

# Accounting for Data Integrity and Record Governance in Islamic Digital Banking Systems

Prof. Dr. Aijaz Ali Khoso  
Professor, Al-Hamd Islamic University, Islamabad Campus.  
Email: [Aijaz.khoso80@gmail.com](mailto:Aijaz.khoso80@gmail.com)

Dr. Hafezullah Talpur  
Associate Professor of Islamic Culture MHKBT Govt. Boys Degree College Tando Jan  
Mohammad.

Dr. Muhammad Shoaib Khan Pathan  
Associate Professor, Department of Economics, G.C University Hyderabad, Sindh,  
Pakistan.  
Email: [dr.m.shoaib@gmail.com](mailto:dr.m.shoaib@gmail.com)

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## Abstract

Organizations face an undeniably different test in dealing with their business frameworks, as new advances offer extra intricacies and openings because they work. At the core of this developing unsteadiness is the significance of subjective information to give bits of knowledge to settle on these significant choices for the whole venture. Various investigations have shown that numerous associations do not consider their information and that the principal justification this is that they do not need to gauge its quality and esteem as well as assess the expense of incorrect information. This examination gives an incorporated system that associations can embrace as a component of their monetary control and the board cycles to give an instrument to crashes. In any case, distinguish information issues, gauge potential arrangements, and screen continuous expenses and advantages to assist them with improving keep up the nature of their information.

**Keywords:** Statistics Value; Project Systems; Accountancy Reporting Methods; S.C.M; Resource Management; Big Data

## 1. Introduction

Particularly finished the most recent thirty years, organizations have put tremendous assets in the turn of events and support of big business wide data framework applications (ERP, SCM, CRM, and so on) All the more as of late, this has been done with regards to an undeniably precarious climate, which has seen rise improvement of newest innovations, including the extension of the Net and the advancement of electronic commercial and electronic trade; the blast via web-based media; more prominent mix of cycles and frameworks inside and

between organizations; the expansion of versatile PCs, counting BYOD (carry your own gadgets); the rise of programming related distributed figuring (SaaS) and the improvement of huge information, subsequently, associations are presently irreversibly associated with data innovation (IT) and data frameworks (IS), as at no other time, to effortlessly make upper hands, yet just to endure. With regards to this steadily changing climate with expanding hierarchical intricacy, the significance of information quality and the nature of data that all associations use to settle on the significant choice at all levels is of more noteworthy significance. In recent many years, information quality has been distinguished as a significant worry for some companies<sup>1,2,3,4,5,6</sup> close to big business asset arranging and data frameworks administrators.

Throughout the long term, notwithstanding, there is by all accounts no genuine improvement. A study supported by Pitney Bowes tracked down that 33% of respondents evaluated the nature of their information at any rate at its best, and just 4% detailed an astounding 9, while another overview tracked down that not exactly 33% of respondents consistently checked information quality. <sup>10</sup> More as of late, the Gartner's statement expresses that by 2018, 34% of prosperity <sup>100</sup> associations will encounter a data emergency since they cannot viably assess, oversee, and trust business data Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022). <sup>12</sup> In totaling, an experienced description distributed in Jan 2016 tracked down that-as worldwide organizations considered 26% of their information to be wrong (32% in the US), 25% contrasted with the earlier year, and that almost 80% of associations did not have an improved way to deal with information quality. <sup>12.10</sup>.

There is a lot to recommend that numerous associations are uninformed of the greatness of fix issues in their organizations or decide to disregard or focus on such issues. A vital component of this conspicuous "apathy" is that numerous associations neglect to survey the nature of the information they have, nor the expense of awful and wrong information Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022). On the off chance that an organization cannot survey the nature of its information, how might it decide its worth as far as the dynamic interaction? A few investigations have endeavored to foster types of cost grouping models <sup>3,4,13,14,15,16,17</sup>, and although they have fostered a scientific categorization zeroed in on the related essential components, they can be seen as conventional.

## **2. Research Methodology**

This investigation plans to expand on crafted by these examinations and foster a particular money saving advantage structure that permits singular associations to a) break down the expense of bad quality information (ex-post expenses); b) decide the expenses of improving/guaranteeing information quality (speculation expenses) and c) evaluate "other" advantages of the accessibility of value information. The normal outcomes are instruments for: (d) distinguishing and dissecting information quality issues; (e) Develop, where fitting, a solid business case to advance upgrades; (f) do improvement measures; (g) build up constant observing of information quality. The point is to offer associations the chance to construct

this structure inside their working and monetary strategies and frameworks, so that cycles become a for all time coordinated incorporated managerial and monetary control component that makes genuine added esteem and not a solitary irregular specially appointed "information compromise". Thusly, the association can assume control over the genuine "possession" of your information.

This report resolved the issue and depended on the conversation of the significant writing, the remarks of the pertinent contextual analysis, just as one's own insight of working with enormous associations corresponding to the nature of the hierarchical information from which the system summed up above was developed. The point is to complete a logical report with various little and moderate-sized ventures (S.M.Es) to audit and improve the planned structure.

### 3. Associated Works

This part covers key components of the writing identified with arranging the effect of helpless information quality, just as the expense of attempting to improve and guarantee information quality. English<sup>3</sup> separates information quality expenses into three principal classifications, costs brought about by low information quality, appraisal and examination costs caused to confirm the legitimate execution of cycles, and expenses emerging from exercises to improve information quality. Loshin<sup>4</sup> centers around gathering costs as indicated by their hierarchical effect related with operational issues Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022), generally transient cycles; foundational issues, which are primarily medium-term; an answer that looks to the drawn-out future. Parcel Hin<sup>4</sup> additionally specifies a few subcategories identified with the expense of discovery, rectification, and avoidance.

On English subjects 3 and Loshin, Eppler and Helfert suggested a prototype that separates information excellence expenses into double primary arrangements identified with this lower information inferred costs and the subsequent expenses of improving or guaranteeing steady information quality. Every characterization comprises of subordinate classes identified with the immediate and backhanded expenses of wrong information and the counteraction, maintenance, and remediation costs related with cycles to improve information quality, as demonstrated in Table 1.

**Table 1: Category of figures value costs Source <sup>13</sup> Adapted to <sup>16</sup>**

	Costs due to low statistics eminence	Immediate Cost	Verification costs
			Reintroduction rates
			Compensation rates
		Implicit	Costs based on a lower reputation
			Charges due to wrong judgments before actions

Cost of numbers value	Costs of upgrading or ensuring data quality	Costs	Undisputed venture capital costs
		Prevention Overheads	Coaching
			Cost intensive care
			Costs for the advancement and implementation of standards
			Cost of analysis
		Opening costs	Reporting costs
		repair costs	Repair planning costs
			Repairing performance costs

The investigation by Eppler and Helfert<sup>13</sup> separates among immediate and backhanded expenses. A portion of the expense components in Table 1, especially direct expenses and improvement costs, might be noticeable to the association and consequently can be assessed. They require some "assessment" of their effect yet will be unable to do a money related assessment. After the obtaining of GE and Helfert<sup>14</sup>, three primary segments were recognized around here: (1) data quality evaluation, 2) data quality administration, and (3) relevant data quality. In an ensuing report, GE and Helfert<sup>15</sup> exhibited that the nature of the information inside (class ebb. What is more, class (ebb logical . honesty) can improve the nature of arrangements. In Table 2, Haug, Zachariassen and van Limped give 16 models for various sorts of expenses, direct expenses (material) and covered up costs (elusive) from an authoritative and key perspective.

**Table 2: Types of Information value Charges**

<b>Hidden costs</b>	E.g. long lead times, data being registered multiple times, employee dissatisfaction, etc.	E.g. focus on wrong customer segments, poor overall production planning, poor price policies, etc.
<b>Direct costs</b>	E.g. manufacturing errors, wrong deliveries, payment errors, etc.	E.g. few sales, low efficiency, problems in keeping delivery times, etc.
	<b>Effects of poor quality data on operational tasks</b>	<b>Effects of poor quality data on strategic decisions</b>

Information be able to be viewed as a significant hierarchical resource just as an asset. Its quality is straightforwardly identified with business esteem and authoritative outcomes. As well as estimating the effect on business cycles, analysts and IT experts consistently considered the aftereffects of the association, which brought about various execution related commitments.

#### **4. Related Case Examination**

This article contains delineations from the writing to feature instances of the expenses of helpless information quality and the possible advantages of relating improvement programs. Another illustration of the results of a particular drive is a new report done with an enormous semipublic association in this area, which thus features the impacts of helpless information quality. 17 The association has confronted various information quality issues in the conveyance of its administrations Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022). The review, which was directed as center gatherings, featured various main points of contention on information quality.

The primary themes recognized are as per the following: First, in the conversation in the labor force cross-area, it was discovered that information and data the executives have a low need. Workers' information on information the board issues and related duties is lowest; The correspondence stations applied to feature & advance information value concerns are non-present or impeded. Furthermore, there is no proper system or method for announcing information issues. Notwithstanding, one of the positive parts of the conversation was that administration knew about the issues identified with information quality and tension on consistence and firmly upheld for improving current practices and strategies, however the current institutional culture and remainders of the public area heritage made its assignments more troublesome and less viable.

Every one of the six center gatherings, made from experts from a comparative capacity or division, was approached to do isolate projects looking at spaces of real danger/data expected that fall inside the gatherings' authoritative reach. This work was changed into six little contextual investigations, from which the accompanying dangers and issues were distinguished and summed up beneath:

1. Introducing another expert information, the board (MDM) framework
2. Migrating from a huge corporate correspondence framework to another merchant
3. Data quality issues in an enormous venture wide application
4. Basic information framework issues
5. Major information issues
6. Nonconformity among activity and expert information

Every one of the distinguished dangers has been summed up (numbered 1 to 6) and partitioned into its generally itemized and recognized components (focuses (a) to (d), where fitting.

Although it is absurd to expect to gauge the dangers and issues referenced in exacting financial rappsports, an appraisal grid has-been created dependent on a) the degree of hazard (highest, average, lowest) and b) the significant degree of dynamic of the association (vital, strategic, operational). Every one of the fractional danger chances (investigated by essential danger 1-6 and point by point hazard a-d) was assessed by its degree of expected danger

(high, medium, low) and treated at the authoritative level (key, strategic and operating). This estimation is appeared in tabletop 3 underneath.

**Table 3: Determination matrix/level of risk (issue and sub-element)**

Solutions/ level of risk	high	Average	low
strategic	1b New-fangled M.D.M organization 5a Interruption of service causes public inconvenience	2a data quality issues 2b migration issues 3b Absence of data possession 4a Exactness of data in case of uncertainty 4C Info quality issues 4D Lack of data ownership 5B Data problems 5c Various procedures and data setups Unmanaged 5D progression alterations	
tactical	1b Statistics move failed	1b consumer frustration 2a Increased costs 2a Loss of income 3c users who lose trust. 4b processes are not constantly followed. 6a File's deviations - booklet intrusion 6b Benefit data	1a Existing data problems
operationa l	1b Missing system	1a Prevailing statistics problems 2a Guide intercession 2a Addition troubles 3a Statistics Irregularities 3a Guidebook Tweaks	1a Standing facts glitches

Another result of this contextual analysis is the appraisal that the danger hazard network model referenced above can possibly be applied in different situations where a type of hazard, outflows or advantage evaluation is required that cannot be estimated rigorously in money related terms.

### 5. Developing an Information Quality Structure

The main goals of the exploration are to foster a system that permits associations to a) investigate the expense of low-quality data(ex-post expense); b) the expense of improving/guaranteeing information quality.

(c) survey "different" advantages of value information, consequently giving them systems for the accompanying information quality issues; (e) Create, where fitting, a solid business case

to advance enhancements; (f) the execution of progress measures; (g) nonstop observing of the nature of the

Following survey of the applicable writing, the aftereffects of the above cases Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022), along with the experience of one of them comparable to huge associations according to the nature of authoritative information,

An underlying calculated system has been created to cover the necessities and aftereffects of the investigation targets, as can be found in the structure for evaluating the nature of the first information in Figure 1 underneath.

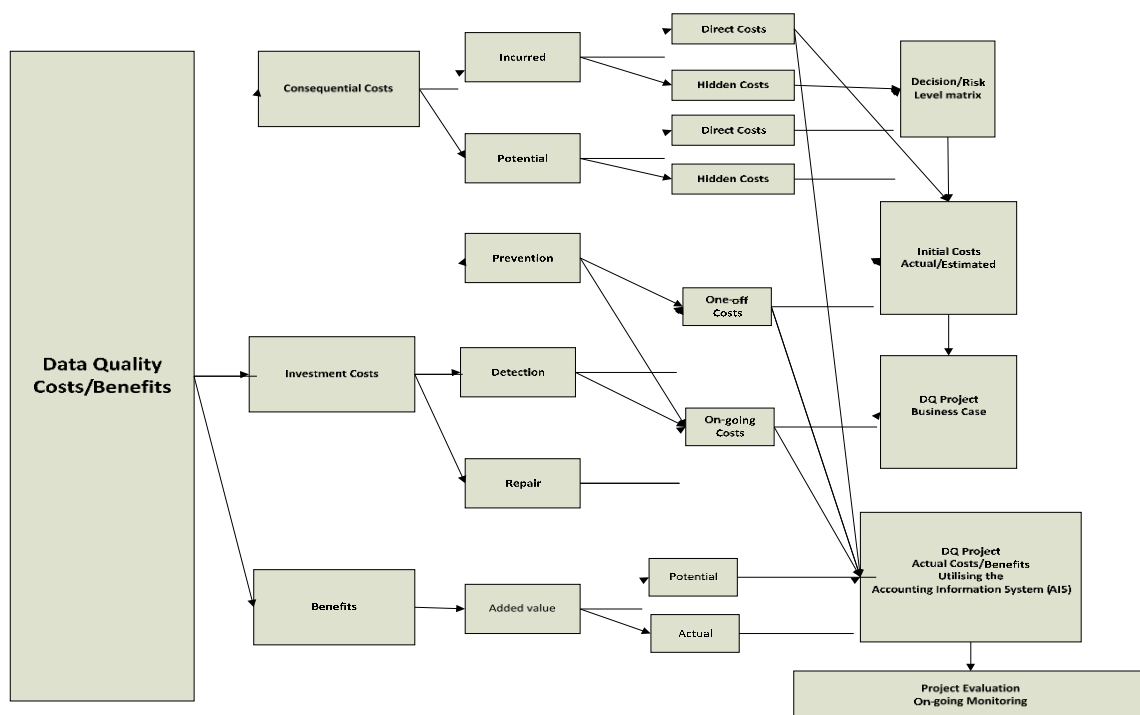


Figure 1: First framework for assessing data

### 5.1. Structure of the exploration project

As to unique structure for evaluating information quality: Figure 1 above.

The expenses and advantages are separated into three segments:

- X Ex-post expenses : costs coming about because of the accessibility of inferior quality information dissected between:
  - o Expenditure previously brought about.
  - o the potential costs that

- o the above costs are additionally examined in:
- ☒ Direct costs that can be measured (brought about) or assessed (potential)
- ☒ Hard-to-assess covered up costs and financial approach

(x) Implies the real expenses related with the information improvement measure.

- o Opening charges
- o Overhaul outlays
- o Prevention expenses
- o the upstairs costs are additionally examined in:
- ☒ One-time use under the first program
- ☒ Current costs brought about later for the

(x) Implies the consequences of the improvement program which give genuine worth to the endeavor to decrease the expenses dissected among those which:

- o Possibility of event
- o What truly occurs later, which request that

The center of the undertaking is to offer associations the chance to catch, investigate and assess every past effect and results in the best manner conceivable, first to evaluate the size of the issue; if vital, set up a business case for an improvement program Khan, M. S (2020); Khan, M. S.(2021); Pathan, M. S. K. (2021); Pathan, M. S. K. (2023); Pathan, M. S. K. (2022); screen, where fitting, real introductory improvement and afterward screen ensuing advancements later on utilizing the Organization's current bookkeeping data framework (ASS) to decide if proceeded with progress has been made. It is proposed to examine every one of the segments portrayed above with a bunch of scientific instruments that can be connected to guarantee a coordinated evaluation. While it should be a "working idea," the cycle gives a first steady system on which to base starting examination.

## **5.2. The Assessment and Checking Measure.**

The money saving advantage assessment, observing and last assessment of the undertaking relate to the right piece of the system for surveying the nature of the first information: Figure 1 above. The real ex-post direct expenses, along with the normal single and constant improvement costs (speculation costs), can be more handily broke down in any type of data set/table (Box2). The aftereffects of these two examinations can be coordinated along with the normal possible advantages of extra added esteem framing the premise of the appraisal and afterward make a substantial business case to start upgrades (Box 3). While "covered up" costs cannot be resolved rigorously in financial terms, the grid can give an approach to evaluate expected dangers, their effect, and the conceivable outcomes of section that may influence the general choice.

Money saving advantage checking is fundamental for an association to oversee and control any type of venture or program. The blunder is a typical reason for project mistake 18. It is proposed that an association may utilize the examination and detailing components of its

bookkeeping data framework (ASIM) to decide direct following and speculation costs and substantial advantages throughout some stretch of time. Inside a common AIS, it "gathers" and breaks down a wide range of exchanges (costs, incomes, incomes, resources and liabilities) through an "information plan" and can likewise interface exchanges with a particular organization, manufacturing plants, units, area, workers, and so forth Current frameworks have extra highlights that can by and large be utilized to examine exchanges as "measurements." It is proposed to make a particular measurement for every exchange, identified with the information quality task, whether the ex-post and venture costs or the additional worth are advantageous. In this way, all genuine exchanges identified with the information quality program can be distinguished utilizing the characterized measurement code and afterward investigated by exchange type (cost/advantage) and area (plant, division, etc.). through the AIS announcing structure.

Business case results give estimates, gauges, destinations, achievements after some time, which the association can use to viably quantify the current consequences of AIS accounts in the overall record as a fundamental piece of the task assessment (Box 5). The goal is to coordinate the above structure into an association's operational and monetary techniques and frameworks so that cycles become lasting business exercises and not incidental non-specially appointed activities.

### **5.3. Further Research**

It is expressed that this undertaking can possibly gain huge headway towards accomplishing the first examination targets, as depicted toward the start of this segment. To this end, a logical report will be completed with various SMEs to examination and improve the wished-for structure. At this point, S.M.Es are viewed as the furthestmost proper kind of association to handle, as they give off an impression of being more available and offer a more extensive scope of participation from bigger associations. 19. 100 BGN

### **6. Concluding Remarks**

This investigation is not expected to give arrangements on how organizations can improve the nature of their information or make changes to help such upgrades. Maybe, it is contended that functional improvement projects and changes in true cycles cannot be effectively executed without some type of assessment and checking to decide "where an individual beginning," "where they need to go," and "where they are currently" all through the interaction. Along these lines, this investigation plans to assist associations with following this way by "pulling" their information, giving an instrument to evaluate information issues, figure potential arrangements and screen expenses and advantages through an incorporated managerial and monetary control component to give genuine increased the value of its activity.

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