

ABSTRAK

Muhammad Umar Fadil. NIM. 2210922007. 2026. *Implementasi Prinsip Amanah dan Akuntabilitas dalam Pengelolaan Dana KBIHU Al-Multazam Jember Berdasarkan Perspektif Ekonomi Syariah*. Skripsi, Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing: (I) Dhofir Catur Bashori, M.H.I, (II) Dimas Herliandis Shodiqin S.E., M.E.

Kata Kunci: *amanah; akuntabilitas; pengelolaan dana; KBIHU; Sharia Enterprise Theory.*

Penelitian ini bertujuan untuk mendeskripsikan implementasi prinsip amanah dan akuntabilitas dalam pengelolaan dana pada Kelompok Bimbingan Ibadah Haji dan Umrah (KBIHU) Al-Multazam Jember serta menganalisis implementasinya menggunakan *Sharia Enterprise Theory* (SET). Penelitian menggunakan pendekatan kualitatif deskriptif dengan metode studi kasus. Data diperoleh melalui wawancara mendalam dengan pengurus, bendahara, dan jamaah, observasi, serta dokumentasi. Analisis data dilakukan menggunakan model analisis interaktif Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan, sedangkan keabsahan data diuji melalui triangulasi sumber, triangulasi teknik, dan *member check*. Hasil penelitian menunjukkan bahwa pengelolaan dana di KBIHU Al-Multazam Jember dilaksanakan melalui proses penerimaan, penggunaan, pencatatan, pelaporan, dan pengawasan dana secara sistematis. Prinsip amanah diwujudkan melalui penggunaan dana sesuai dengan tujuan yang telah disepakati, sedangkan prinsip akuntabilitas diterapkan melalui pencatatan transaksi, penyusunan laporan, serta pertanggungjawaban kepada yayasan dan jamaah. Berdasarkan analisis menggunakan *Sharia Enterprise Theory* (SET), implementasi kedua prinsip tersebut mencerminkan adanya tanggung jawab vertikal kepada Allah SWT dan tanggung jawab horizontal kepada jamaah, yayasan, serta masyarakat sebagai pemangku kepentingan. Temuan penelitian ini menunjukkan bahwa pengelolaan dana di KBIHU Al-Multazam Jember telah dilaksanakan secara bertanggung jawab, transparan, dan sesuai dengan nilai-nilai syariah sehingga mampu menjaga kepercayaan jamaah terhadap lembaga.

ABSTRACT

Muhammad Umar Fadil. NIM. 2210922007. 2026. *Implementasi Prinsip Amanah dan Akuntabilitas dalam Pengelolaan Dana KBIHU Al-Multazam Jember Berdasarkan Perspektif Ekonomi Syariah*. Thesis, Sharia Economics Study Program, Faculty of Islamic Religion, University of Muhammadiyah Jember. Supervisors: (1) Dhofir Catur Bashori, M.H.I, (2) Dimas Herliandis Shodiqin S.E., M.E.

Keywords: *trust (amanah); accountability; fund management; KBIHU; Sharia Enterprise Theory.*

This study aims to describe the implementation of the principles of trust (amanah) and accountability in the fund management of the Hajj and Umrah Guidance Group (KBIHU) Al-Multazam Jember and to analyze their implementation using Sharia Enterprise Theory (SET). This research employed a descriptive qualitative approach with a case study method. Data were collected through in-depth interviews with the management, treasurer, and pilgrims, as well as observations and documentation. The data were analyzed using the interactive model of Miles and Huberman, which consists of data reduction, data display, and conclusion drawing. The validity of the data was ensured through source triangulation, technique triangulation, and member checking. The findings indicate that fund management at KBIHU Al-Multazam Jember is carried out systematically through the processes of fund receipt, utilization, recording, reporting, and supervision. The principle of amanah is reflected in the use of funds in accordance with the agreed objectives, while the principle of accountability is implemented through systematic transaction recording, financial reporting, and accountability to both the foundation and the pilgrims. Based on the analysis using Sharia Enterprise Theory (SET), the implementation of these principles demonstrates vertical accountability to Allah SWT and horizontal accountability to pilgrims, the foundation, and the wider community as stakeholders. These findings indicate that fund management at KBIHU Al-Multazam Jember has been carried out responsibly, transparently, and in accordance with Islamic values, thereby maintaining the trust of pilgrims in the institution.