

ABSTRAK

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Kata Kunci: *Manajemen Keuangan; KBIHU; Ekonomi Syariah; Amanah; Transparansi.*

Penelitian ini bertujuan untuk mendeskripsikan implementasi manajemen keuangan di KBIHU Al-Multazam dan menganalisis penerapan prinsip ekonomi syariah dalam pengelolaan keuangannya. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. Data diperoleh melalui wawancara, observasi, dan dokumentasi. Analisis data dilakukan melalui reduksi data, penyajian data, serta penarikan kesimpulan dan verifikasi. Keabsahan data diuji melalui triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa manajemen keuangan KBIHU Al-Multazam telah menerapkan fungsi Planning, Organizing, Actuating, dan Controlling (POAC). Perencanaan keuangan disusun berdasarkan kebutuhan kegiatan dan jumlah jamaah. Pengelolaan dana digunakan untuk pelaksanaan manasik, administrasi, konsumsi, transportasi, perlengkapan jamaah, dan pendampingan ibadah. Pengendalian keuangan dilakukan melalui pencatatan transaksi, pelaporan kepada yayasan, monitoring, dan evaluasi. Penerapan prinsip ekonomi syariah terlihat pada penggunaan dana sesuai tujuan, keterbukaan biaya, pencatatan transaksi, dan pertanggungjawaban keuangan. Berdasarkan data yang diperoleh, tidak ditemukan indikasi langsung praktik riba, gharar, dan maisir dalam pengelolaan keuangan yang diteliti. Namun, penelitian ini belum mengkaji akad secara khusus dan mendalam. Kesimpulannya, manajemen keuangan KBIHU Al-Multazam telah berjalan secara terencana, terarah, dan akuntabel serta telah menerapkan nilai amanah, transparansi, dan tanggung jawab yang sejalan dengan prinsip ekonomi syariah.

ABSTRACT

Roihan Abdullah, Student ID Number: 2210922015. *Implementation of Financial Management at KBIHU Al-Multazam Using Islamic Economic Principles*. Undergraduate Thesis, Islamic Economics Study Program, Faculty of Islamic Studies, University of Muhammadiyah Jember. Supervisors: I Muhammad Syafi’I, S.E.I., M.E.I and Supervisors II Istikomah S.HI., M.E.I

Keywords: Financial Management; KBIHU; Islamic Economics; Trustworthiness; Transparency.

This study aims to describe the implementation of financial management at KBIHU Al-Multazam and analyze the application of Islamic economic principles in its financial management. This study employed a qualitative approach with a descriptive research design. Data were collected through interviews, observations, and documentation. Data analysis was conducted through data reduction, data presentation, conclusion drawing, and verification. Data validity was tested through source and technique triangulation. The results show that financial management at KBIHU Al-Multazam has implemented the functions of Planning, Organizing, Actuating, and Controlling (POAC). Financial planning is prepared based on program needs and the number of pilgrims. Funds are allocated to support manasik activities, administration, meals, transportation, pilgrims' equipment, and religious assistance. Financial control is carried out through transaction recording, reporting to the foundation, monitoring, and evaluation. The application of Islamic economic principles is reflected in the use of funds according to their intended purposes, cost transparency, transaction recording, and financial accountability. Based on the data obtained, there were no direct indications of *riba*, *gharar*, or *maisir* in the financial management examined. However, this study did not examine the specific contracts (*akad*) in depth. In conclusion, the financial management at KBIHU Al-Multazam has been implemented in a planned, directed, and accountable manner. It also incorporates the values of trustworthiness (*amanah*), transparency, and responsibility in accordance with Islamic economic principles.