

# Accountability Practices in Masalahah Baitul Maal Wat Tamwil (BMT)

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**Abstract:-** This study aims to reveal the practice of accountability in Masalahah, a Baitul Maal wat Tamwil based on the routines. Interpretive approach and ethnomethodological method was used to understand and analyze more deeply about the daily accountability practices of the institution's employees. The data were obtained from in-depth interviews and observations regarding the application of the organization's accountability practices and supporting documents. Using indexicality and reflexivity analysis, this study finds. That the accountability at practice implemented by Masalahah was carried out by managing funding in a trustful manner, making financial reports, implementing aspiration network, conducting annual member meetings, establishing standard operating procedures, conducting human resource training, and implementing social capital. Furthermore, the accountability practice was a synergy of spiritual accountability, financial management accountability, governance accountability, and program accountability.

**Keywords:-** Accountability, Masalahah Baitul Maal wat Tamwil, Ethnomethodology, Spiritual Accountability, Financial Management Accountability, Governance Accountability, Program Accountability.

## I. INTRODUCTION

One of the rapidly developing microfinance institutions in Indonesia is Baitul Maal Wat Tamwil (BMT), a sharia-based or Islamic microfinance institution, whose Schemes enable poverty reduction and jobs creations (Abidin, 2005). The services of BMT are mostly used by micro and small businesses, in which a sharia system of profit sharing is applied. Therefore, BMT is a solution to the various problems faced by the businesses. There are a number of reasons that make accountability an important issue in BMT management; the first one is, the rapid growth of microfinance institutions and their ability to reach large numbers of customers which has significantly increased their assets (Dieckmann, 2008).

The issue has made microfinance institutions change their legal and institutional status from non-governmental organizations or cooperatives to microfinance institutions with legal status such as commercial banks. This growth and

change have caused the need of adjustment to accountability. The second reason is that the institutions have to overcome major obstacles in their operations (Lapie, 2001) such as poor management and low quality of service (CSFI, 2008; Yuningrum, 2012). Therefore, accountability aims to prevent risks and failures that might be faced by such institutions.

Based on the explanation above, accountability has an important role for microfinance institutions, especially BMTs. Accountability is not just "an obligation to be accountable" (Gray et al., 1997), but it is an action to explain and be accountable for all actions that have been taken (Cooper & Owen, 2007). Accountability is a process whereby an organization is active in compiling reports and is accountable for management activities carried out so far to stakeholders (Hammer & Lloyd, 2011). One form of accountability carried out by BMT is showing its performance and transparency as well as promoting Islamic values. Accounting also has an important role as a tool of accountability from management (agent) to the owner (principal). The accountability of the management is not only related to the company but also related to the impact made of the company's operation on the environment and natural surroundings (Chapra, 1992; Putrie, 2010).

The two main backgrounds of this research are, first, regarding the ownership structure in BMT. In business organizations, accountability is from managers to owners regarding the performance of the company (Lienert, 2007; Ebrahim, 2003), while in the perspective of social organizations, it explains important values used in managing accountability such as voluntary interaction with community components to build a network of togetherness with various other components in managing public needs and interests (Epstein & Yuthas, 2010). The difference in ownership structures determines which policy to be chosen by BMT.

The two functions of BMT are expressed in two terms, namely "Baitulmaal" and "Baitultamwil". Baitulmaal which is a term for organizations that collect and distribute non-profit funds, such as zakat, infaq, and sadaqah. According to Ridwan (2004), BMT as an institution is oriented towards not only business but also social. Baitultamwil is a term for organizations that collect and distribute funds commercially. Based on the explanation above, BMT has a dual role, i.e. social and commercial function. However, are a number of

those institutions have deviated from their initial mission, focusing more on the pursuit of profit (Mersland & Storm, 2010). Previous studies discussed accountability as physical bodies that use financial reports as a form of accountability and only discovered mental aspects. In fact, discussions that address spiritual aspect are limited due to its abstract nature. Therefore, this study tries to reveal accountability practices in terms of Islamic accounting in Maslahah, a Baitul Maal wat Tamwil.

## II. METHOD

This qualitative study uses the interpretive approach. Wahyuni (2015) explained that qualitative research is a study that discusses realities in a particular organization and its related parties. This study aims to understand accountability practices in Maslahah, a BMT. The main data sources for qualitative research are document-supported words and actions as well as other data (Basrowi & Suwandi, 2008). This study aims to reveal how employees of Maslahah carry out accountability practices. Hence, the appropriate paradigm to be used in this study is the interpretive paradigm. In addition, interpretive paradigm can explain past events behind the current events, the background of human thought that is directly involved, and how people give meanings to related events (Audifax, 2008).

In this study, researchers used an ethnomethodological approach to understand the existing reality. The approach etymologically comes from two words, namely ethno and methodology; the former refers to ethnicity, and the latter means ways, principles, and procedures in understanding, interpreting and responding to everyday socio-cultural matters. Therefore, ethnomethodology explains the regular expression of a custom along with the indexical expressions contained in an interaction (Neyland & Whittle, 2018; Samra-Fredericks, 2010; Trace, 2016). According to Garfinkel (1967: vii), ethnomethodology approach is a study of how individuals create and understand from their daily lives, and make these activities direct and plausible. This approach provides an overview of how people behave daily in the environment they live in (Coulon, 2008; Denzrim & Lincoln, 2009; Moleong, 2010).

The concept above can explain a method used to analyze how individuals create and understand from their daily lives, and how to complete a job. It is a research approach that has the characteristics of indexicality and reflexivity. Indexicality is an analytical technique used to find the meaning of each expression, behavior, and what information is behind it. Meanwhile, reflexivity describes the equivalent between describing an interaction, between understanding and disclosing understanding (Garfinkel, 1967). The approach is needed in developing a basic understanding about accountability practices in an organization, such as Maslahah, with daily activities.

In this study, the informants were selected from several elements considered relevant and able to provide the required information. Therefore, the selection of informants was based on those who are in contact with the practice of

accountability at Maslahah. The informants are (1) Mr. A, the president director, (2) Mr. B, the personnel manager, (3) Mr. C, the marketing Manager, (4) Mr. D, staff of financial department, and (5) Mr. E, an external supervisor. The data of this research was collected from interviews, observation and documentation. While the observation was conducted using participant observer, the documentation was made by collecting written data, documents, and archives regarding the official legislation such as the organization's financial reports and the accountability report presented in the Annual Member Meeting.

During the data analysis stage, systematic data was compiled and processed based on the interview results, observation fieldnotes, etc., from which meanings were obtained (Sugiyono, 2012). The reliability of the data was ensured by conducting meticulous observation and providing explanations based on what the researcher has seen and felt. Following Garfinkel (1967), three stages of analysis were used in this study, explained as follows. The first is indexicality analysis, in which the researcher looks for and analyzes symbols or expressions in the daily activities of employees.

The second is reflexivity analysis, in which the researcher refers to the statement, namely "uninteresting essential reflexivity of account" (Gibson, Webb, & Lehn, 2011). Here the researcher tries to reveal things that the informant might find unattractive to explain, but must turn them into things that can be interesting for the informants to know. In the final stage of the analysis, the researcher used activities that are usually considered rational by the community as a presentation of common-sense knowledge or social structures, which try to study problems that occur in daily activities (Garfinkel, 1967). In this case common sense defines something that has been considered normal and will always happen.

## III. RESULTS AND DISCUSSION

Accountability is an important concept that must be well understood by all actors involved in the organization's operations. In the context of a company, accountability is a way for management to explain and take responsibility for actions that have been carried out (Mardiasmo, 2006). Based on the Islamic accounting's point of view, accountability is a unit that cannot be separated from the others. This distinguishes Islamic accounting from conventional accounting. Islamic accounting explains that accounting information must be provided in accordance with the real conditions, without any engineering from any parties. This is a form of worship to Allah, and it creates a good relationship between stockholders, nature, and social relationships between humans. According to Islamic accounting, an organization is interpreted as in enterprise theory, in which the survival of an organization is not only determined by the company owner (stockholders) but also other affected parties such as employees, customers, suppliers, government, and accountants.

Various accountability practices by Islamic financial institutions, especially BMT, show that there are distinct characteristics regarding the ideal practice of accountability for the environment and the factual practices. Maslahah is a sharia cooperative established by several teachers of MMU (Madrasah Miftahul Ulum) of Sidogiri Islamic Boarding School. They were concerned by the fact that people do not apply sharia principles in their muamalah. The practice of usury, which is strictly prohibited by Islam, is popular. Masyithoh (2014) explained that the presence of BMT was aimed at absorbing people's aspirations in the midst of anxiety about usury-containing economic activities and providing small and medium enterprises with lawful funding.

However, they still have problems in performance accountability and irregularities that they prioritize more on maximum profit rather than benefits for social community, which make the researcher interested to investigate further. Accountability is used to identify the direction of an organization's goals. Therefore, researchers have tried to approach members of Maslahah directly to find out the accountability practices that they have been implementing so far. Maslahah adopted habits in Islamic Boarding Schools, and they greatly influenced their accountability practices. Mr. A explained that "By definition, accountability is the responsibility of a person regarding what he has done, in both personal or official matters. Of course, not only that, accountability is also related to the relationship between *hablumminallah* and *habluminnanas* which is our responsibility to Allah in the form of worship that we do every day". Basically, the relationship between *hablumminallah* and *habluminnanas* is a foundation in implementing accountability practices at Maslahah. The *hablumminallah* relationship explains the highest responsibility from humans to Allah SWT, where the principle emphasized is the principle of *amanah*. Meanwhile, the *habluminnanas* relationship explains the accountability of Maslahah for its activities to its social environment. This explanation explains that the principle emphasized by Maslahah in the *habluminnanas* relationship is the value of professionalism and transparency.

Based on the explanation above, the sharia concept applied by Maslahah is the foundation of their organizational culture (Hakim, 2016). This makes the vision of the establishment of Maslahah, which is building an economy of the people based on Islamic law and creating the culture of *taawun* (helping each other) in kindness and piety through socio-economic activities. The mission of Maslahah is to apply all Islamic law in economic activities using their coined term of "STAFF" culture, an acronym for *Shidiq*

(honest), *Tabligh* (communicative), *Amanah* (trustworthy), *Fathanah* (professional), and improving the welfare of the members and the society with the use of sharia system. This was also explained by Mr. C. "The fundamental values we promote to our employees is *shiddiq* and trust, while *fathanah* and *tabligh* will grow on their own".

The culture of "STAFF" which means *Shidiq* (honest), *Tabligh* (communicative), *Amanah* (trustworthy), *Fathanah* (professional) is a must-have trait that all employees must have. The application of the "STAFF" culture makes employees aware that all activities and actions must be carried out seriously and will be accounted for. In running a sharia financial service institution, especially Maslahah, it takes a practice of accountability in its management. The limited early understanding of accountability practices in the concept of enterprise theory is not entirely to blame. This form of accountability can be realized in financial reporting, where the purpose of financial reporting is to provide relevant and useful information to make a decision (Swardjono, 2005). What distinguishes the practice of accountability in each institution is the culture and organizational climate that is owned by each.

Based on the analysis of the research results, it can be concluded that the accountability of Maslahah from the point of view of practicing accountability to God containing professional values and transparency by carrying out the concept of accountability which is based on customary values in accordance with the vision and mission of Maslahah. The values of trustworthiness, professionalism, and transparency are the basis for carrying out activities in accordance with the vision and mission of Maslahah. Starting from this trustworthiness principle, the concept of spiritual accountability is found. According to Mr. D "Amanah also raises a sense of confidence that everything that is done will be accountable to Allah SWT". Spiritual accountability is related to the principle of *amanah*, the highest form of responsibility from humans to Allah SWT. In terms of managing funds, trust is a form of accountability to Allah. In collecting and managing funds, BMT must adhere to Islamic law derived from Al-Quran and Al-Hadith. Apart from the value of mandate, spiritual accountability also reflects professional values and transparency. Where professional values and transparency explain that the personality of employees at work applies honesty, confidence and diligence in carrying out their obligations. This description explains that *amanah* can improve the relationship between *hablumminallah* and *habluminnanas*. Table 1 provides a summary of the analysis stages in these findings.

Table 1. Summary of Findings Analysis 1

Indexicality	Reflexivity	Contextual Action
Amanah (Trustworthiness)	In managing funds, amanah is a form of accountability to Allah for managing funds in accordance with Islamic sharia principles and also reflects professional values and transparency that describes an honest, trusting and diligent personality in carrying out its obligations	Principles of spiritual accountability

Spiritual accountability describes religious aspects perceived by individuals in realizing the value of accountability. It manifests itself in taqwa (devotion). One measure of the success of spiritual accountability is related to increased devotion. However, this value is abstract, only Allah SWT can measure it. Meanwhile, material accountability relates to professionalism and transparency;

they result in financial management accountability, governance accountability, and program accountability. The accountability practices run by Maslahah are financial management, governance, and program. The following is the form of construction of accountability practices implemented by Maslahah which was formed by the researcher is presented in Figure 1 below:

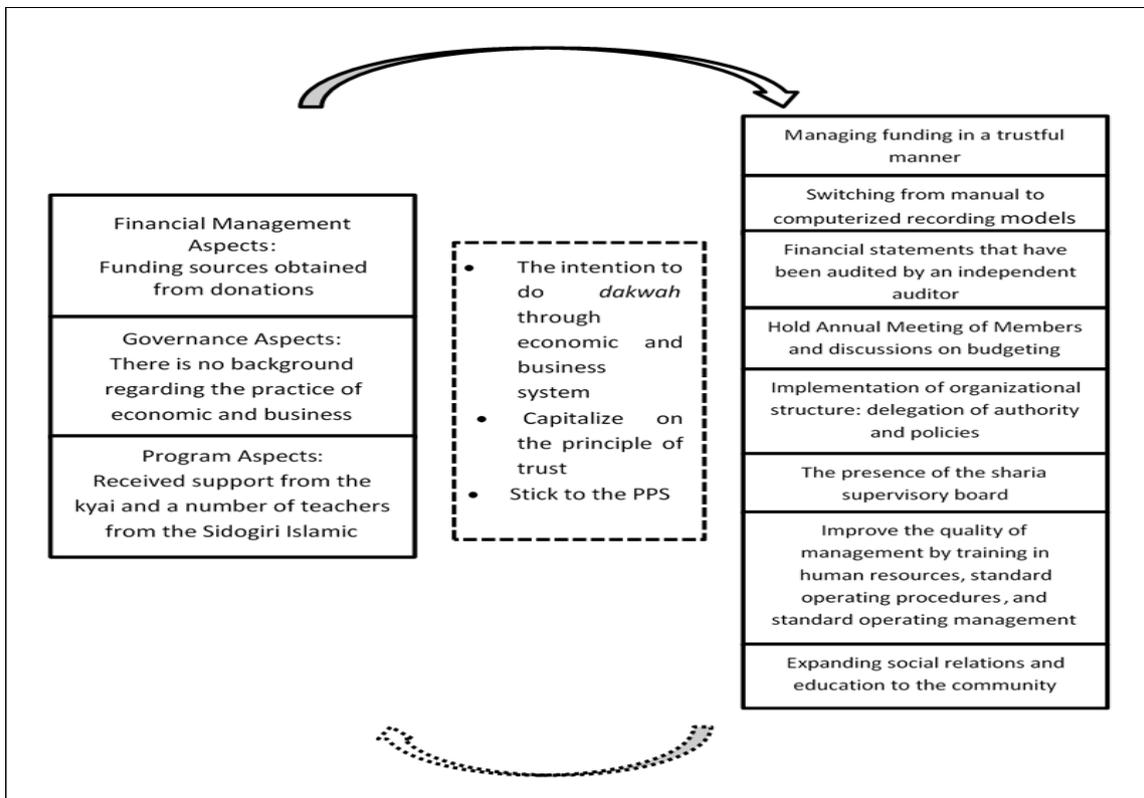


Fig 1:- Accountability Construction at Maslahah BMT

First, the financial management aspect. The practice of accountability carried out by Maslahah in the aspect of financial management by starting to make financial reports, implementing Jaras (an agenda of absorbing members' aspiration) and RAT (annual member meeting). One of the obstacles that hindered the development of Maslahah was the limitations in obtaining capital and the use of recording was still manual. Mr. B explained "For funding, initially it was obtained from a fundraiser initiated by a group of Sidogiri Islamic Boarding School teachers". The source of capital obtained from the fundraising is then managed in a trustful manner by management as a form of accountability to the members.

They perform their accountability by holding annual membership meetings and budget-making. Based on Mr. B's explanation, "For the relationship with the members, it (the meeting) is usually held once a year, sir, as the jaras (an agenda of absorbing members' aspiration). It RAT is usually held early in the year, February or March". Aspiration network is a form of relationship that is carried out by management in accommodating aspirations, suggestions and input from members. Meanwhile, the Annual Meeting of Members is held to account for and evaluate the performance

of the head office and branches during one period. During the meeting and the budget making process, accountability is reported and evaluation regarding the performance of the head office and branches during in a particular year is made.

The use of computerized recording systems in replacement of the manual one has given several significant impacts, such as better recording accuracy, easier transaction recording error spotting, and simpler financial reports preparation compiled from the branch offices. Mr. D explained, "Before the computerized system was introduced, we had to work overtime, sir. We currently refer to PSAK No. 27 and PSAK No. 59 of 2007 for the financial statements, sir. The opinion of the audit results for the financial statements for 2017, which we have obtained, are unqualified". Preparation of financial reports using financial accounting standards with standard formats and procedures, helping Maslahah in presenting financial information in accordance with the rules. Maslahah also uses independent auditors to audit the consolidated financial statements, from which the results will later be published and given to all members at the annual membership meeting (Wahyuni, 2008). Table 2 provides a summary of the analysis stages in these findings.

Table 2. Summary of Findings Analysis 2

Indexicality	Reflexivity	Contextual Action
Fundraising	Maslahah initial capital was obtained from fundraising by a group of Sidogiri Islamic Boarding School teachers	Initial capital
Jaras (An agenda of absorbing members' aspiration)	The form of relationship that is carried out by management in accommodating the aspirations, suggestions and input from members business activities	Forms of financial management accountability practices
Computerized	The recording model system uses a software application that aims to help record all transactions and compile financial reports	Forms of financial management accountability practices
RAT (The Annual Member Meeting)	The annual agenda is carried out to account for and evaluate the performance that has been done by Maslahah during one period	Forms of financial management accountability practices
Financial Statements	Records of financial information during a period that can describe the performance of the company in accordance with standard formats and procedures	Forms of financial management accountability practices
Audit Results	Opinion from external auditors on the audit of consolidated financial statements which will be used for tax calculations, requirements for applying for loans to Islamic banks, and forms of accountability to members	Forms of financial management accountability practices

Second, the aspect of governance. In the aspect of governance, the practice of accountability was carried out by Maslahah establishing standard operating procedures and conducting human resource training. Improper governance accountability practices can influence public perceptions about BMT (Setyorini et al., 2012). Mr. B explained that "At the early ages of Maslahah, the management was still very traditional. We did not detail our standard procedures, and our formal management was not up to date". The governance accountability practices of BMTs is reflected in their standard operating procedures consisting of organizational

structure, performance standards, and service standards. The organizational structure of Maslahah is related to delegation of policy direction. According to Mr. B "For the distribution of management duties, it focuses on daily operational activities, while the supervisory board is responsible for establishing communication with external parties". The presence of the supervisory board in the organizational structure also functions to supervise and ensure that the products and services provided are in accordance with sharia principles. Table 3 provides a summary of the analysis stages in these findings.

Table 3. Summary of Findings Analysis 3

Indexicality	Reflexivity	Contextual Action
Dewas (Supervisory Board)	The presence of a supervisory board in the organizational structure of Maslahah serves to ensure that the products and services provided are in accordance with sharia principles	Forms of governance accountability practices
6 C (Character, Capacity, Capital, Collateral, Condition of economy, Constraint)	It is a standard service procedure used by Maslahah to apply for financing products and savings and loan services	Forms of governance accountability practices
Training	Training is carried out to improve the performance standards of employees and several internal activities such as internal meetings, outbound, promotions and mutations	Forms of governance accountability practices

Table 3 shows the role of standard operating procedures which greatly affects accountability practices in governance. Mr. C also expressed the importance of implementing the 6C principles in standard operating procedures "6C Procedure (Character, Capacity, Capital, Collateral, Condition of economy, Constraint) must be fulfilled before disbursing capital to customers". The application of the 6C principle (Character, Capacity, Capital, Collateral, Condition of economy, Constraint) is a standard of the service process used by Maslahah in proposing financing products and savings and loan services. The use of the 6C principle aims to

maintain the quality of the services provided. Good service quality will increase customer satisfaction and loyalty (Hidayat et al., 2015; Saravanakumar and Jayakrishan, 2014; Venetis and Ghauri, 2000).

Finally, the implementation of performance standards carried out by Maslahah is related to the performance standards of employees for carrying out savings and loan activities and basic product training. This is in accordance with the statement from Mr. B "New employees will be given initial training on products and how to serve customers

at the head office”. This statement explains that the performance of human resources will have an impact on organizational effectiveness (Denison, 2014). In addition, there is human resource training aimed at improving the capabilities of employees and several internal activities such as internal meetings, conducting outbound activities, promotions and transfers.

The third practice in Maslahah, program accountability, is related to social capital. As a sharia microfinance institution, BMT has an important role in realizing the benefit of society. Hasbullah (2006) explains that there are several main elements of social capital which are divided into six categories including; participation in a network, reciprocity and trust, social norms, proactive action, and values. Social capital has an important role in realizing accountability to society. Participation in a network is carried out by Maslahah joining the Sidogiri Network Forum (SNF) network which aims to support all activities of the Sidogiri Islamic Boarding School. According to Mr. B "Social funds will be given to the Sidogiri Islamic Boarding School (PPS) and for zakat funds we will distribute to the Sidogiri Amil Zakat Institution (LAZ) through the Sidogiri Network Forum (SNF)". The presence of SNF is useful as a forum for Maslahah to allocate social funds and zakat owned through the Sidogiri Islamic Boarding School (PPS) and the Institution of Amil Zakat Sidogiri (LAZ).

The reciprocal relationship and trust are built with the closeness that the members have with the community, especially the East Java region which is still strong with its Islamic Boarding School Education. Especially the closeness of the figure of the kyai at the Sidogiri Islamic Boarding

School who is respected by the community. Mr. B stated, “We also often hold a lecture session about religion attended by kyai and Maslahah administrators. It is in this occasion that we introduced the Islamic financing system, sir”. This process is done by Maslahah to gain the trust of the community and become a social norm for the community to abandon the practice of usury economy by suggesting to put the money they have into Maslahah. Proactive action taken by Maslahah by socializing the sharia economic usury free movement in each study forum and direct visits to BMT customers. Based on the explanation of Mr. B “Our spirit is to introduce the community to the shariah economic movement, sir. As well as helping the community to escape from the practice of usury which is clearly forbidden by religion ”.

Finally, the values emphasized by Maslahah are related to the principles of ta'awun or the attitude of helping to be applied by Maslahah when facing financing problems. According to Mr. B, “Every business has its risks, sir. In that case, there are terms called restructuring, rescheduling, reconditioning (re-requirements). In essence, we put forward the principle of ta'awun as a liaison between one another when facing problems ”. The principle of ta'awun or helping attitude applied by Maslahah when facing problematic financing by providing several two-stage options, namely rescue efforts and settlement efforts. Social capital is not just about the number of institutions or groups that support the operational sustainability of Maslahah, but rather on a broader range, namely as a unifying relationship between group members together (Denison, 1990; Hakim, 2016). The findings in Table 4 show that social capital provides a reflection on accountability practices in program aspects.

Table 4. Summary of Findings Analysis 4

Indexicality	Reflexivity	Contextual Action
Sidogiri Network Forum (SNF)	Sidogiri Network Forum is a ukhuwah forum among several institutions that support each other	Forms of program accountability practice
Kyai (Muslim religious teacher)	The participation of the Kyai of the Sidogiri Islamic Boarding School as people who are considered to have closeness to Allah is one of the causes of people trust in Maslahah	Forms of program accountability practice
Pengajian (A lecture session about religion)	Recitation is one form of da'wah that is effective in realizing the teachings of Islam in every aspect of life in society	Forms of program accountability practice
Sharia Economic Movement	The role of Maslahah is in socializing the importance of a sharia economy that is free from usury practices through recitation forums and direct visits to customer members	Forms of program accountability practice
Ta'awun		

**IV. CONCLUSION**

Based on the results of the analysis and discussion of data found in the field, this study concludes that Maslahah has practiced overall accountability according to the point of view of practicing accountability to God and contains professional values and transparency with a concept based on appropriate customary values. with the vision and mission by Maslahah. The values of amanah (trustworthiness), professionalism, and transparency are the basis for carrying

out activities in accordance with the vision and mission of Maslahah. Amanah value is the highest form of responsibility from humans to Allah SWT as the Creator. Starting from this amanah principle, the concept of spiritual accountability is found. In managing funds, amanah is a form of accountability to Allah for collecting and managing BMT funds in accordance with the foundation of Islamic law. In addition, the value of amanah also reflects professional values and transparency, which explains that the personality

of employees at work applies honesty, confidence and diligence in carrying out their obligations.

Meanwhile, professional values and transparency explain the accountability of Maslahah for its activities to its social environment. This study found that there are three aspects in the practice of accountability at Maslahah. First, the aspect of financial management by making financial reports, implementing Jaras and Annual Member Meetings. Second, the aspect of governance by establishing standard operating procedures and conducting human resource training. Third, the aspect of the program by implementing social capital. In essence, the implementation of fund management accountability practices carried out by Maslahah is a synergy of spiritual accountability, financial management accountability, governance accountability, and program accountability.

This study is limited in that this ethnomethodological research was conducted only in one BMT, namely Maslahah. Perception and behavior found in the research site could be different from other sites. This is why the results of this study cannot be generalized and can only be compared with research sites that have similar conditions and circumstances. This research is also limited in process and time. With a limited amount of time, the researcher have tried to interview internal stakeholders: directors, management, and employees. However, not all management officials and employees were interviewed due to the limited time.

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