

ABSTRAK

PERLAKUAN AKUNTANSI ATAS TABUNGAN HAJI DENGAN AKAD *MUDHARABAH* PADA BSI KCP KEDATON

Oleh

NAFISA AQILAH

Penelitian ini dimaksudkan untuk menganalisis mekanisme operasional, perlakuan akuntansi, serta tingkat kesesuaian perlakuan akuntansi tabungan haji berbasis akad *Mudharabah* di Bank Syariah Indonesia Kantor Cabang Pembantu (KCP) Kedaton dengan Pernyataan Standar Akuntansi Keuangan (PSAK) 105 mengenai Akuntansi *Mudharabah*. Pendekatan yang digunakan bersifat kualitatif deskriptif, dengan pengumpulan data melalui analisis dokumen, wawancara mendalam, dan observasi langsung di lapangan. Temuan penelitian mengungkap bahwa mekanisme tabungan haji di BSI KCP Kedaton berlangsung secara terstruktur, meliputi pembukaan rekening via aplikasi BYOND by BSI, penyetoran dana secara bertahap, pendaftaran kuota haji melalui sistem SISKOHAT, hingga pelunasan Biaya Perjalanan Ibadah Haji (BPIH) beserta penutupan rekening. Perlakuan akuntansi yang diterapkan melibatkan pengakuan serta pengukuran transaksi pada saat terjadinya, perhitungan bagi hasil dengan metode *equivalent rate* (nisbah 1% untuk nasabah dan 99% untuk bank), penyajian dana sebagai Dana *Syirkah* Temporer pada Laporan Posisi Keuangan, dan pengungkapan rinci dalam Catatan atas Laporan Keuangan. Secara keseluruhan, perlakuan akuntansi tabungan haji akad *Mudharabah* di BSI KCP Kedaton telah selaras dengan ketentuan PSAK 105 pada semua aspek yang dievaluasi. Walau begitu, terdapat keterbatasan pemahaman nasabah mengenai mekanisme bagi hasil, sehingga disarankan adanya peningkatan transparansi dan program edukasi keuangan syariah bagi nasabah.

Kata Kunci: Tabungan Haji, Akad *Mudharabah*, Perlakuan Akuntansi, PSAK 105, Bank Syariah Indonesia

ABSTRACT**ACCOUNTING TREATMENT OF HAJJ SAVINGS
UNDER A *MUDHARABAH* AGREEMENT
AT BSI KEDATON BRANCH****By****NAFISA AQILAH**

This study aims to analyze the operational mechanisms, accounting treatments, and the degree of compliance of the accounting treatment for *Mudharabah*-based Hajj savings at the Kedaton Sub-Branch (KCP) of Bank Syariah Indonesia with Financial Accounting Standards Board (FASB) Statement No. 105 on *Mudharabah* Accounting. A descriptive qualitative approach was employed, with data collected through document analysis, in-depth interviews, and direct field observations. The research findings reveal that the Hajj savings mechanism at BSI KCP Kedaton operates in a structured manner, encompassing account opening via the BYOND by BSI app, gradual fund deposits, Hajj quota registration through the SSKOHAT system, up to the settlement of the Hajj Pilgrimage Travel Costs (BPIH) and account closure. The applied accounting treatment involves the recognition and measurement of transactions as they occur, the calculation of *profit sharing* using the *equivalent rate* method (a 1% ratio for customers and 99% for the bank), the presentation of funds as Temporary *Syirkah* Funds in the Statement of Financial Position, and detailed disclosures in the Notes to the Financial Statements. Overall, the accounting treatment of the *Mudharabah* Hajj savings at BSI KCP Kedaton is in accordance with the provisions of PSAK 105 in all evaluated aspects. However, customers have limited understanding of profit-sharing mechanisms; therefore, it is recommended that transparency be improved and that Islamic financial education programs be provided for customers.