

## ABSTRACT

Nuronia, Kholisatun, 2013, THESIS. Title: "The Accountability of BMT in Islamic Perspective (Case Study at BMT MMU Sidogiri, Kraton, Pasuruan)".

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Key Word : Sharia Accountability, presentation of BMT financial statement

BMT MMU Sidogiri as one of the Islamic financial institutions, which has a reliable and close relation to public, is required to carry out a sustainable accountability functions in order to maintain the public trust. This BMT is a cooperative. Its financial statement refers to PSAK no. 27 year 2007, but in the implementation, it employs additional information and report on sharia financing. Therefore, its financial statement mainly refers to PSAK no. 59 year 2007. Despite the PSAK revision that is PSAK No. 101-108 year 2012 regulating sharia transaction operational activities, BMT MMU Sidogiri still uses PSAK no. 27 and 59 year 2007. This research aims to investigate further the implementation of both PSAK no. 27 and PSAK no. 59 in BMT to increase the accountability of the Islamic financial statement.

This research is a qualitative research. It employs primary and secondary data. The data collection techniques in this research are observations, documentation, interviews, discussion and literature study.

The results show that BMT MMU Sidogiri Pasuruan has been implementing two aspects in optimizing sharia accountability. They are needs fulfillment aspect and supervision and inspection aspect. From the needs fulfillment aspects, BMT MMU Sidogiri branch Pasuruan Market presents its financial statement based on PSAK No. 27 and 59 year 2007. From the supervision and inspection aspect, the central cooperative has been supervising and inspecting any activities of BMT MMU Sidogiri. The independent auditors report that the financial statement of BMT MMU Sidogiri is acceptable. In addition, the supervision and trust from the society in the form of the increasing number of customers and also its financial statement for stakeholders.