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The Epistemological Role of Qira'at Variants in Shaping Ethical Frameworks for Digital Sharia Accounting And 21st Century Education

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Abstract

This study analyzes the dynamics of Quranic recitation and interpretation of financial verses in the Quran and their relevance to digital Islamic accounting and the needs of 21st-century education. Variations in Quranic recitation in verses concerning trust, record-keeping, and justice demonstrate significant differences in the emphasis of meaning, thereby enriching the construction of ethics, accountability, and integrity in muamalah transactions. The integration of these interpretations with the concept of digital accounting reveals the coherence between Quranic values and the principles of digital governance, data integrity, and technology-based Islamic accounting. Furthermore, this study finds that the values of Quranic recitation can strengthen digital literacy, critical thinking skills, and ethical awareness of students as core competencies of 21st-century education. This study employs a qualitative library research approach through thematic analysis of Qur'anic financial verses using authentic (mutawātir) canonical qirā'at, with An-Nashr fī al-Qirā'āt al-'Ashr by Ibn al-Jazarī as the primary reference, supported by classical and contemporary tafsīr representing both tafsīr bi al-ma'thūr and tafsīr bi al-ra'y. The findings indicate that the canonical qirā'at of Q. Al-Baqarah (2):282 concerning transaction documentation generate semantic nuances that reinforce the principles of accountability, transparency, and accurate record-keeping, thereby providing an ethical foundation for digital Islamic accounting and technology-based financial governance. The results of the study indicate that the integration of Quranic recitation in Islamic accounting learning offers a multidisciplinary approach relevant to the demands of modern financial digitalization.

Keywords: Qira'atul Qur'an, Financial Verses, Digital Sharia Accounting, 21st-century Education.

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INTRODUCTION | مقدمة

The rapid digital transformation of the global financial system has fundamentally impacted the architecture, working methods, and governance of accounting practices, including sharia accounting (Ervina Waty, 2023). Digitalization has introduced automation-based recording systems, real-time financial reporting, and the integration of technologies such as blockchain, cloud accounting, and artificial intelligence. These changes not only demand efficiency and accuracy but also reaffirm the importance of a strong ethical foundation in maintaining data integrity, transaction transparency, and financial accountability (Uswatun Hasanah, 2024). Amid these dynamics, Qur'anic values emphasizing trustworthiness, justice, and accurate record-keeping remain relevant epistemological guidelines to ensure that digital systems operate within the confines of sharia principles.

In this regard, the study of Quranic recitations of financial verses plays a crucial role. The variety of readings (Quranic recitations) not only offers phonetic and linguistic variations but also enriches the semantic emphasis on the concepts of accountability, prudence, moral responsibility, and transaction documentation. Quranic recitations offer alternative interpretations that can broaden the interpretive horizons of scholars and academics in understanding Islamic financial principles (Faizul Abrori, 2022). When financial verses are understood through the perspective of Quranic recitations, there is the potential to strengthen the normative basis for the development of Islamic accounting, including in digital models that increasingly rely on integrity, data security, and algorithmic transparency (Rosidin, 2017).

Nevertheless, it is important to clarify that not every authentic variant of qirā'at (whether among the seven or ten canonical readings) produces legal implications (ikhtilāf ḥukmī). Many variants merely reflect phonetic, morphological, or rhetorical differences that enrich the aesthetic and linguistic dimensions of the Qur'an without altering its legal substance. Therefore, this study deliberately focuses only on financial verses in which authentic qirā'at generate meaningful semantic nuances that influence the interpretation of legal and ethical concepts, particularly those related to documentation, accountability, justice, and contractual obligations. Such a selective approach ensures that the discussion remains grounded in established principles of 'ulūm al-Qur'an while avoiding overgeneralization regarding the legal significance of all qirā'at traditions. Beyond its theological significance, the study of qirā'at also offers substantial pedagogical value for 21st-century Islamic accounting education. Examining variant readings requires students to compare textual evidence, evaluate semantic differences, and distinguish interpretations with methodological precision (taḥqīq). These learning processes cultivate analytical accuracy, critical reasoning, and evidence-based judgment competencies that are equally essential in digital accounting, where professionals must verify financial data, interpret algorithmic outputs, and ensure the reliability of digital records. Consequently, integrating qirā'at into accounting education is not merely intended to broaden religious knowledge but also to develop intellectual rigor and ethical decision-making skills that are indispensable in contemporary financial practice.

At the same time, this changing digital landscape demands more complex academic and professional skills from students. 21st-century Islamic accounting education is required to develop digital literacy competencies, information literacy, critical thinking skills, analytical skills, collaboration, and a strong ethical character (Astuti, 2025). This is where the integration of Quranic recitation studies into Islamic accounting education finds its relevance. Quranic recitation not only embodies Quranic values but also teaches analytical rigor, in-depth thought structures, and moral sensitivity in understanding the meaning of verses. This integration offers a multidisciplinary approach that connects revealed texts, digital technology, and contemporary economic practices into a single epistemological whole.

However, there is a research gap in previous research. Studies on financial verses generally focus on thematic interpretations or the ethics of transactions without specifically exploring the contribution of various Quranic verses to the epistemological construction of digital Islamic accounting. Meanwhile, research on digital Islamic accounting tends to emphasize technical aspects, regulations, or risk management without linking its ethical foundation to Quranic studies, particularly Quranic verses. On the other hand, studies of 21st-century education have focused more on digital literacy and strengthening soft skills, but have not yet integrated Quranic verses as a source of learning and strengthening ethical character. This situation indicates a research gap that has not been comprehensively filled.

Previous research (Yahya, 2020) shows that Qur'anic recitation plays a crucial role in strengthening linguistic and exegetical studies, for example, by varying legal meanings, syntactic structures, and semantic emphasis. Previous studies in Islamic accounting (Jhon Piter Dacosta, 2025) generally highlighted ethical aspects, sharia compliance, and financial reporting, but did not place Qur'anic recitation as a primary conceptual variable. Meanwhile, research in Islamic education (Zuhirsyan, 2018) emphasizes the integration of religious values into learning (Nikmatus Sholihah, 2025), but has not explored Qur'anic recitation as a pedagogical instrument that teaches textual criticism and analytical accuracy. Therefore, this research aims to fill this theoretical gap through a cross-disciplinary approach that connects Qur'anic recitation, financial interpretation, digital Islamic accounting, and 21st-century education.

Based on the background, this study aims to: (1) analyze the dynamics of the Qur'anic recitation in financial verses; (2) examine the relevance of the interpretation of financial verses to the construction and practice of digital sharia accounting; and (3) identify the conceptual contribution of these findings to the development of 21st-century sharia accounting education, particularly in strengthening digital literacy, professional ethics, and critical thinking skills of students.

METHOD | منهج

This research is a qualitative study with a library research approach (Shanti Bhushan Mishra, 2022). This approach was chosen because the data were obtained from various scientific sources which were then analyzed descriptively according to the available data discussion (Arikunto, 2020). Furthermore, the researcher applied an interpretive method to explore and reconstruct the ideas embedded in works closely related to the research topic (Maliki, 2024). The main objective of this approach is to gain a deep understanding of the meaning contained in the concepts studied, so that appropriate interpretations can be drawn and the main research focus can be answered. The research design in this study follows several structured stages, namely: (1) research planning, (2) problem identification, (3) determining objectives, and (4) outlining the significance and potential contribution of the research (Arikunto, 2020). These stages provide a systematic framework to ensure this research is rigorous and academically meaningful.

In terms of sampling techniques, this study employed purposive sampling by selecting literature according to predefined academic and thematic criteria (Sugiyono, 2023). The primary sources consisted of authoritative works on qirā’at, including Ibn al-Jazarī's An-Nashr fī al-Qirā’āt al-'Ashr, classical Qur'anic sciences, and classical and contemporary tafsir literature relevant to financial verses. The tafsir sources were selected to represent both tafsīr bi al-ma’thūr, which emphasizes interpretation based on the Qur'an, Prophetic traditions, and reports from the Companions, and tafsīr bi al-ra’y, which employs reasoned interpretation within accepted scholarly principles. This combination enabled a comprehensive understanding of both transmitted and interpretative perspectives on financial verses. Secondary sources included peer-reviewed journal articles, books, dissertations, and conference proceedings discussing Islamic accounting, digital finance, and 21st-century education. All references were selected based on their direct relevance to the research objectives, academic credibility, and consistency with the theoretical framework employed in this study.

To strengthen the validity of interpretation, this study relied exclusively on authentic (mutawātir) canonical qirā’at recognized by authoritative scholars of Qur'anic recitation, particularly Ibn al-Jazarī. Variants classified as shādh (irregular) or lacking scholarly acceptance were excluded from the analysis. Furthermore, interpretations of financial verses were validated through cross comparison between authoritative qirā'at references and selected classical and contemporary tafsir representing both tafsīr bi al-ma'thūr and tafsīr bi al-ra'y. This procedure ensured theological consistency, methodological rigor, and reliability in deriving legal and ethical implications from the selected financial verses.

Data analysis was conducted through a qualitative descriptive interpretive framework, consisting of three main stages: data condensation, data display, and interpretation (Matthew B. Miles, 2014). This process involved filtering and categorizing information, organizing findings into thematic patterns, and synthesizing insights across sources to highlight theoretical implications. By combining systematic design, ethical awareness, and rigorous analysis, this study ensured both the validity of its findings and its meaningful contribution to academic discourse.

RESULT | نتائج

Qira'atul Qur'anul Qur'an as the Epistemological Foundation of Financial Interpretation

The science of reciting the Qur'an is an epistemological element inherent in the textual construction of the Qur'an and cannot be separated from the authority of revelation (al-Hafidz, 2014). The principle emphasized by Ibn al-Jazari that kullu qirā'atin ṣaḥīḥatin fa hiya al-Qur'ān is the basis for the fact that the diversity of authentic reciting of the Qur'an is not merely phonetic variation, but rather a form of legitimacy of meaning that has legal consequences (Ibn al-Jazarī, 1998). In the realm of financial verses, differences in authentic readings give rise to a strengthening of meaning, whether in the form of the intensity of commands (amr), prohibitions (nahy), or affirmation of moral values. These variations produce semantic nuances that influence the formulation of the principle of prudence, transaction ethics, and the structure of legal obligations. The variety of Qur'anic recitations in financial verses contributes significantly to deepening the meaning of the Qur'anic text regarding trustworthiness, accountability, and accuracy in record-keeping. Variations in verb forms, syntactic structures, and phonetic differences in several Qur'anic recitations broaden the semantic horizon of the verses, placing different emphasis on the aspects of caution (iḥtiyāṭ), clarity (bayān), and honesty (ṣidq) in financial transactions. This diversity of readings not only demonstrates the linguistic flexibility of the Qur'an but also confirms that the concepts of record-keeping and accountability have a strong textual basis and are rich in nuance.

Meanwhile, the variety of Qur'anic recitations opens up epistemic space for the internalization of ethical financial values (Indriati, 2017). Different readings, emphasizing precision and fairness, reinforce the principle of accuracy in record-keeping, thereby reducing the potential for misappropriation and asset manipulation. Through the perspective of Qur'anic recitations, the Qur'an not only regulates transaction procedures but also instills a deep moral awareness in its readers. This makes Qur'anic recitations a hermeneutic instrument that enriches the fundamental values of Islamic accounting from the textual level.

The Diversity of Qira'atul Qur'anul Qur'an Enriches the Interpretation of Muamalah

Analysis of classical interpretations reveals that recording transactions is a mandatory social protection mechanism to avoid disputes, maintain the stability of economic relations, and ensure justice in the distribution of wealth. Commentators emphasize that the instruction for recording in the Qur'an reflects a commitment to transparency and truth, making it the backbone of the ethics of muamalah (Al-Zarkashī, 1980). This perspective suggests that recording is not only an administrative obligation but also a manifestation of morality in economic interactions. Differences in the interpretation of the Qur'an are one of the main determinants of the occurrence of ikhtilaf in the interpretation of muamalah verses. The variety of Qur'anic interpretations opens up space for the formation of ta'addud al-ma'nā (plurality of meaning), which provides an opportunity for the emergence of various complementary interpretative perspectives (As-Suyūṭī, 2003). In the context of Islamic finance, this plurality broadens the horizon of understanding of principles such as distributive justice, trustworthiness in asset management, the prohibition of gharar, and the obligation to exercise caution in transactions, all of which are important foundations of Islamic economic ethics.

Table 1. The Influence of Qira'atul Qur'anul Qur'an on the Interpretation of Financial Verses

No	Recitation of the Qur'an The Qur'an A	Canonical Qirā'at (Imam/Rawi)	Qira'atul Qur'anul Qur'an B	Impact On Financial Meaning	Verse
1	QS Al-Baqarah:282	Recitation A: Ḥafṣ 'an 'Āṣim, Nāfi', Ibn Kathīr, Abū 'Amr, Ibn 'Āmir, Ḥamzah, al-Kisā'ī, Ya'qūb, Khalaf (Accusative/Manṣūb). Recitation B: Abū Ja'far al-Madanī (Nominative/Marfū').	faktubū (plural orders)	fayaktub (singular form)	Highlighting different scopes of responsibility in recording transactions while reinforcing the principle of joint accountability.
2	QS An-Nisa:29	Recitation A: Nāfi', Ibn Kathīr, Abū 'Amr, Abū Ja'far, Ya'qūb (Accusative/Manṣūb). Recitation B: 'Āṣim (Ḥafṣ & Shu'bah), Ibn 'Āmir, Ḥamzah, al-Kisā'ī, Khalaf (Nominative/Marfū').	ta'kulū (kalian) day	ya'kulū (market) day	The variation primarily reflects a difference in linguistic emphasis rather than a substantial change in the legal ruling. Both canonical readings complement each other by enriching the semantic interpretation of the verse without altering its normative principle.
3	QS Al-Ma'idah:1	Recitation A: Ḥafṣ 'an 'Āṣim, Nāfi', Ibn Kathīr, Abū 'Amr, Ibn 'Āmir, Ḥamzah, al-Kisā'ī, Abū Ja'far, Khalaf (Active/Ma'lūm). Recitation B: Ya'qūb al-Ḥaḍramī (Rāwī: Ruways & Rūḥ) (Passive/Majhūl).	awfū (fulfill)	yūfū (they fulfill)	Emphasizing consistency of commitment, contractual compliance, and financial accountability while reinforcing the obligation to provide relief for financially distressed debtors.

The influence of qirā'at on the interpretation of financial verses demonstrates that variations in canonical qirā'at have implications for the grammatical and semantic interpretation of Qur'anic financial texts. The canonical readings analyzed in **Table 1** were identified based on the authoritative classification of Ibn al-Jazarī (al-Jazarī, 1998), while their legal and semantic implications were interpreted through Al-Qurṭubī's Al-Jāmi' li-Aḥkām al-Qur'ān, particularly in the commentary on QS. Al-Baqarah (2):282 and QS. An-Nisā' (4):29 (al-Qurṭubī, 2006). Building upon these classical authorities, the present study synthesizes the relevance of canonical qirā'at to contemporary issues in Islamic accounting and digital finance.

From the perspective of digital Islamic accounting, the semantic nuances reflected in the selected canonical qirā'at provide conceptual guidance for the design of trustworthy digital financial systems. For example, the plural imperative fa-ktubū in QS Al-Baqarah (2:282) emphasizes collective responsibility in documenting transactions, a principle that resonates with decentralized verification mechanisms employed in blockchain technology, where transaction validity is collectively maintained by multiple network participants rather than a single authority. Likewise, the emphasis on contractual commitment in QS Al-Mā'idah (5:1) provides an ethical foundation for smart contract implementation, ensuring that automated digital agreements remain consistent with the principles of accountability, transparency, and contractual fulfillment in Islamic finance. Thus, the semantic richness of qirā'at extends beyond textual interpretation by offering normative principles relevant to the architecture of contemporary digital financial systems.

Meanwhile, the recitation of the Qur'an serves as a hermeneutical instrument that enriches the meaningful structure of muamalah verses. Contemporary interpretations expand this meaning by linking it to the concepts of good governance and institutional accountability in the modern economic system (Khoiruddin Nasution, 2024). Modern interpretations emphasize the function of recording as a mechanism of public accountability and social control over potential financial irregularities. Thus, financial verses serve as a normative framework applicable to both individual and institutional transactional settings. Therefore, accounting cannot be viewed merely as a technical activity, but rather as a reflection of moral values rooted in revelation.

The Relevance of Qira'atul Qur'anul Qur'an to Digital Syariah Accounting

The Qur'anic values contained in financial verses are highly aligned with the principles of digital Islamic accounting, which prioritize data integrity, transparency, traceability, and system auditability (Refa Gustia, 2025). Digitalization through blockchain, artificial intelligence, and cloud accounting demands a financial system that is free from manipulation, systematic, and verifiable in layers (Digital, 2025). The principles of trustworthiness and justice emphasized in the Qur'an provide a solid ethical framework to support the engineering of such digital systems, so that the values of revelation become the moral legitimacy for the development of Islamic accounting technology (Andi Wawan Mulyawan, 2025). Variations in the readings of financial verses reinforce the normative intensity of these values, for example by emphasizing more explicit commands, strengthening accountability aspects, or expanding the scope of legal subjects (Nurul Aini, 2025). Sharia accounting is not merely a technical adaptation of the conventional system, but rather an operational representation of ethical values derived from revelation, as emphasized in the maqāṣid al-Syathibi, particularly the objectives of ḥifẓ al-māl.

The structure of the relationship between the recitation of the Qur'an and the value of sharia accounting can be visualized through the following scheme:

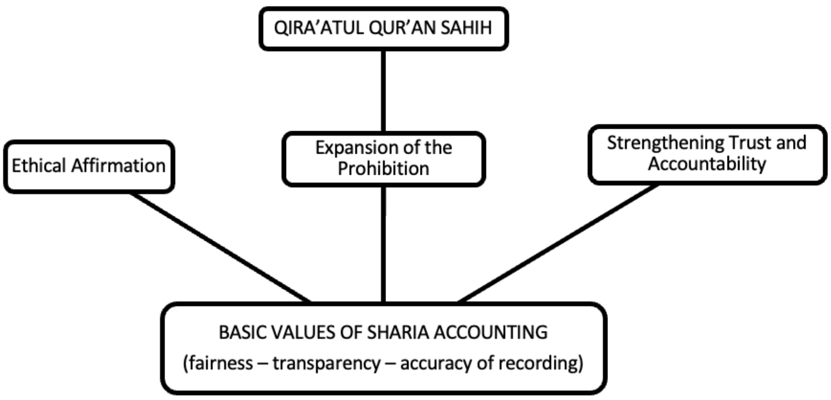

Figure 1. Relationship Scheme of Qira'atul Qur'anul Qur'an and Sharia Accounting Values

The relationship between the Qur'anic Recitation and Islamic Accounting Values in **Figure 1** explains that the Qur'anic recitation not only provides variations in readings at the textual level, but also forms an epistemological structure that forms the basis of Islamic accounting values and principles. Differences in wording and grammar in the Qur'anic recitation produce a plurality of meanings that are then interpreted hermeneutically into ethical values such as trustworthiness, justice, prudence, and transparency. These values are then transformed into normative principles of Islamic accounting ranging from documentation obligations, collective accountability, to clarity of contracts that ultimately lead to the formulation of standards, governance, and modern financial recording systems. Through this flow, the Qur'anic recitation serves as a structural foundation that guides the development of Islamic accounting in the digital era, ensuring that financial practices and technologies remain aligned with the moral integrity and spirit of the Qur'an.

Meanwhile, the integration of Qur'anic ethics with digital technology has led to the emergence of a new paradigm that digitalization is not a value-neutral process, but rather requires an ethical foundation to prevent injustice or information distortion (Nikmatus Sholihah A. N., 2025). Qur'anic values can act as ethical governance that guides the design, implementation, and auditing of digital systems. Therefore, the transformation of digital sharia accounting is supported not only by technological innovation but also by a stable and historical value framework. This provides normative legitimacy for the development of sharia accounting standards oriented toward justice, transparency, and the protection of public assets. Thus, the Qur'anic text plays a vital role in strengthening the ontological and axiological framework of Islamic accounting.

Relevance to 21st-century Education

The integration of the dynamics of Quranic recitation and the values of Quranic record-keeping has direct implications for the development of 21st-century Islamic accounting education. The values of trustworthiness, accuracy, and accountability emphasized by the various Quranic recitations serve as a strategic foundation for shaping students' character and professional ethics, particularly in a digital context that is highly susceptible to data misuse and algorithmic bias (Yuliaty, 2025). The accuracy of record-keeping emphasized in financial verses contributes to the development of ethical sensitivity and academic integrity, which are pillars of modern vocational education.

On the other hand, these Qur'anic values have the potential to strengthen digital literacy, data analysis skills, problem-solving, and critical thinking, core competencies in 21st-century education (Nikmatus Sholihah A. M., 2025). The integration of Qur'anic recitation studies into the Islamic accounting curriculum opens up a multidisciplinary learning space that connects Qur'anic studies, digital technology, and modern economic practices. This finding confirms that Qur'anic recitation is not only an object of religious study, but can function as a pedagogical instrument that forms adaptive, ethical, and competent Islamic accounting graduates in facing the dynamics of financial digitalization.

Grand Theory that Strengthens Research Findings

First, Theory of Maqāṣid al-Sharī'ah (ḥifẓ al-māl) as an Ethical and Epistemological Foundation. The findings of this study are substantially in line with the Maqāṣid al-Sharī'ah approach, especially the objective of ḥifẓ al-māl which places the protection of assets as one of the fundamental principles in the structure of Islamic economics (Al-Ghazālī, 1997). This principle includes not only the physical protection of assets, but also the protection of information, transaction validity, and record integrity. The variety of Qur'anic interpretations in financial verses expands the moral intent of the Qur'anic text, thereby deepening the understanding of trust, transparency, and justice as ethical prerequisites for financial activities. The different linguistic emphases in the Qur'anic recitations provide a rich hermeneutic foundation for understanding how the Qur'an upholds the ethos of vigilance (iḥtiyāṭ), clarity (bayān), and accuracy (taḥqīq) in transactions. In the context of digital accounting, these maqāṣid become particularly relevant because data security, information validity, and transaction traceability are crucial aspects that require a stable and universal ethical framework. Thus, maqāṣid serve not only as a normative orientation but also as an epistemological foundation for the design and development of digital Islamic accounting.

Second, 21st-century Competency Theory as a Framework for Strengthening Digital and Analytical Skills. The research findings are also in line with 21st-century competency theory, which emphasizes the importance of digital literacy, analytical skills, collaboration, and critical thinking in facing a technology-based economic environment (P21, 2009). The Qur'anic values of accurate record-keeping, accountability, and integrity, as demonstrated through the variety of Qur'anic recitations, provide a set of values capable of supporting the development of these competencies. The accuracy of record keeping commanded in financial verses can be conceptualized as a form of higher order cognitive skills that hone the ability to evaluate, analyze, and verify information competencies that are essential in managing digital data, validating algorithms, and conducting digital audits. The integration of Qur'anic values with a 21st-century competency framework forms a pedagogical mechanism that not only instills technical skills but also strengthens ethical awareness in the use of technology.

Third, Multidisciplinary Education as an Integrative Approach to Religion (Al-Attas, 1978), Technology and Economics. This research is strengthened by a multidisciplinary educational approach that emphasizes the importance of integrating religious knowledge, digital technology, and economics in forming a comprehensive learning framework. The layered interpretation of the Qur'anic recitation opens up opportunities for epistemic integration between Qur'anic studies and digital sharia accounting practices, resulting in a learning process that is not fragmented, but holistic and contextual. This approach allows students to understand the organic relationship between the values of revelation, technological structures, and contemporary economic realities. Thus, the Qur'anic recitation is not only an object of philological study, but also a pedagogical resource that teaches precision, rigor of thinking, and ethical orientation all important elements in 21st-century sharia accounting education.

These three grand theories collectively demonstrate that the interpretation of the Qur'anic recitation has multidimensional validity: ethical through maqāṣid, technological through 21st-century digital competencies, and pedagogical through a multidisciplinary approach. The integration of these three strengthens the position of the Qur'anic recitation not only as a linguistic and theological tool, but also as an epistemic framework that can guide the development of digital sharia accounting and modern sharia accounting education. Thus, the findings of this study confirm that the Qur'anic recitation can function as a conceptual bridge between the values of revelation and contemporary technological needs, as well as a learning foundation that forms sharia accounting graduates who are highly competent, have integrity, and are adaptive to the dynamics of financial digitalization.

DISCUSSION | مناقشة

The dynamics of Quranic recitation in financial verses demonstrate that variations in reading are not merely phonetic differences, but rather epistemic mechanisms that broaden the understanding of the concepts of accountability, trustworthiness, and accuracy in recording (Ahmad Saepudin, 2021). Variations in structure and semantic emphasis in Quranic recitation provide layered meanings for the principles of prudence (iḥ tiyāṭ) and accuracy (Muslim, 2025), thus forming an ethical foundation highly relevant to modern accounting recording and reporting mechanisms (Muhammad Rinaldi, 2024). Thus, Quranic recitation not only influences the construction of interpretations of financial verses but also substantially strengthens the value basis for the development of Islamic accounting. In the context of digital sharia accounting, the values emphasized by the Quranic verses honesty, traceability, transparency, and data authenticity are at the core of technology-based system architectures such as blockchain, AI-audit, and cloud-based recording (Uswatun Hasanah, 2024). Digital systems demand continuous information validity, so the Quranic verses serve as an ethical reference that ensures digital transformation remains grounded in the principles of justice and trustworthiness established by the Quran. Thus, the Quranic verses serve as an epistemic bridge connecting the text of revelation with digital financial recording mechanisms.

The development of digital technology presents new challenges such as data manipulation, algorithmic bias, and weakened accountability due to automation. In the Indonesian context, several real-life cases, such as the misuse of digital banking customer data (OJK Report 2022-2024), OJK findings regarding inaccurate recording of fintech Paylater transactions, including the Paylater internal audit case that found hundreds of billions of rupiah in mismatched transactions, and the case of manipulation of state-owned enterprise financial reports involving system engineering, emphasize the need for a stronger ethical framework in digital bookkeeping systems. For example, the Garuda Indonesia revenue manipulation case (2019) involving a digital recording system (Gusti Ayu Made Agung Mas Andriani Pratiwi, 2025). Variations in the Qur'anic recitation, which emphasizes trustworthiness and accuracy in recording, provide a revelation-based ethical standard to address these challenges. These cases demonstrate that the principles of accuracy (fa-ktubū), trustworthiness, and justice in financial verses are becoming increasingly relevant in digital architecture.

In practice, the principle of Qur'anic recitation can be applied in the digital sharia accounting ecosystem through various concrete mechanisms. For example, in an artificial intelligence-based audit system in Islamic banking (Zubairi, 2024), the accuracy value in QS Al-Baqarah: 282 can be used as an algorithmic validation parameter to detect transaction anomalies (Fuad Yanuar Akhmad Rifai, 2023). In digital zakat platforms such as BAZNAS and LAZNAS, blockchain-based smart contracts can utilize the expansion of legal subjects in Qur'anic recitation to ensure traceability of funds to the recipients. In the productive waqf sector, an immutable blockchain ledger can be integrated with the principle of trustworthiness affirmed in various Qur'anic recitations, thereby reducing the opportunity for misappropriation of waqf assets, as has occurred several times in Indonesia according to a report by the Ministry of Religious Affairs. Thus, the Quranic recitation of the Qur'an has a transhistorical function as an epistemic foundation for financial interpretation, a reinforcement of moral values in Islamic accounting, and an ethical guideline for responding to digital transformation. The integration of Quranic recitation of the Qur'an into the development of Islamic accounting theory, the standardization of digital record-keeping, and the design of artificial intelligence-based audit algorithms provides a promising research direction for the future of Islamic economics in Indonesia and globally.

The contribution of canonical qirā’at to digital Sharia accounting extends beyond reinforcing general ethical values by offering distinct semantic emphases that can serve as normative references for the governance of digital accounting systems. For example, the imperative reading faktubū (“write”) in QS. Al-Baqarah (2):282 underscores the obligation of accurate and comprehensive transaction documentation. Although the Qur’anic text does not prescribe specific technologies, this principle conceptually aligns with blockchain-based accounting, where immutable and time stamped records enhance traceability, transparency, and auditability. Similarly, qirāʼat that broaden the scope of accountability provide an ethical rationale for implementing multi-level authorization and verification procedures before financial records are finalized. In AI-assisted auditing, the Qur'anic principles of 'adl (justice) and amānah (trustworthiness), as reflected in the semantic nuances of canonical qirāʼat, offer normative guidance for developing transparent, explainable, and accountable decision-support systems while maintaining meaningful human oversight. Accordingly, qirāʼat should not be understood as prescribing technological algorithms; rather, they provide an epistemological and ethical framework that informs the responsible design and governance of secure, Sharia-compliant digital accounting systems.

Interpretations of financial verses, by both classical and contemporary commentators, emphasize the urgency of record keeping as a tool for preventing disputes, safeguarding social trust, and as a pillar of justice in economic transactions. Classical interpretations position record-keeping as a moral obligation, while modern interpretations expand it into a normative framework for transparent financial governance that is responsive to the complexities of today's economic system. Financial verses provide theological legitimacy for the principles of verification, transparency, and accuracy, which are key elements of Islamic accounting. When these principles of interpretation are combined with digitalization, the Qur'anic concept of record-keeping becomes even more relevant. A digital Islamic accounting system demands real time reporting, data-driven auditing, and algorithmic validation, which can only function optimally if supported by the values of justice and honesty as interpreted in the financial verses. Thus, interpretations of financial verses serve as normative and ethical guidelines for the digitalization of Islamic accounting, ensuring that technological innovation remains within the bounds of revealed values.

The integration of Quranic recitation and interpretation of financial verses in Islamic accounting learning offers a pedagogical model that combines the values, cognitive, and technological domains. The values of trustworthiness, integrity, and accuracy emphasized through Quranic recitation align with the core competencies of 21st-century education, such as digital literacy, analytical skills, and critical thinking. Thus, Quranic recitation-based learning enables students not only to understand digital technology but also to develop ethical character that serves as the foundation of the Islamic accounting profession. Quranic recitation serves as a pedagogical instrument that teaches perseverance, linguistic precision, and the ability to objectively interpret differences. These skills are highly relevant in digital accounting, which demands meticulous data reading, system verification, and algorithm auditing. Twenty first century Islamic accounting education emphasizes not only technological understanding but also instills the values of revelation through the study of Quranic recitation and interpretation of financial verses as a moral and epistemological foundation.

This research demonstrates strong consistency with the theoretical foundations of Maqāṣid al-Sharīʻah, 21st-century competency theory, and a multidisciplinary educational approach. The principle of ḥifẓ al-māl in maqāṣid emphasizes the protection of property, trustworthiness, and accuracy of record keeping values that emerge in the findings regarding variations in Qur'anic recitation and interpretation of financial verses. The relevance of Qur'anic recitation and interpretation to digital Islamic accounting is reinforced by 21st-century competency theory, which emphasizes digital literacy, analytical skills, and ethical sensitivity. The integration of Qur'anic recitation in Islamic accounting education addresses the demands of multidisciplinary learning that systematically combines religion, technology, and economics.

These three grand theories support each other: Maqāṣid provides moral orientation, 21st-century competency theory provides technological skills, and a multidisciplinary approach provides pedagogical methodology. Thus, the recitation of the Qur’an serves as an integrative basis that balances ethical values and the demands of digitalization, expanding its implications in Islamic accounting ethics and educational curriculum design.

Building upon this integrative framework, the pedagogical implications of the present findings extend beyond theoretical discussion toward practical curriculum design in Islamic accounting education. Rather than establishing qirā’at as a standalone course, its study can be incorporated as an ethical and epistemological module within courses such as Islamic Accounting, Accounting Information Systems, Digital Auditing, and Islamic Business Ethics. A representative learning sequence may begin with textual analysis of financial verses and canonical qirā’at, followed by interpretation through classical and contemporary tafsīr, case analysis of digital financial governance, and project-based learning in which students evaluate blockchain-based accounting systems or AI-assisted auditing from the perspective of Qur'anic ethical principles. Such an approach simultaneously develops higher order thinking skills, digital literacy, ethical reasoning, interdisciplinary competence, and professional judgment, thereby aligning Islamic accounting education with the competency framework required in the twenty first century.

Beyond its pedagogical implications, the present study also offers a distinct methodological contribution to Islamic accounting scholarship. Although previous studies have extensively discussed Islamic accounting ethics through maqāṣid al-sharī‘ah, fiqh al-mu‘āmalāt, and uṣūl al-fiqh, these approaches generally derive legal principles through juristic reasoning after the meaning of the Qur'anic text has been established. In contrast, the present study positions canonical qirā’at as the primary epistemological entry point for interpreting financial verses. Rather than beginning with legal derivation, it first examines how authentic variations of Qur'anic recitation generate distinct semantic emphases that subsequently shape ethical interpretation and financial reasoning. In this perspective, qirā’at function not merely as linguistic variants but as interpretive resources that enrich the conceptual foundation of digital Sharia accounting. This methodological perspective represents the principal novelty of the present study by demonstrating that the semantic diversity of canonical qirā’at contributes to the formulation of contemporary Islamic accounting ethics before the application of conventional uṣūl al-fiqh reasoning.

This is reinforced by previous studies on Quranic recitation that focused on linguistic aspects, Islamic jurisprudence, or social implications, without explicitly linking them to digital Islamic accounting. Islamic accounting research emphasizes financial ethics, Islamic reporting, and governance, but has not utilized the dynamics of Quranic recitation as a hermeneutical basis. Studies of 21st-century education have focused more on digital literacy and character building, but have not positioned Quranic recitation as a pedagogical instrument for both digital competence and moral integrity. This research presents a multidisciplinary synthesis that connects Quranic recitation, financial verse interpretation, digital accounting technology, and 21st-century education within a single, integrated framework. Thus, Quranic recitation serves as an ethical and epistemological foundation for the development of digital Islamic accounting and a modern Islamic accounting education curriculum.

Critically, the integration of Quranic recitation into digital Islamic accounting is not simply a harmonization of text and technology, but an epistemological process that challenges the basic assumptions of contemporary accounting. The semantic nuances of Quranic recitation contain principles of prudence, accuracy, and fairness that correct potential weaknesses in digital systems, such as algorithmic bias, the reduction of the complexity of financial reality, and the risk of dehumanizing economic decisions. Quranic recitation functions as an ethical counter-framework to a digital orientation that overemphasizes efficiency, maintaining the moral dimension within technological systems. This analysis emphasizes that the digitalization of Islamic accounting carries certain implications of power and ideology. The values of Quranic recitation demand ethical supervision of technology to prevent algorithmic injustice, data manipulation, or new moral hazards. Thus, Quranic recitation enriches the interpretation of financial verses and serves as an ethical benchmark for modern digital practices.

The integration of Quranic recitation is not merely supplementary material, but a strategy to dismantle overly technocratic learning patterns. Quranic recitation demands in-depth analysis, distinguishing meanings, and examining ethical implications, fostering higher-order thinking skills such as conceptual analysis, value evaluation, and moral synthesis. This integration strengthens the curriculum by making revealed ethics the interpretative basis for assessing digital systems. This process trains students to perform risk judgment, ethical auditing, and interpretive reasoning in big data, AI auditing, or automated systems. Thus, the use of Quranic recitation fosters critical awareness that enables students to become moral agents in the digital Islamic financial ecosystem. Quranic recitation serves as a normative center in the reconstruction of contemporary Islamic accounting, making it not only valid according to Islamic law but also morally meaningful and relevant to the challenges of the digital economy and 21st-century education.

CONCLUSSION | خاتمة

The integration of the principles of the Quranic recitation, digital Islamic accounting, and 21st-century education forms a new, strategic epistemological and normative framework in the development of the Islamic financial system and contemporary academic curriculum. The Quranic recitation serves as a mediator between Quranic moral values and the demands of modern technology, enabling the implementation of accounting practices that not only improve efficiency and accuracy but also uphold the principles of ethics, trustworthiness, and social responsibility in a complex digital environment. Digital transformation, with its risks of data manipulation, algorithmic bias, and automation that potentially erode accountability, demands systemic adaptation supported by the normative framework of the Quranic recitation as an instrument for risk mitigation and upholding information integrity.

Pedagogically, the recitation of the Qur'an encourages a reflective and critical learning approach, strengthening students' analytical, evaluative, and ethical decision-making abilities, while simultaneously building multidisciplinary competencies that connect the study of revelation, modern economic practices, and digital literacy. Thus, the recitation of the Qur'an not only strengthens the theoretical foundation of Islamic accounting but also acts as a catalyst in the formation of Islamic accounting professionals who are adaptive, have integrity, and are oriented towards epistemic and moral values. These findings provide a basis for further research to design a digital accounting model based on Qur'anic ethics and pedagogical strategies that synergize digital literacy with moral and epistemological principles, while strengthening the relevance of 21st-century Islamic accounting education in the context of technological transformation and contemporary economic complexity.

This study recommends that Islamic accounting standard-setting bodies, particularly the

National Sharia Council Indonesian Ulema Council (DSN-MUI), integrate the ethical principles derived from canonical qirā'at and the interpretation of Qur'anic financial verses into the development of sharia accounting guidelines, digital governance frameworks, and ethical standards for technology-based financial transactions. International standard-setting bodies, such as the International Accounting Standards Board (IASB), are encouraged to strengthen ethical considerations related to transparency, accountability, and trustworthiness in the formulation of digital financial reporting standards. In higher education, lecturers teaching Islamic accounting should integrate the study of qirā'at and Qur'anic financial interpretation into accounting courses through case based learning, digital accounting simulations, and interdisciplinary discussions that connect Qur'anic ethics with contemporary accounting practices. Such learning strategies are expected to enhance students' digital literacy, ethical awareness, critical thinking, and professional competence.

This study is limited to a textual normative approach based on the analysis of canonical qirā'at, Qur'anic financial verses, classical and contemporary interpretations, and relevant literature. Therefore, the findings remain conceptual and have not been empirically validated in actual business practices or Islamic financial institutions. Future research is recommended to employ empirical approaches, including case studies, surveys, interviews, or mixed method research, to examine the implementation of the ethical principles derived from qirā'at in digital sharia accounting practices, financial reporting systems, auditing processes, and accounting education.

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