economic Sustainability, *Mizan* (Balance).

### Introduction

Accounting is generally understood as an information system that provides data for decision-makers, both internal and external. However,



several researchers argue that this concept reflects a "Western" perspective closely associated with capitalist governance (Baydoun & Willett, 2000) (Velayutham, 2014). This view is considered less relevant for societies or countries with religiously based value systems, particularly Islam. Conventional accounting is considered incapable of fully representing Sharia principles in Islamic financial institutions (IFIs), thus necessitating the need for an accounting framework that aligns with Islamic values (Karim, 1990; Gambling et al., 1993).

Since the establishment of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in 1991, the development of Islamic accounting standards has progressed rapidly. The literature on Islamic accounting now focuses not only on financial reporting but also examines issues of ethics, sustainability, sharia governance, zakat (alms), waqf (endowments), and even gender (Haniffa & Hudaib, 2010; Hassan et al., 2022). This confirms that Islamic accounting is a discipline with strong social, spiritual, and ecological dimensions.

In the Islamic perspective, accounting is not merely a financial reporting tool, but rather a means of human accountability as caliphs on earth (Shanmugam et al., 2005; Rahim, 2010). Therefore, Islamic accounting presents itself as a critique of the conventional anthropocentric and capitalist paradigm of knowledge, which often ignores social justice and ecological balance (Ibrahim, 2005; International Institute of Islamic Thought, 1988).

Although Islamic accounting literature has addressed many aspects, from sharia compliance and social disclosure to governance, most research remains mechanical and instrumental. Islamic accounting is often positioned within a conventional framework without considering its ecological and spiritual dimensions. Consequently, Islamic accounting research has yet to deeply address the environmental crisis and the impact of anthropocentrism on the economy (Abdul-Baki et al., 2013; Khalid et al., 2018; Rahman et al., 2020; Sauzan Hasanah et al., 2025).

Furthermore, some Muslim academics still adopt Western economic theories without in-depth criticism, so that the values of *maqāṣid al-syarī'ah*, which emphasize social justice and ecological sustainability, have not been optimally explored in the context of Islamic accounting (Hashim & Rossidy, 2000; Islahi, 2015). This indicates a conceptual gap in integrating Islamic principles with contemporary environmental challenges.

This study aims to examine the application of Islamic accounting principles in the context of coastal environmental and economic management, and to identify Islamic values such as *amanah* (trust), *mizan* (balance), and the prohibition of *israf* (wastefulness) as the basis for developing sustainable accounting (Aldabbagh et al., 2021; Bayou, 2017; Cordero-Penín et al., 2023; Ramadhan, 2023; Mirakilov et al., 2023; Jensen et al., 2022; Qizam, 2020). Furthermore, this study seeks to develop a conceptual framework for Islamic accounting oriented towards *maqāṣid al-syarī'ah* (obligatory objectives) and ecological sustainability (Khalid et al.,



2018; Rahman et al., 2020; Mulawarman & Kamayanti, 2018; Kamla, 2015; Kamla & Alsoufi, 2015).

Indonesia's context as the world's largest maritime nation with enormous coastal economic potential, yet still plagued by social inequality and ecological damage, makes this study relevant and urgent (Pebrianto, 2020; KKP, 2024; KNTI, 2020). The anthropocentric paradigm of coastal development, through natural resource exploitation, reclamation, and mass tourism, has threatened the sustainability of ecosystems and the well-being of communities (Damaywanti, 2013; Utama et al., 2019; Witro, 2020; Khusairi et al., 2023). From an Islamic perspective, the dominance of anthropocentrism contradicts the values of *mizan* and *hifz al-bi'ah* (environmental protection) emphasized in Islamic jurisprudence (Islahi, 2015; Ismail, 2016; Antwi & Hamza, 2015; Triyuwono, 2006).

Based on these conditions, this study seeks to answer two main questions: how Islamic-based accounting principles can be applied to address the impact of anthropocentrism in coastal environmental and economic management, and how the application of *maqāṣid al-syarī'ah* values can form an Islamic accounting model that is socially just and ecologically sustainable (Hassan, et al., 2021; Hassan, Alshater, et al., 2021; HASSAN et al., 2022; Mihret et al., 2020; Yasmin et al., 2021; Kamla, 2019; Sian et al., 2020).

This research offers a new approach by integrating Islamic accounting and the *maqāṣid al-syarī'ah* (objectives of Islamic law) to address the crisis of anthropocentrism. This approach positions accounting as an ethical and spiritual instrument that balances the relationship between humans, nature, and God (Mulawarman & Kamayanti, 2018; Kamla, 2015; Kamla & Alsoufi, 2015; Qizam, 2020; Ramadhan, 2023; Mirakilov et al., 2023). It also challenges the positivistic and instrumental tendencies in prior Islamic accounting research by proposing a more holistic, multiparadigm methodology (Antwi & Hamza, 2015; Mackenzie & Knipe, 2006; Pratiwi et al., 2025).

The results are expected to enrich the Islamic accounting literature and provide policy recommendations for the development of equitable and sustainable coastal economic governance (Khalid et al., 2018; Rahman et al., 2020; Utama et al., 2019; Witro, 2020; Khusairi et al., 2023). By doing so, this study not only contributes to the advancement of Islamic accounting theory but also aligns it with global sustainability agendas, while reaffirming the ethical, social, and environmental dimensions embedded in Islamic economic thought (Hassan, Aliyu, et al., 2021; Kamla, 2019).

## Methods

This study adopts a systematic literature review (SLR) with a qualitative interpretive approach to analyze the application of Islamic



accounting in environmental and economic management within coastal contexts, particularly in relation to critiques of anthropocentrism. This method enables a structured and in-depth examination of concepts, values, and principles embedded in Islamic accounting and their relevance to ecological and social sustainability.

The data were obtained entirely from secondary sources, including peer-reviewed journal articles, academic books, policy documents, government regulations, and institutional reports related to Islamic-based sustainability practices. The review process involved identifying relevant literature using predefined keywords and inclusion–exclusion criteria, followed by systematic screening, data extraction, and synthesis.

Data were analyzed using thematic content analysis, which involved open coding, thematic categorization, and interpretive analysis based on *maqāṣid al-syarī'ah* principles. The analytical framework followed the stages of data reduction, data display, and conclusion drawing as proposed by (Miles & Huberman. Michael A., 1994). This approach allowed for the integration of various conceptual and empirical insights into a coherent analytical synthesis.

To enhance credibility and validity, the study employed source and theory triangulation by cross-verifying findings from different literature types and strengthening interpretations with established theories from Islamic accounting and environmental studies. Through this systematic and rigorous literature-based method, the study aims to develop a comprehensive conceptual understanding and contribute to theoretical advancements in Islamic-based environmental and economic governance in coastal regions.

## Results and Discussions

### Impact of Anthropocentrism in Coastal Areas

Environmental degradation in coastal areas is not only caused by the behavior and economic decisions of local communities, but also by government policies and corporate actions, one of which is reclamation policies. Coastal biodiversity is a resource accessible to all, making it vulnerable to open exploitation by various parties. This exploitation often focuses solely on financial gain without considering the sustainability of natural resources (Haghshenas et al., 2021; Aulia et al., 2025). Consequently, in many cases, ecosystems have been degraded beyond their resilience, resulting in decreased stability and productivity. For example, mangroves, which should be treated as common property, are



often privatized and exploited extensively, triggering unfair competition for the use of this resource (Zhang, 2021).

The socioeconomic conditions of coastal communities are further exacerbated by environmental degradation resulting from overexploitation. Damage to ecosystems such as coral reefs and mangroves reduces the productivity of fisheries and tourism, which are the main sources of income for many coastal communities (Cordero-Penín et al., 2023). Economic pressures such as poverty drive coastal communities to focus on short-term profits, often at the expense of environmental sustainability, which can be seen as part of an anthropocentric approach.

The patron-client system in coastal communities is also a major factor exacerbating structural poverty. Inequality in economic resource ownership, unequal reciprocal relationships, and loyalty stemming from limited access to capital all contribute to small-scale fishers' dependence on their patrons (Walhi, 2022). This situation discourages young people from becoming fishermen, while most fishers migrate to cities due to declining fisheries productivity (Maulidiyah et al., 2024).

However, fishermen's low skills and education levels also hinder their understanding of the importance of environmental sustainability. The government has also not yet provided an effective financing scheme to support this sector, as banking institutions still consider the fisheries sector high-risk (Sagita et al., 2025; Sagita et al., 2024; Sumantika & Ardiyanto, 2018).

Approximately 60% of mangrove damage is caused by human activities, such as land conversion for shrimp ponds (Mongabay, 2022). The Peat and Mangrove Restoration Agency (BRGM) reports that of Indonesia's 4.12 million hectares of mangrove forests, 700,000 hectares have been deforested, primarily in shrimp pond areas (CNNIndonesia, 2022; Putri & Amri, 2025). Yet, mangrove forests have significant economic potential through carbon trading, which can support national income (Kementerian Koordinator Bidang Perekonomian, 2022).

### **Causes Anthropocentrism from Land Reclamation**

Reclamation land is one of the policy the most controversial development in the coastal area. In general theoretical, reclamation defined as an addition process land new from sea or land wet to mainland through landfilling or the stockpiling of certain materials. This activity is often seen as a solution to limited urban space and a means of expanding economic areas. In the Indonesian context, reclamation is widely promoted as a strategy to accelerate economic development and increase investment in the property, industry, and tourism sectors (Islami et al., 2022).



However, reclamation policies are often anthropocentric, placing human and economic interests above the preservation of coastal ecosystems. The development paradigm underlying reclamation projects generally prioritizes spatial efficiency and financial gain, without considering the ecological and social value of the reclaimed coastal areas. As a result, vital ecosystems such as seagrass beds, mangroves, and coral reefs often suffer irreversible damage.

Land reclamation can indeed create new economic value through increased land prices, expansion of business areas, and the development of strategic infrastructure such as ports, roads, bridges, and industrial areas (Islami et al., 2022). However, this approach becomes problematic when these economic benefits are enjoyed by only a few parties, such as large corporations or property investors, while coastal communities lose access to the natural resources that sustain their livelihoods.

To ensure that the benefits of reclamation are felt fairly and sustainably, inclusive and transparent governance is required. The government and developers are required to involve local communities in every stage of reclamation planning and implementation. Public participation is not limited to formal consultations but must also include community empowerment through training, social assistance, and access to new economic resources generated by the project (Fahira et al., 2024). This participatory approach is crucial to prevent reclamation projects from becoming a new symbol of social inequality in coastal areas.

Although reclamation is considered to improve public infrastructure such as roads, clean water facilities, electricity, and health services (Fahira et al., 2024), the success of such development still depends on a balance between economic and ecological aspects. Without a comprehensive environmental impact analysis (EIA), reclamation projects have the potential to cause significant permanent ecological damage, such as increased marine sedimentation, loss of marine habitat, and decreased local fisheries productivity.

In the context of environmental sustainability, every reclamation project should be implemented with an ecodesign and ecosystem restoration approach, not simply the exploitation of new land space. Ideal reclamation practices should integrate elements of mangrove restoration, seagrass conservation, and the creation of artificial habitats such as artificial coral reefs to maintain ecological balance (Bolqiah & Raffiuddin, 2021) (Zulfa Khoiriyah, 2024). These efforts not only mitigate ecological impacts but also have the potential to increase long-term economic value through ecotourism, ecosystem services, and sustainable fisheries.





More far, practice reclamation that is not notice balance ecological also reflects pattern think extreme anthropocentrism, where humans put himself as ruler on nature. Within the framework of environmental ethics, this approach contradicts the principles of sustainability, which emphasize harmony between humans and nature. Therefore, a transition to an eco-centric or theo-centric paradigm, which views humans as part of the ecological system rather than its rulers, is key to reducing the negative impacts of reclamation on the coastal environment.

### **Accounting Environment Based on Islamic Principles**

In context development sustainable, Accounting Islamic Sustainable Accounting (ISA) present as a unifying alternative model principles modern accounting with Islamic spiritual and ethical values. This approach is not only oriented towards financial reporting but also emphasizes social, moral, and ecological responsibility in economic activities (Ramadhan, 2023).

Islamic accounting is based on the monotheistic paradigm, namely the recognition that everything originates from God and must be returned to Him. Within this framework, economic activity is not merely a means to accumulate wealth but also a means to achieve social balance and maintain environmental sustainability. Therefore, Islamic accounting rejects exploitative economic systems and prioritizes the principles of justice ('adl), balance (mizan), and trust (amanah) as the basis for resource management (Aldabbagh et al., 2021).

The ISA emphasizes the integration of Environmental, Social, and Governance (ESG) aspects into the financial reporting system. Thus, Islamic financial institutions are required to report not only financial performance but also the social and ecological impacts of their operations (Ramadhan, 2023; Deloitte, 2023; Mirakilov et al., 2023). This approach represents a significant shift from conventional, anthropocentric accounting to a more holistic reporting model that is responsible for environmental sustainability.

Furthermore, Islamic accounting rejects the practice of interest (riba), which is considered to create inequality and exploitation. Instead, financial transactions must be based on real assets (asset-backed transactions) and productive activities that provide social benefits. This principle strengthens the link between economics and morality and encourages an ethical financial system (Jensen et al., 2022; Bayou, 2017).

Recent research shows that the integration of Islamic accounting and non-financial information plays a crucial role in creating sustainable value for profit, people, and the planet. This approach, known as the 3Ps concept, aligns with the Islamic value of balance in life (Qizam, 2020). Through this



framework, Islamic accounting serves not only as a financial reporting tool but also as an instrument for achieving sustainable development goals and ecological justice.

Furthermore, Islamic accounting emphasizes that humans are not the absolute owners of resources, but rather their caliphs (managers) responsible for safeguarding the earth from damage. By internalizing Sharia principles in their accounting systems, companies can foster moral awareness of their environmental and social responsibilities. Therefore, the implementation of the ISA has the potential to be a strategic solution to the ethical and environmental crises arising from the dominance of the anthropocentric paradigm in the global economic system.

Thus, Environmental Accounting Based on Islamic Principles is not merely a methodological innovation, but also a moral and philosophical transformation in how humans view the relationship between economics, the environment, and spirituality. This paradigm encourages the business world to no longer judge success solely by profit, but by its contribution to the balance of nature, social welfare, and submission to divine values.

### **Islamic-Based Environmental Accounting**

Islamic-based accounting is a form of applying spiritual and ethical values to a modern accounting system that orients itself toward a balance between economic, social, and environmental interests. This system not only emphasizes financial recording and reporting but also serves as a moral mechanism that guides organizational behavior in managing natural resources responsibly (Ramadhan, 2023; Mirakilov et al., 2023).

In this context, Islamic-based accounting integrates three core values: amanah (responsibility), mizan (balance), and israf (prohibition of waste), all of which have direct relevance to corporate managerial practices and sustainability reporting. These values are not merely theological concepts, but rather operational principles applicable to all economic and managerial decision-making processes.

#### **1. Amanah (Moral and Ecological Responsibility)**

The value of trust (amanah) affirms that all natural resources are a gift from God and must be managed responsibly by humans. This principle requires that every individual and organization treat nature not as an object of exploitation, but as an entity that must be protected and utilized wisely (Aldabbagh et al., 2021). In accounting practice, trust (amanah) is reflected through honest, transparent reporting that reflects social and environmental responsibility. Therefore, every economic decision must consider its impact on ecosystems and the well-being of society.

#### **2. Mizan (Balance between Economy and Ecology)**





Mizan values emphasize the importance of a balance between economic profit and environmental sustainability. This principle aligns with the concept of sustainable development, where economic growth should not be achieved at the expense of environmental stability. In the context of management accounting, this balance can be achieved through the application of Environmental Management Accounting (EMA), which helps organizations identify, measure, and control environmental costs to avoid focusing solely on short-term profits (Haghshenas et al., 2021). EMA also serves as a strategic tool for assessing energy efficiency, waste management, and green investments that support long-term sustainability.

### **3. Israf (Prohibition of Waste and Resource Efficiency)**

The concept of israf in Islam prohibits all forms of waste and excessive consumption that do not provide real benefits. In modern economic practice, this principle can be implemented through the Life Cycle Costing (LCC) approach, a cost assessment method that considers the entire product life cycle, from production, distribution, consumption, to waste disposal (Bayou, 2017; Cordero-Penín et al., 2023). Through LCC, companies can understand the environmental impact of each stage of their operations, so that investment and production decisions can be made with attention to energy efficiency and waste reduction.

By combining the values of amanah, mizan, and israf, Islamic accounting forms a system that balances economic, social, and ecological responsibilities. This system helps companies internalize environmental and social costs into financial statements, ensuring that business decisions are not only financially profitable but also ecologically and morally sustainable (Jensen et al., 2022).

Furthermore, the implementation of Islamic-based accounting also has a corporate spiritual dimension, where economic activities are viewed as part of worship (good deeds). This means that when companies implement transparent and ethical environmental reporting and management principles, they are actually fulfilling their religious responsibilities to God and society. Therefore, Islamic-based accounting is not merely a technical system, but also a means of strengthening Islamic ecological awareness that opposes anthropocentric exploitation of nature.

### **Reporting and Ethical Considerations and Holistic Economic Decision Making**

Islamic-based accounting reporting plays a crucial role in creating transparent, fair, and sustainable corporate governance. Unlike



conventional reporting systems, which are primarily oriented toward shareholder interests, Islamic reporting has a broader focus: *maslahah*, or the benefit of all living beings and the environment. Therefore, this reporting not only pursues formal compliance but also reflects ethical values, spirituality, and social responsibility (Mirakilov et al., 2023; Ramadhan, 2023).

Triple Bottom Line (TBL) concept commonly used in sustainability accounting has been uniquely adapted from an Islamic perspective. While conventional TBL focuses on profit, people, and the planet, in Islam, this concept is expanded to include spiritual values. This reflects the view that economic success cannot be separated from moral values and spiritual responsibility to God. Therefore, companies that apply this principle not only pursue financial efficiency but also strive to be *khalifah fil ardh*, just and ethical stewards of the earth.

The principles of justice (*al-'adl*) and balance (*mizan*) in Islam require that every economic decision consider its long-term impact on society and the environment (Aldabbagh et al., 2021; Qizam, 2020). In practice, this can be implemented through sustainable investment policies, the use of renewable energy, and the avoidance of projects that create negative externalities on nature. Companies operating based on these principles are more likely to develop environmentally friendly innovations, implement carbon accounting, and prepare transparent and accurate sustainability reports.

The ethical approach to Islamic accounting reporting also rejects the anthropocentric view that separates moral values from economic decisions. Instead, Islam places ethical and spiritual dimensions at the core of all economic activity. Therefore, accounting reporting in Islam serves not only to fulfill legal obligations but also as a form of moral accountability to God and society.

Furthermore, the Islamic reporting paradigm is the antithesis of the exploitative and anthropocentric modern economy. In a capitalist system, humans are often positioned as absolute rulers over nature, while in Islam, humans are viewed as *caliphs* responsible for maintaining ecological and social balance (Deloitte, 2023; Jensen et al., 2022). Therefore, every economic activity must be directed towards supporting social justice, maintaining environmental sustainability, and realizing shared prosperity.

By adopting this holistic approach, Islamic accounting reporting can create an economic decision-making system that is not only rational and efficient, but also ethical, just, and spiritual. This paradigm offers a new vision for the modern business world, that true economic progress is



measured not by the accumulation of material wealth, but by a tangible contribution to the preservation of the earth, the well-being of humanity, and adherence to divine values.

### **Islamic Principles of Environmental Accounting in the Context of PSAK**

#### **PSAK 1: Presentation of Financial Statements in the Context of Coastal Sustainability**

Coastal areas play a vital role in the global and national economy, serving as centers for various strategic economic activities such as fishing, tourism, and natural resource processing (Pebrianto, 2020; KKP, 2024; KNTI, 2020). In addition to their economic value, coastal regions also possess sensitive ecosystems that are crucial for maintaining environmental balance (Damaywanti, 2013; Howden et al., 2007; IPCC, 2008). Therefore, any economic activities taking place in these areas have the potential to significantly impact both environmental and social conditions of surrounding communities (Utama et al., 2019; Witro, 2020; Khusairi et al., 2023).

In this context, PSAK 1 (Statement of Financial Accounting Standards) plays an important role as a guideline for companies in preparing and presenting transparent and accountable financial statements (Velayutham, 2014; Haniffa & Hudaib, 2010; Napier, 2009). PSAK 1 not only regulates the presentation of basic financial information such as assets, liabilities, and equity but also provides a framework for companies to report the impacts of their activities on the environment (Farook et al., 2011; Kamla & G. Rammal, 2013; Hassan, Aliyu, et al., 2021; Hassan, Alshater, et al., 2021).

One aspect regulated by PSAK 1 is how companies can record and report the environmental impacts of their operational activities, especially in vulnerable ecosystems such as coral reefs and mangrove forests (Aldabbagh et al., 2021; Rahim, 2010). For example, in the fishing sector, financial reports should reflect how fishing activities affect fish populations and marine biodiversity. Similarly, in the tourism sector, companies must disclose how infrastructure development influences natural habitats, particularly when aligned with Islamic principles of amanah and mizan (Ramadhan, 2023; Mirakilov et al., 2023; Haghshenas et al., 2021).

Transparent reporting, as mandated by PSAK 1, is consistent with the Islamic concept of hisbah—ethical accountability before Allah SWT. This aligns with the maqāṣid al-syarī'ah principle of promoting maslahah (public good) and avoiding mafsadah (harm) (Abdul-Baki et al., 2013; Khalid et al., 2018; Rahman et al., 2020; Mulawarman & Kamayanti, 2018). By adopting this ethical framework, companies can strengthen social justice and ecological harmony while complying with PSAK 1 requirements.



### **PSAK 57: Provisions and Coastal Environmental Liabilities**

Coastal zones, rich in ecological and economic resources, are increasingly targeted for industrial activities such as reclamation, mining, and port construction, which often degrade marine ecosystems (Cheng, 2006; Yusuf, 2006). PSAK 57 provides guidance on recognizing provisions and contingent liabilities arising from environmental degradation (Sarhan & Ntim, 2018; Gallhofer et al., 2011; Mihret et al., 2020).

In Islamic accounting, recognizing such provisions reflects amanah (trusteeship) and accountability (hisab) to Allah SWT and society (Aldabbagh et al., 2021; Bayou, 2017; Qizam, 2020). For example, if a company damages mangroves or coral reefs, PSAK 57 requires recognizing the costs of restoration as a provision, reflecting both legal and moral obligations (Haghshenas et al., 2021; Ramadhan, 2023; Mirakilov et al., 2023).

Contingent liabilities, such as possible lawsuits due to marine pollution, should also be disclosed transparently. From an Islamic view, this disclosure represents mizan—maintaining balance and justice in economic activity (Islahi, 2015; Ismail, 2016). Furthermore, the integration of PSAK 57 with the Islamic framework supports a holistic approach to environmental accountability, reinforcing the role of accounting as a moral safeguard rather than a mere technical tool (Antwi & Hamza, 2015). By recognizing provisions and liabilities for environmental damage, companies internalize the true social and ecological costs of their operations, promoting environmental stewardship and long-term sustainability (Utama et al., 2019; Witro, 2020; Khusairi et al., 2023).

### **PSAK 16: Fixed Assets and Their Impact on Coastal Infrastructure**

Coastal infrastructure projects, such as ports, resorts, and industrial facilities, require substantial investments in fixed assets (Pebrianto, 2020; KKP, 2024). PSAK 16 provides standards for recognizing, measuring, and depreciating these assets, ensuring financial accuracy and environmental responsibility (Velayutham, 2014).

From an Islamic perspective, managing fixed assets must also consider israf—the prohibition of waste—and the principle of amanah in resource utilization (Bayou, 2017; Cordero-Penín et al., 2023; Haghshenas et al., 2021; Aldabbagh et al., 2021). When companies build infrastructure in sensitive coastal zones, they must account for environmental depreciation and restoration costs as part of accounting stewardship (Ramadhan, 2023; Mirakilov et al., 2023; Jensen et al., 2022).

Moreover, sustainable asset investments—such as corrosion-resistant materials and eco-friendly technologies—should be reported



transparently under PSAK 16. These disclosures align with Islamic values of accountability and mizan, ensuring that financial reports reflect both economic and ecological integrity (Abdul-Baki et al., 2013) (Khalid et al., 2018) (Rahman et al., 2020) (Kamla, 2015) (Kamla & Alsoufi, 2015) (Mulawarman & Kamayanti, 2018). Proper implementation of PSAK 16, therefore, not only enhances compliance but also positions companies as responsible custodians of Allah's creation, aligning financial management with sustainability and sharia ethics (Rahim, 2010).

### **PSAK 46: Income Tax and Social Contributions through Zakat in Coastal Communities**

PSAK 46 governs income tax accounting, but in Islamic economic systems, this also intersects with social contributions such as zakat (Sarea & Hanefah, 2013; Osman & Agyemang, 2020; Yasmin et al., 2021). In coastal communities facing poverty and inequality, zakat can serve as a redistributive instrument for social welfare and ecological restoration (Kamla, 2019; Sian et al., 2020; Rahman et al., 2020).

Through PSAK 46, zakat payments can be recognized as deductible social contributions, promoting both fiscal responsibility and community empowerment (Haniffa & Hudaib, 2010; Napier, 2009; Hassan, Aliyu, et al., 2021; HASSAN et al., 2022). When directed toward sustainable projects—such as mangrove rehabilitation or waste management—zakat becomes a tangible expression of Islamic social responsibility (CSR syariah) (Farook et al., 2011; Kamla & G. Rammal, 2013; Qizam, 2020).

Integrating zakat and tax management within PSAK 46 aligns with the maqāṣid al-syarī'ah objectives of social justice and maslahah (Abdul-Baki et al., 2013; Khalid et al., 2018; Aldabbagh et al., 2021). This approach contributes not only to sustainable coastal governance but also to building harmony between companies, communities, and the environment (Utama et al., 2019) (Witro, 2020) (Khusairi et al., 2023).

### **Conclusion**

This study confirms that Islamic-based accounting offers an ethical, spiritual, and comprehensive approach to addressing the crisis of anthropocentrism rooted in the modern economic paradigm. By integrating three key principles of Sharia: *amanah* (moral and spiritual responsibility), *mizan* (balance and justice), and *israf* (control of excessive behavior).

Islamic accounting can reconstruct the function of accounting from a mere tool for measuring financial profit to a moral and ecological instrument that supports sustainable well-being (*falāh*). This approach positions humans not as masters of nature, but as *caliphs* responsible for the



preservation of creation. By applying these Sharia values, Islamic accounting can help companies, financial institutions, and coastal communities build reporting systems that balance economic, social, and environmental interests. Thus, the application of Islamic principles in accounting has the potential to be a systemic solution to address the negative impacts of anthropocentrism while creating more equitable and sustainable resource governance for future generations.

In addition to providing conceptual understanding, this study demonstrates that the application of PSAK (Statements of Financial Accounting Standards) in economic activities in coastal areas can be aligned with Islamic accounting values. This integration allows companies to internalize social and environmental responsibility into financial reports, while strengthening spiritual and moral accountability. By linking PSAK and Islamic accounting principles, reporting practices can be directed to support the objectives of *maqāṣid al-sharī'ah*, particularly in maintaining a balance between *ḥifẓ al-māl* (protection of property) and *ḥifẓ al-bi'ah* (environmental preservation). Theoretically, this study expands the discourse of sustainability accounting by offering a conceptual framework of *Environmentally Grounded Islamic Accounting (EIA)* that places the principles of *amanah*, *mizan*, and *israf* as the main pillars. This framework broadens the understanding of sustainability not only in economic and social terms, but also as an expression of worship and human spiritual responsibility towards Allah SWT. This research also makes an important contribution to the critique of the anthropocentric paradigm in conventional accounting, by showing that profit-only financial reporting has neglected moral responsibilities towards nature and society.

From a practical perspective, this research provides guidance for the business world, especially sectors with a high risk of natural resource exploitation such as coastal areas, mining, and agribusiness. The implementation of the principles of *amanah*, *mizan*, and *israf* can be realized through the design of Sharia-based sustainability reports that disclose not only economic performance but also social and ecological impacts. These Sharia values can be further developed in the form of Islamic sustainability indicators, such as the *Amanah Lingkungan Index* or *Mizan Balance Index*, which serve to measure the alignment between business activities and the principles of ecological justice. This approach also strengthens corporate governance through spiritual accountability, making financial reporting a means of accountability to Allah SWT, not just to shareholders.

From a policy perspective, this research is relevant for regulators and accounting standards-setting bodies, particularly in the context of coastal





economic management. The government and the Financial Services Authority (OJK) can develop Sharia-based sustainability reporting guidelines that integrate the values of *amanah*, *mizan*, and *israf* into PSAK and SAK Syariah. The Financial Accounting Standards Agency (DSAK IAI) is also advised to expand the scope of PSAK to be more responsive to environmental and spiritual issues. Furthermore, the Ministry of Maritime Affairs and Fisheries (KKP) can use Islamic accounting principles as a reference in evaluating coastal economic projects to ensure they align with sustainability goals and the well-being of local communities.

For the academic world, this research opens up opportunities for the development of sustainable Islamic accounting by integrating theological, ethical, and ecological aspects into higher education curricula. Further studies can be directed at developing models for quantifying Sharia values in financial reports, assessing the effectiveness of Islamic accounting implementation in various social and industrial contexts, and expanding empirical studies across regions. This approach is expected to strengthen the position of Islamic accounting as a value system relevant to global challenges, particularly the environmental crisis and social inequality.

Ultimately, this research confirms that Islamic accounting is not merely a technical alternative, but rather an ethical and spiritual transformation in viewing humanity's role on earth. By implementing the principles of *amanah*, *mizan*, and *israf*, Muslims can uphold their responsibilities as *caliphs* who maintain the balance of Allah SWT's creation. The application of these principles not only reorients the economy toward sustainability and social justice but also contributes to achieving a global vision of harmony between humans, nature, and God, as mandated by *the maqāṣid al-sharī'ah*.

## References

- Abdul-Baki, Z., Bukola Uthman, A., Aliu Olanrewaju, A., & Aramide Ibrahim, S. (2013). Islamic Perspective Of Management Accounting Decision Making Techniques. *Journal of Islamic Accounting and Business Research*, 4(2), 203–219. <https://doi.org/10.1108/JIABR-05-2012-0031>
- Aldabbagh, L. M., Thabit, T. H., & Ibrahim, L. K. (2021). The Impact Of Islamic Accounting Instruments On The Sustainability Of Iraqi Banks. *Academy of Accounting and Financial Studies Journal*, 25, 1–9.
- Antwi, S. K., & Hamza, K. (2015). Qualitative And Quantitative Research Paradigms In Business Research: A Philosophical Reflection. *European Journal of Business and Management*, 7(3), 217–225.
- Aulia, N., Fikri, S. R., Amri, A., & Kunci, K. (2025). Strategi bank syariah dalam mempertahankan eksistensi di era digital. *Jurnal Ekonomi Syariah*, 8(01). <https://doi.org/10.36269/mu>



- Baydoun, N., & Willett, R. (2000). Islamic Corporate Reports. *Abacus*, 36(1), 71–90. <https://doi.org/10.1111/1467-6281.00054>
- Bayou, M. S. (2017). The Nature of Islamic Accounting and Methodology Used in Muslim Countries: Practical Application in UAE. In *18th Asian Academic Accounting Association (FourA) Annual Conference*, 192–199.
- Bolqiah, L. H., & Raffiuddin, R. (2021). Dominasi Oligarki dalam Pembangunan Reklamasi Pantai Utara Jakarta. *Jurnal Socius: Journal of Sociology Research and Education*, 8(1), 13. <https://doi.org/10.24036/scs.v8i1.234>
- Cheng, Y. (2006). Islam And The Modern Study Of Religion. *Kulliyyah Research Bulletin*, 1(1).
- CNNIndonesia. (2022). 700 Ribu Hektare Hutan Mangrove Rusak, Mayoritas di Area Tambak. CNNIndonesia. <https://www.cnnindonesia.com/nasional/20220719152602-20-823402/700-Ribu-Hektare-Hutan-Mangrove-Rusak-Mayoritas-Di-Area-Tambak>
- Cordero-Penín, V., Abramic, A., García-Mendoza, A., Otero-Ferrer, F., & Haroun, R. (2023). Mapping Marine Ecosystem Services Potential Across an Oceanic Archipelago: Applicability And Limitations For Decision-Making. *Ecosystem Services*, 60. <https://doi.org/10.1016/j.ecoser.2023.101517>
- Damaywanti, K. (2013). Pengelolaan Sumberdaya Alam dan Lingkungan Sosial. *Prosiding Seminar Nasional Pengelolaan Sumberdaya Alam Dan Lingkungan*, 363–367.
- Deloitte. (2023). *Islamic Accounting*. <https://www.iasplus.com/en/resources/topics/islamic-accounting>
- Fahira, A., Sultan, M. I., & Akbar, M. (2024). Perencanaan Komunikasi Reklamasi Pemprov Sulsel dalam Meningkatkan Partisipasi Masyarakat Pulau Lae-Lae. *Jurnal Penelitian Inovatif*, 4(3), 1187–1194. <https://doi.org/10.54082/jupin.488>
- Farook, S., Kabir Hassan, M., & Lanis, R. (2011). Determinants Of Corporate Social Responsibility Disclosure: The Case Of Islamic Banks. *Journal of Islamic Accounting and Business Research*, 2(2), 114–141. <https://doi.org/10.1108/17590811111170539>
- Gallhofer, S., Haslam, J., & Kamla, R. (2011). The Accountancy Profession And The Ambiguities Of Globalisation In A Post-Colonial, Middle Eastern And Islamic Context: Perceptions Of Accountants In Syria. *Critical Perspectives on Accounting*, 22(4), 376–395. <https://doi.org/10.1016/j.cpa.2010.09.003>
- Gambling, T., Jones, R., & Karim, R. A. A. (1993). Credible Organizations: Self-Regulation V. External Standard-Setting In Islamic Banks And British Charities. *Financial Accountability and Management*, 9(3), 195–207. <https://doi.org/10.1111/j.1468-0408.1993.tb00373.x>
- Haghshenas, E., Gholamalifard, M., & Mahmoudi, N. (2021). Ecosystem Services Trade-Offs Informing Impacts Of Marine Aquaculture



- Development In The Southern Caspian Sea. *Marine Pollution Bulletin*, 171, 112792. <https://doi.org/10.1016/j.marpolbul.2021.112792>
- Haniffa, R., & Hudaib, M. (2010). The Two WS of Islamic Accounting Research. *Journal of Islamic Accounting and Business Research*, 1(1), 5–9. <https://doi.org/10.1108/17590811011033370>
- Hashim, R., & Rossidy, I. (2000). Islamization Of Knowledge: A Comparative Analysis Of The Conceptions Of Al-Attas And Al-Faruqi. *Intellectual Discourse*, 8(1), 19–44.
- HASSAN, M. K., ALIYU, S., & HUSSAIN, M. (2022). A Contemporary Review Of Islamic Finance And Accounting Literature. *The Singapore Economic Review*, 67(01), 7–44. <https://doi.org/10.1142/S0217590819420013>
- Hassan, M. K., Aliyu, S., Saiti, B., & Abdul Halim, Z. (2021). A Review Of Islamic Stock Market, Growth And Real-Estate Finance Literature. *International Journal of Emerging Markets*, 16(7), 1259–1290. <https://doi.org/10.1108/IJOEM-11-2019-1001>
- Hassan, M. K., Alshater, M. M., Mumu, J. R., Sarea, A. M., & Azad, Md. A. K. (2021). Bibliometric analysis of the Journal of Islamic Accounting and Business Research: Ten years review. *COLLNET Journal of Scientometrics and Information Management*, 15(1), 63–88. <https://doi.org/10.1080/09737766.2021.1934603>
- Howden, S. M., Soussana, J.-F., Tubiello, F. N., Chhetri, N., Dunlop, M., & Meinke, H. (2007). Adapting Agriculture To Climate Change. *PNAS*, 104(50), 19691–19696. [www.pnas.org/cgi/doi/10.1073/pnas.0701890104](http://www.pnas.org/cgi/doi/10.1073/pnas.0701890104)
- Ibrahim, S. H. M. (2005). *The Need For Fundamental Research In Islamic Accounting*. University Putra Malaysia Press.
- IIIT (International Institute of Islamic Thought). (1988). *Islam: Source and Purpose of Knowledge*. International Institute of Islamic Thought.
- IPCC. (2008). *Climate Change 2007: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC)*.
- Islahi, A. A. (2015). The Genesis of Islamic Economics: Revisited. *Islamic Economic Studies*, 23(1), 1–28.
- Islami, F. S., Setiati, T. W., & Ardani, A. (2022). Evaluasi Tata Guna Lahan Kawasan Permukiman di Daerah Reklamasi Rawa (Studi Kasus Kawasan Jakabaring Palembang). *Jurnal Desiminasi Teknologi*, 10(1), 51–62.
- Ismail, N. (2016). Scrutinizing The Epistemology of Islamic Economics: A Historical Analysis. *TSAQAFAH*, 12(1), 19. <https://doi.org/10.21111/tsaqafah.v12i1.367>
- Jensen, D., Gould, S., & Nurunnabi, M. (2022, April 29). *Islamic Sustainable Finance: Opportunities for Donors and PAOs to Deliver Sustainable Development Goals*. <https://www.ifac.org/knowledge-gateway/developing-accountancy-profession/discussion/islamic->



[Sustainable-Finance-Opportunities-Donors-and-Paos-Deliver-Sustainable-Development-Goals.](#)

- Kamla, R. (2015). Critical Muslim Intellectuals' Thought: Possible Contributions To The Development Of Emancipatory Accounting Thought. *Critical Perspectives on Accounting*, 31, 64–74. <https://doi.org/10.1016/j.cpa.2015.01.014>
- Kamla, R. (2019). Religion-Based Resistance Strategies, Politics Of Authenticity And Professional Women Accountants. *Critical Perspectives on Accounting*, 59, 52–69. <https://doi.org/10.1016/j.cpa.2018.05.003>
- Kamla, R., & Alsoufi, R. (2015). Critical Muslim Intellectuals' Discourse And The Issue Of 'Interest' (Ribā): Implications For Islamic Accounting And Banking. *Accounting Forum*, 39(2), 140–154. <https://doi.org/10.1016/j.accfor.2015.02.002>
- Kamla, R., & G. Rammal, H. (2013). Social Reporting By Islamic Banks: Does Social Justice Matter? *Accounting, Auditing & Accountability Journal*, 26(6), 911–945. <https://doi.org/10.1108/AAAJ-03-2013-1268>
- Karim, R. A. A. (1990). Standard Setting for the Financial Reporting of Religious Business Organisations: the Case of Islamic Banks. *Accounting and Business Research*, 20(80), 299–305. <https://doi.org/10.1080/00014788.1990.9728888>
- Kementerian Koordinator Bidang Perekonomian. (2022). *Potensi Ekonomi Karbon Indonesia Berdasarkan Sumber Karbon*.
- Khalid, A. A., Haron, H., & Masron, T. A. (2018). Competency And Effectiveness Of Internal Shariah Audit In Islamic Financial Institutions. *Journal of Islamic Accounting and Business Research*, 9(2), 201–221. <https://doi.org/10.1108/JIABR-01-2016-0009>
- Khusairi, H., Alamin, N., & Putri, L. A. (2023). Community-Based Halal Tourism As A Sustainable Economic Development Strategy. *Jurnal Ekonomi Islam*, 14(2), 261–273. <http://journal.uhamka.ac.id/index.php/jei>
- KKP. (2024). *Data Persentase Kontribusi PDB Perikanan terhadap PDB Indonesia (Persen)*. Statistik KKP. <https://Statistik.Kkp.Go.Id/Home.Php?M=pdb&i=415#panel-Footer-Kpda>
- KNTI. (2020). *Analisis Dampak Covid-19 Terhadap Kehidupan Sosial-ekonomi Nelayan dan Pembudidaya*. Kesatuan Nelayan Tradisional Indonesia. <https://Knti.or.Id/Analisis-Dampak-Covid-19-Terhadap-Kehidupan-Sosial-Ekonomi-Nelayan-Dan-Pembudidaya/>
- Mackenzie, N., & Knipe, S. (2006). Research Dilemmas: Paradigms, Methods and Methodology. *Issues in Educational Research*, 16(2), 193–205.
- Maulidiyah, S., Muchtar, M., & Robinson Sihombing, P. (2024). Pengaruh Tingkat Pengangguran Dan Angka Harapan Hidup Terhadap Sebaran Populasi Penduduk Di Indonesia. *Journal of Law, Administration, and Social Science*, 4(1), 35–46. <https://doi.org/10.54957/jolas.v4i1.689>



- Mihret, D. G., Mirshekary, S., & Yaftian, A. (2020). Accounting Professionalization, The State, And Transnational Capitalism: The Case Of Iran. *Accounting, Organizations and Society*, 82, 101091. <https://doi.org/10.1016/j.aos.2019.101091>
- Miles, M. B., & Huberman, Michael A. (1994). *Qualitative Data Analysis: An Expanded Sourcebook*. SAGE.
- Mirakilov, K., Sharofiddin, A., & Muhd Noor, S. A. (2023, July 18). *Sustainable Development of an Islamic Financial System. The Halal Journal*. <https://Ethis.Co/Blog/Sustainable-Development-Islamic-Financial-System>.
- Mongabay. (2022). *Rehabilitasi Mangrove Sering Gagal? Faktor Penting Ini Harus Diperhatikan*. <https://www.mongabay.co.id/2022/05/30/Rehabilitasi-Mangrove-Sering-Gagal-Faktor-Penting-Ini-Harus-Diperhatikan/>.
- Mulawarman, A. D., & Kamayanti, A. (2018). Towards Islamic Accounting Anthropology. *Journal of Islamic Accounting and Business Research*, 9(4), 629–647. <https://doi.org/10.1108/JIABR-02-2015-0004>
- Napier, C. (2009). Defining Islamic Accounting: Current Issues, Past Roots. *Accounting History*, 14(1–2), 121–144. <https://doi.org/10.1177/1032373208098555>
- Osman, A. Z., & Agyemang, G. (2020). Privileging Downward Accountability in Waqf management. *Journal of Islamic Accounting and Business Research*, 11(3), 533–554. <https://doi.org/10.1108/JIABR-05-2017-0064>
- Pebrianto, F. (2020, September 8). *Kontribusi Sektor Kelautan dan Perikanan ke PDB Baru 3,7 Persen*. Tempo.Co. <https://www.tempo.co/ekonomi/kontribusi-sektor-kelautan-dan-perikanan-ke-pdb-baru-3-7-persen-584586>
- Pratiwi, A. N., Amri, A., & Artikel, I. (2025). Digital Financial Literacy dan Financial Stress and Hardship: Analisis Mediasi Positive Financial Behavior Using Digital Finance terhadap Financial Well-Being pada Pasangan Muda Muslim yang Menikah di Tangerang. *JAE: JURNAL AKUNTANSI DAN EKONOMI*, 10(1). <https://doi.org/10.29407/0m3pgw51>
- Putri, E. A., & Amri, A. (2025). Efektifitas peran financial literacy dan financial confidence bagi dosen PTMA di DKI Jakarta dalam meningkatkan financial well-being. *Jurnal Pendidikan Ekonomi (JUPE)*, 13(2). <https://doi.org/10.26740/jupe.v13n2.p91>
- Qizam, I. (2020). Identifying a Convergence between Non-Financial Information and Islamic Accounting for Islamic Decision Usefulness: A Review and Synthesis. *Global Review of Islamic Economics and Business*, 8(2), 059–076. <https://doi.org/10.14421/grieb.2020.082-01>
- Rahim, A. R. A. (2010). *An Introduction to Islamic Accounting Theory and Practice*. CERT.
- Rahman, Abd. N., Mastuki, N., Osman, M. R., & Kasim, N. (2020). Islamic Legal Maxim for Shari'ah Audit in Islamic Bank. *Journal of Islamic*





- Accounting and Business Research*, 11(2), 457–471.  
<https://doi.org/10.1108/JIABR-11-2017-0170>
- Ramadhan, D. (2023, July 14). *How Islamic Finance Contributes to The Growth of Sustainable Finance*. Ethis.Co.  
<https://Ethis.Co/Blog/Sustainable-Finance-Islamic-Finance/>.
- Sagita, A., Muzain, N. R., Ramadan, F., & Budiharjo, R. (2025). The effect of sharia marketing on the performance of MSMEs in West Java. *Jurnal Dinamika Manajemen dan Bisnis*, 8(1), 113–130.
- Sagita, A., Shamsudin, M. S., Ramli, A., Budiharjo, R., & Himawan, A. F. I. (2024). Business strategy and small and medium enterprises (SMEs) performance: The moderating role of the business environment. *paperASIA*, 40(2b), 33–41.  
<https://doi.org/10.59953/paperasia.v40i2b.97>
- Sarea, A. M., & Hanefah, M. M. (2013). The Need of Accounting Standards for Islamic Financial Institutions: Evidence from AAOIFI. *Journal of Islamic Accounting and Business Research*, 4(1), 64–76.
- Sarhan, A. A., & Ntim, C. G. (2018). Firm- And Country-Level Antecedents Of Corporate Governance Compliance And Disclosure In MENA Countries. *Managerial Auditing Journal*, 33(6/7), 558–585.  
<https://doi.org/10.1108/MAJ-10-2017-1688>
- Sauzan Hasanah, D., Andi Rivai, A., & Amri, A. (2025). Dampak Pertumbuhan Bank Umum Syariah terhadap Strategi Unit Usaha Syariah (UUS) di Indonesia: Tinjauan Perspektif Kesadaran Masyarakat dan Kebijakan Otoritas Jasa Keuangan (OJK). *Jurnal Ekonomi Syariah*, 03(01). <https://doi.org/10.52029/gose.v3i1.312>
- Shanmugam, B., Perumal, V., & Ridzwa, A. H. (2005). Issues in Islamic Accounting. *Universiti Putra Malaysia Press*, 1–17.
- Sian, S., Agrizzi, D., Wright, T., & Alsalloom, A. (2020). Negotiating Constraints In International Audit Firms In Saudi Arabia: Exploring The Interaction Of Gender, Politics And Religion. *Accounting, Organizations and Society*, 84, 101103. <https://doi.org/10.1016/j.aos.2020.101103>
- Sumantika, A., & Ardiyanto, F. (2018). Penurunan Bunga Kur Dan Dampak Negatifnya Terhadap Loyalitas Nasabah Umkm Bank Non Penyalur Kur Pada Sektor Mikro Kecil. *MODUS*, 30(2), 110–121.
- Triyuwono, I. (2006). *Perspektif, Metodologi, dan Teori Akuntansi Syariah*. PT RajaGrafindo Persada.
- Utama, R. W. A., Muhtadi, R., Arifin, N. R., & Mawardi, I. (2019). Tinjauan Maqashid Syariah Dan Figh Al-Bi'ah Dalam Green Economy. *Jurnal Ekonomi Islam*, 10(2), 242–259.  
<http://journal.uhamka.ac.id/index.php/jei>
- Velayutham, S. (2014). “Conventional” Accounting Vs “Islamic” Accounting: The Debate Revisited. *Journal of Islamic Accounting and Business Research*, 5(2), 126–141. <https://doi.org/10.1108/JIABR-05-2012-0026>
- Walhi. (2022). *Jumlah Nelayan di Indonesia Terus Menurun Akibat Krisis Iklim dan Industri Ekstraktif*. Walhi. <https://www.Walhi.or.id/Jumlah->





Fety Widiанти Aptasari, Muhammad Helmi Falah, Rishan Adha, M. Jumaedi

[Nelayan-Di-Indonesia-Terus-Menurun-Akibat-Krisis-Iklim-Dan-Industri-Ekstraktif.](#)

- Witro, D. (2020). Urgency Building Islamic Economic System In Indonesia Al-Quran Perspective. *Jurnal Ekonomi Islam*, 11(1), 64–72.
- Yasmin, S., Ghafran, C., & Haslam, J. (2021). Centre-Staging Beneficiaries In Charity Accountability: Insights From An Islamic Post-Secular Perspective. *Critical Perspectives on Accounting*, 75, 102167. <https://doi.org/10.1016/j.cpa.2020.102167>
- Yusuf, D. (2006). The Production of Islamic Discourse in The Postmodern Polity. *Kulliyah Research Bulletin*, 1(1), 8.
- Zhang, H. (2021). Centre-Staging Beneficiaries In Charity Accountability: Insights From An Islamic Post-Secular Perspective. *Marine Policy*, 125, 1–11. <https://doi.org/10.1016/j.marpol.2020.104376>
- Zulfa Khoiriyah, A. (2024). Implementasi Ekonomi Biru Di Indonesia. *Jurnal Imliah Manajemen, Ekonomi Dan Akuntansi*, 8(2), 1331–1356.

