

## ABSTRACT

This study aims to explore the phenomenon of the implementation of Islamic accountability in the preparation of Islamic organization financial reports as a form of disclosure of the people involved in the preparation of financial reports on the implementation of Islamic accountability. Besides, this is also to find the meaning behind the reality of the implementation of Islamic accountability in the preparation of Financial Reporting in Islamic business organizations. Furthermore, this study is to analyze the meaning behind the reality of the implementation of Islamic accountability in the preparation of financial reporting in Islamic business organizations.

This research is a qualitative with the interpretive paradigm method and transcendental phenomenology. This study used the KSPPS BMT Bina Umat Sejahtera (BUS) of Lasem as a research setting. Data collection methods used were interviews, observation and documentation. The data analysis method used was a modified phenomenological model (Sanders, 1982). This study found that Islamic accountability is an Islamic-based accountability with a focus on accountability to Allah and accountability to fellow human beings framed by *Tabayyun* behavior (looking for clarity), kinship, and Islamic leadership.

The kinship given by the Islamic organization (BMT) in fulfilling the needs of the hereafter is that humans as the caliph of Allah on earth can carry out accountability and transparency properly in accordance with Islamic principles. *Tabayyun* behavior is a noble morality which is an important principle in maintaining the purity of Islamic teachings and harmony in social relationships. Likewise, in social life, a person will be saved from misunderstanding or hostility and even bloodshed between one another for maintaining *tabayyun* behavior. The implementation of Islamic accountability in Islamic business organizations requires religious leaders. Religious leaders refer to the characteristics of the Prophet Muhammad, namely: *Shiddiq* (honest), *Tabligh* (conveying), *Amanah* (trustworthiness), and *Fathanah* (intelligent).

**Keywords:** Islamic accountability, kinship, *tabayyun* behavior, religious leaders, Islamic organizations, Baitul Maal wat Tamwil