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THE MEANING OF ACCOUNTABILITY FROM THE PERSPECTIVE OF SHARIA ACCOUNTING IN BANK MUAMALAT AMBON MANAGERS: A PHENOMENOLOGICAL STUDY

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Abstract

This research is motivated by the importance of accountability in Islamic banking, which is not only related to administrative responsibility but also encompasses moral and spiritual dimensions. This study aims to understand the meaning of accountability from a sharia accounting perspective for the managers of Bank Muamalat Ambon. The study used a qualitative approach with a phenomenological method. The study population was the managers of Bank Muamalat Ambon, while informants were selected using a purposive sampling technique based on experience and involvement in Islamic banking activities. The research instrument was a semi-structured interview guide. Data collection techniques were carried out through in-depth interviews and analyzed using phenomenological analysis through the stages of transcription, coding, grouping themes, and extracting essential meanings. The results show that sharia accountability is interpreted as a professional, moral, social, and spiritual responsibility manifested through trustworthiness, transparency, sharia compliance, fair service, and supervision. The conclusion of the study confirms that sharia accountability is not only understood as formal reporting, but as an ethical and religious practice carried out in daily work activities.

Keywords: *Accountability, Islamic Accounting, Islamic Banking, Sharia Enterprise Theory, Transparency*

1. INTRODUCTION

Accountability is a crucial element in accounting practice because it relates to the obligation of individuals and organizations to be accountable for every action, decision, and resource management. From a sharia accounting perspective, accountability is understood not only as an administrative obligation or formal reporting but also as a moral and spiritual responsibility. Economic activities in Islam must be carried out based on the values of trust, justice, honesty, transparency, and the welfare of others. Trust in Islam relates to trust, entrusted responsibility, and the obligation to safeguard the rights of Allah SWT and the rights of fellow human beings (Fauzi & Hamidah, 2021). Therefore, sharia accountability has a broader meaning because it encompasses both horizontal relationships between humans and vertical relationships between humans and Allah SWT.

In the context of Islamic banking, accountability is crucial because banks manage public funds based on Islamic principles. Customer funds are not only viewed as a source of operational funds but also as a trust that must be safeguarded, managed responsibly, and distributed in accordance with Islamic values. Therefore, fundraising, financing, service delivery, reporting, and oversight activities must reflect compliance with Islamic principles. From the perspective of Sharia Enterprise Theory, the accountability of Islamic institutions encompasses vertical accountability to Allah SWT and horizontal accountability to humans, such as customers, employees, the community, regulators, and the environment (Suryani, 2023; Makatita et al., 2024).

Bank Muamalat Ambon is a relevant context for research because this institution deals directly with customer service practices, fund management, financing, contract education, and sharia compliance. In daily practice, sharia bank managers not only perform administrative tasks but also maintain customer trust, explain the differences between sharia and conventional banks, and ensure that bank activities remain within sharia principles. This situation demonstrates that sharia accountability exists not only as a normative concept but also directly experienced in employee work activities.

A significant phenomenon emerging in Islamic banking practices is the tension between business objectives and adherence to Sharia principles. On the one hand, banks, as business institutions, have operational targets and performance targets. On the other hand, Islamic banks have unwavering value constraints, such as clarity of contracts, fairness of transactions, transparency of information, and orientation toward the common good. Furthermore, some people still view Islamic banks as being the same as conventional banks due to a lack of understanding of contracts, profit-sharing mechanisms, and Sharia transaction principles. This situation demands that Islamic banks not only provide products but also provide education, transparency, and responsible service to customers (Sholihah et al., 2023; Novitasari & Wasilah, 2025).

Several previous studies have discussed sharia accountability in the context of Islamic financial institutions and organizations. Fitri and Sherly (2020) demonstrated that sharia accountability is not simply understood as the implementation of formal rules, but also requires an understanding of sharia values and an awareness of responsibility as Muslims. Mukhibad et al. (2022) emphasized the importance of governance and information disclosure as forms of accountability for Islamic banks. Suyuti et al. (2023), Rusli et al. (2024), Makatita et al. (2024), and Novitasari and Wasilah (2025) also demonstrated that Sharia Enterprise Theory is widely used to explain vertical and horizontal accountability, particularly in reporting, disclosure, governance, social responsibility, and sharia compliance.

However, most previous research has focused on institutional aspects, reporting disclosures, formal compliance, social responsibility, or conceptual analysis. Studies exploring the meaning of sharia accountability based on the direct experiences of Islamic

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bank managers are still relatively limited, particularly in the context of Bank Muamalat Ambon. However, the experience of bank managers is crucial because they are the ones directly responsible for service practices, fund management, contract education, sharia compliance, target achievement, and accountability to customers and Allah SWT.

Based on this gap, the main contribution of this study lies in interpreting sharia accountability through the direct experiences of Bank Muamalat Ambon managers using a phenomenological approach. This study views accountability not only as a reporting mechanism, institutional compliance, or disclosure of social responsibility, but as a moral, social, professional, and spiritual experience lived out in daily work practices. Therefore, this study aims to understand the meaning of accountability from a sharia accounting perspective for Bank Muamalat Ambon managers, specifically related to responsibility, trustworthiness, transparency, sharia compliance, customer service, supervision, and accountability to Allah SWT.

2. LITERATURE REVIEW

Sharia Accountability

Accountability from a sharia perspective is not only related to the obligation to submit reports or fulfill administrative requirements, but also encompasses moral and spiritual responsibility. In sharia accounting, every economic activity is understood as a trust that must be carried out honestly, fairly, transparently, and oriented towards the welfare of the people. Therefore, sharia accountability has a broader scope than conventional accountability because it is directed not only to humans but also to Allah SWT.

In the context of Islamic banking, the meaning of accountability is increasingly important because banks manage customer funds, which must be treated as a trust. Funds collected from customers are not only viewed as an economic resource but also as a trust that must be safeguarded and distributed in accordance with Islamic values. Therefore, accountability in Islamic banking relates to customer fund management, clarity of contracts, transparency of ratios, adherence to Islamic principles, and responsibility in service. Fauzi and Hamidah (2021) explain that trust in Islam is related to trust, responsibility, and the obligation to safeguard the rights of Allah SWT and the rights of fellow human beings.

Sharia accountability also requires alignment between formal rules and the moral awareness of organizational actors. This means that implementing Sharia principles is not simply understood as adherence to procedures, but must be accompanied by an understanding of values and ethical awareness in carrying out work. Fitri and Sherly (2020) point out that Sharia accountability is not simply understood as the implementation of rules, but also requires an understanding of Sharia values and an awareness of responsibility as Muslims. Thus, Sharia accountability functions not only as an organizational oversight system but also as an ethical practice inherent in work behavior.

Sharia Enterprise Theory

To understand sharia accountability more comprehensively, this study uses Sharia Enterprise Theory as a conceptual basis. This theory is relevant to sharia accounting research because it views organizational accountability not only to capital owners or human stakeholders, but also to Allah SWT. Within this framework, Allah SWT is positioned as the ultimate source of trust, while humans, society, and the environment are the parties impacted by the organization's activities.

From the perspective of Sharia Enterprise Theory, accountability has two main dimensions: vertical accountability and horizontal accountability. Vertical accountability relates to human accountability to Allah SWT, while horizontal accountability relates to responsibility to humans and the environment, such as customers, employees, the community, regulators, and the surrounding environment. Suryani (2023) explains that the accountability of Sharia Enterprise Theory-based Islamic institutions includes responsibility to Allah SWT, customers, employees, the community, and the environment.

This theory also emphasizes that reporting and activities of Islamic organizations should not be solely oriented toward economic interests. Reporting within Islamic institutions should reflect ethical, social, and spiritual responsibilities. Makatita et al. (2024) explain that Sharia Enterprise Theory extends an organization's responsibilities to Allah SWT, humanity, and nature, so reporting must reflect ethical, social, and spiritual dimensions. Similarly, Sholihah et al. (2023) demonstrate that the accountability of Islamic financial institutions is also related to Sharia compliance, the existence of Sharia supervision, and responsibility to customers.

In this study, Sharia Enterprise Theory is used to understand how Bank Muamalat Ambon's management interprets accountability as a responsibility to Allah SWT, customers, institutions, regulators, and the community. This theory helps explain that Sharia accountability is not only present in formal reports but is also reflected in trustworthiness, transparency, Sharia compliance, service, and supervision.

Phenomenology in the Meaning of Sharia Accountability

Phenomenology is an approach used to understand the meaning of human experiences with a phenomenon. In qualitative research, phenomenology does not aim to measure relationships between variables, but rather to explore how informants understand, experience, and give meaning to the reality they live in. Hasbiansyah (2008) explains that phenomenology seeks to understand phenomena through the experiences and language expressed by research subjects.

A relevant phenomenological approach is used in research on sharia accountability because accountability can be understood not only through documents, regulations, or financial reports, but also through the experiences of the organizational actors who implement it directly. In the context of sharia banking, bank managers have experience safeguarding customer funds, explaining contracts, dealing with target pressures, providing services, and maintaining sharia compliance. These experiences are important to examine because they can demonstrate how sharia accountability is understood and practiced in daily work activities.

Fitri and Sherly (2020) also used a phenomenological approach to understand sharia accountability in the context of Islamic banking. This demonstrates that phenomenology can be used to explore the meaning of accountability based on the experiences of actors directly involved in Islamic banking practices. Therefore, this study used a phenomenological approach to understand the meaning of sharia accountability as experienced and interpreted by the managers of Bank Muamalat Ambon.

3. RESEARCH METHOD

Types of research

This study employed a qualitative approach with a phenomenological method. This approach was chosen because the study aimed to understand the meaning of accountability from a sharia accounting perspective based on the direct experiences of the informants. This study was not aimed at measuring relationships between variables or testing hypotheses, but rather at exploring the informants' understanding, experiences, and awareness of sharia accountability.

The phenomenological method was used because it is appropriate for uncovering the meaning of informants' experiences regarding the phenomena being studied. Phenomenology places human experience as the primary source in understanding social reality, thus researchers seek to understand phenomena through the experiences and language expressed by informants (Hasbiansyah, 2008). In the context of this research, accountability in sharia accounting is understood not only as a form of administrative responsibility and formal reporting, but also related to the values of trustworthiness, honesty, transparency, sharia compliance, moral responsibility, and accountability to Allah SWT.

The phenomenological approach is also relevant to accountability research in Islamic banking institutions because it utilizes the experiences of organizational actors as a basis for building an understanding of Islamic accountability. Fitri and Sherly (2020) used a phenomenological approach to understand Islamic accountability in the context of Islamic banking, thus aligning with the research focus, which seeks to understand the meaning of accountability from the perspective of actors directly involved in Islamic banking practices.

Research Location

This research was conducted at Bank Muamalat Ambon. The research location was selected based on the consideration that Bank Muamalat is a sharia banking institution that conducts its operational activities based on sharia principles. This location was deemed relevant because Bank Muamalat Ambon personnel have direct experience in customer service, fund management, financing, administration, and accountability practices within the sharia banking environment.

Bank Muamalat Ambon was chosen to provide researchers with a deeper understanding of how accountability is understood and implemented within Islamic financial institutions. Through this location, this research hopes to clarify the meaning of accountability not only as an organizational obligation to customers, institutions, and regulators, but also as a form of trust and spiritual responsibility to Allah SWT.

Research Object

The object of this research is the meaning of accountability from a sharia accounting perspective for the management of Bank Muamalat Ambon. This object includes the informants' understanding, experience, and interpretation of accountability as implemented in sharia banking activities.

The research focused on several key aspects: responsibility, trustworthiness, honesty, transparency, adherence to sharia principles, reporting, customer service, and moral and spiritual accountability. The informants in this study were Bank Muamalat Ambon personnel with experience and direct involvement in sharia banking activities.

Informants were selected using purposive sampling, a technique for determining informants based on specific considerations consistent with the research objectives. These considerations include the informant's experience working in Islamic banking, involvement in service delivery or management of bank activities, and the informant's ability to explain their understanding and experience regarding Islamic accountability. Purposive selection of informants is considered appropriate because qualitative research requires informants who truly understand the phenomenon being studied.

Types and Techniques of Data Collection

The type of data used in this study is primary data. Primary data was obtained directly from informants through in-depth interviews. Interviews were chosen because this study aims to understand the informants' experiences, views, and interpretations regarding accountability from a sharia accounting perspective. In qualitative research, the informants' words, spoken words, actions, and experiences are the primary data sources used to understand the research phenomenon (Moleong, 2007).

Data collection techniques are conducted through semi-structured interviews or guided interviews. Researchers use an interview guide as the primary direction, but questions can be developed based on the informant's responses. This technique is used to provide informants with space to openly explain their experiences and understandings while remaining within the research focus. Guided interviews allow researchers to adapt the structure of questions to the interview situation and the characteristics of the informant (Ghony & Almanshur, 2012).

Interview questions focused on the informants' understanding of accountability, trustworthiness, responsibility, transparency, Sharia compliance, reporting, customer service, and the challenges of implementing Sharia principles in the workplace. The interview results were then transcribed into written form for systematic analysis.

Therefore, this study used only interviews as the primary data collection technique. The use of interviews was deemed adequate because the focus of the study was to explore the meanings and experiences of informants in depth, rather than to make statistical generalizations. Consequently, the results of this study are understood within the context of the experiences of the informants studied and are not intended to represent all Islamic banking institutions in general.

Data Analysis Techniques

The data analysis technique used in this study was phenomenological analysis. Phenomenological analysis was used to uncover the essential meaning of informants' experiences regarding accountability from a sharia accounting perspective. The analysis process began by transcribing all interview results into written form.

After transcription, the researcher read the interviews repeatedly to gain a comprehensive understanding of the informants' experiences. Next, the researcher identified key statements related to the research focus, such as trustworthiness, honesty, transparency, responsibility, sharia compliance, reporting, and accountability to Allah SWT.

These key statements were then coded according to their meaning. Codes with similar meanings were grouped into meaning units, then developed into main themes. These themes were then used to construct an essential description of the meaning of accountability from a sharia accounting perspective. This stage aligns with phenomenological analysis, which emphasizes the process of transcription, identification of key statements, grouping of meanings, theme formation, and compilation of the essence of informants' experiences (Moustakas, 1994).

To ensure data validity, researchers read the transcripts repeatedly, examining the consistency of informants' responses, and documenting the analysis process, from transcription and coding to theme grouping and interpretation. Formal member checking was not performed in this study. However, researchers maintained data credibility by ensuring that the interpretations remained consistent with the interview content and did not alter the meaning of the informants' statements.

4. RESULTS AND DISCUSSION

Sharia Accountability as a Moral and Spiritual Responsibility

The research results show that accountability, from a sharia accounting perspective, is understood not only as an administrative obligation but also as a moral and spiritual responsibility. In sharia banking practices, accountability is not simply demonstrated through reporting, procedural compliance, or fulfilling responsibilities to the institution. Furthermore, accountability is understood as a trust that must be carried out honestly because it relates to customer trust and accountability to Allah SWT.

This understanding is evident in Informant 1's explanation, who defined responsibility in working at Bank Muamalat through two main dimensions: moral responsibility and spiritual responsibility. Moral responsibility relates to the obligation to safeguard the funds entrusted to customers for their benefit. Meanwhile, spiritual responsibility relates to the awareness that every act will be accounted for before Allah SWT.

"The responsibilities of working at Bank Muamalat, particularly in the sharia sector, include both moral and spiritual responsibilities. So, the moral responsibility is to safeguard the trust or funds entrusted to or saved by customers, using or channeling them for the benefit of the community."

The quote shows that sharia accountability has both horizontal and vertical dimensions. The horizontal dimension is evident in the responsibility to customers, society, institutions, and regulators. Meanwhile, the vertical dimension is evident in the awareness that all human actions are under the supervision of Allah SWT. This finding aligns with the concept of Sharia Enterprise Theory, which places accountability not only to humans but also to Allah SWT as the ultimate owner of all resources. Suryani (2023) explains that responsibility in sharia banking based on Sharia Enterprise Theory includes vertical accountability to Allah SWT and horizontal accountability to customers, employees, society, and the environment.

Thus, sharia accountability at Bank Muamalat Ambon can be understood not only as an obligation to report financial activities, but also as a religious awareness in carrying out work. Accountability is an ethical practice that binds employees to uphold trust, avoid harmful actions, and ensure that banking activities benefit the community.

Trust in Managing Funds and Customer Trust

Once accountability is understood as a moral and spiritual responsibility, the value of amanah (trust) becomes a crucial element that clarifies how this responsibility is implemented in work practices. Based on interviews, customer funds are understood not merely as a source of bank operational funds, but as a trust that must be safeguarded, managed carefully, and distributed in accordance with sharia principles. Amanah is also related to customer trust in the bank. Therefore, maintaining amanah means safeguarding the institution's reputation, maintaining public trust, and fulfilling the moral responsibility of an employee of a sharia bank.

Informant 2 explained that the greatest responsibility in Islamic banking is safeguarding customer funds and trust. This responsibility must be carried out with responsibility, honesty, and professionalism.

"In my opinion, the greatest trust that must be safeguarded is customer funds and trust, because this is directly related to the bank's reputation and the moral responsibility of an Islamic bank employee."

This statement demonstrates that trust is not only a normative concept but also a practical guideline for working. In Islamic banking, customers entrust their funds to the bank with the expectation that they will be managed safely, transparently, and in accordance with Islamic principles. Therefore, failure to uphold trust is not only operationally risky but can also undermine public trust in Islamic financial institutions.

This finding aligns with the study by Sholihah et al. (2023), which showed that the accountability of Islamic financial institutions based on Sharia Enterprise Theory encompasses both vertical accountability to Allah SWT and horizontal accountability to customers. In this context, the existence of a Sharia Supervisory Board and the absence of transactions that violate Sharia are essential components of fulfilling the accountability of Islamic financial institutions.

Transparency through Education on Contracts, Ratio, and Reporting

Maintaining trust in managing customer funds requires transparency to build trust sustainably. Research shows that transparency is a concrete form of Sharia accountability. Transparency is demonstrated not only through financial reports but also through contract explanations, product descriptions, ratio disclosure, and customer education. In the context of Islamic banking, transparency is crucial because some people still view Islamic banks as being the same as conventional banks.

Informant 1 explained that one of the duties of Islamic bank employees is to provide customers with an understanding of the contracts used in savings and financing products. Contract education is crucial because Islamic transactions are not just about administration but also about agreements that must be understood by both parties.

"We emphasize this until customers understand the terms of the agreement. So, if there's anything that doesn't align with the agreement or doesn't align with the general public's perception of saving, we can explain it in detail, properly, correctly, and openly."

In addition to contract education, transparency is also demonstrated through the ratio board and HI-1000. Informants explained that the ratio board provides information on the profit-sharing ratio between the bank and customers. Through this mechanism, customers can understand how profit sharing is calculated and the bank's overall financial position.

"The implementation of accountability and openness or transparency is implemented on the ratio board. This way, customers can see the broad outline of Bank Muamalat's financial reports."

These findings indicate that transparency in Islamic banking serves an educational, informative, and accountable function. Transparency not only means conveying information but also ensuring customers understand their rights, obligations, risks, and the Sharia principles inherent in the products they use. From the perspective of Sharia Enterprise Theory, information disclosure is part of the responsibility to stakeholders. Makatita et al. (2024) explain that Sharia Enterprise Theory expands a company's responsibility to Allah SWT, humanity, and nature, so reporting must reflect ethical accountability and not just economic interests.

Thus, transparency in this study is understood not only as a formal obligation to provide information, but also as part of the bank's moral responsibility to its customers. Islamic banks need to ensure that the information provided is not only available but also correctly understood by customers.

Sharia Compliance Amidst Business Target Pressure

In addition to transparency, adherence to sharia principles is a crucial aspect determining the quality of accountability in Islamic banking practices. Research findings indicate a tension between achieving business targets and adherence to sharia principles. In banking practices, employees are still faced with work targets that must be met. However, in Islamic banks, achieving these targets must not be done in ways that violate sharia principles. This demonstrates that sharia accountability is reflected not only in reports but also in business decision-making processes.

Informant 1 stated that business targets can create internal conflict for employees. On the one hand, employees are expected to achieve targets. On the other hand, employees must ensure that all activities do not deviate from sharia principles.

"I want to achieve my goals, but I'm bound by sharia principles that I must adhere to."

This statement demonstrates that Sharia principles serve as ethical boundaries in carrying out work. Business targets should not be used as an excuse to force financing, ignore contracts, or conduct transactions that are inconsistent with Sharia principles. In interviews, the strategies mentioned were expanding market reach, strengthening Sharia literacy, and introducing Bank Muamalat to underserved communities, rather than forcing transactions that could potentially deviate from Sharia.

This finding aligns with Novitasari and Wasilah (2025), who demonstrated that the implementation of Sharia Enterprise Theory in Islamic banks requires a commitment to vertical accountability to Allah SWT and horizontal accountability to employees, customers, the community, and the environment. Therefore, Islamic banks' business activities are not solely assessed on target achievement but also on their compliance with Sharia principles and public welfare values.

Therefore, Sharia accountability demands a balance between business sustainability and value adherence. Sharia banks can still pursue growth, but this growth must be achieved through methods that are lawful, transparent, fair, and without harming other parties.

Justice, Ihsan, and Maslahah in Service Practice

Compliance with Sharia principles is evident not only in business decision-making but also in daily service practices. Interviews indicate that Sharia accountability is reflected in the values of justice, ihsan, and maslahah. Justice is understood as the obligation to provide equal service to all customers. Ihsan is embodied in the best possible service, delivered with sincerity and professionalism. Meanwhile, maslahah is realized by ensuring that bank products and services benefit the community.

Informant 2 stated that during his time at Bank Muamalat, he learned that responsibility extends beyond service and work targets, but also to adherence to sharia principles. In their daily work, employees are required to be meticulous and transparent with customers, while maintaining the trust placed in them by the bank and the public. As a Consumer RM, the informant is involved in customer service, customer data management, financing, and installment payment reminders.

These findings demonstrate that Sharia accountability is not only present in financial reporting but also in daily service delivery. Fair, honest, and professional service is a concrete form of accountability, as employees interact directly with customers, the parties who place their trust in the bank.

The values of justice, ihsan, and maslahah broaden the meaning of accountability. Accountability extends beyond the ability to answer questions about financial reports or work procedures, but also encompasses how employees treat customers, explain products, maintain trust, and ensure that bank services deliver benefits. Rusli et al. (2024) assert that the application of Sharia Enterprise Theory can strengthen accountability vertically to Allah SWT and horizontally to humans and society at large.

Sharia Supervision and Efforts to Maintain the Purity of Sharia Principles

In institutional practice, sharia accountability also requires a monitoring mechanism to ensure that sharia values remain individual commitments. Another challenge in implementing sharia accountability is maintaining the purity of sharia principles amidst the competitive banking industry. Informants stated that sharia banks face challenges due to the increasing diversity and familiarity of conventional banking products. Under these conditions, sharia banks must ensure that their sharia identity is not merely a label but is truly reflected in their products, services, and policies.

One example cited by the informant was Bank Muamalat's policy of not issuing credit cards. According to the informant, this policy demonstrates a precautionary approach to maintaining Sharia-compliant banking practices, as each product must be considered in terms of its benefits and harms.

"This is one way to prevent or maintain the purity of Sharia law within Bank Muamalat. We're reviewing whether the credit cards issued will bring benefits to the community or cause more harm."

This statement demonstrates that product decisions in Islamic banking are based not only on business opportunities but also on value considerations. A product that may be commercially profitable may not be implemented if it is deemed inconsistent with the principle of public welfare. In this regard, Sharia accountability serves as the basis for assessing whether a policy is beneficial or potentially harmful.

Supervision is a crucial component of maintaining sharia accountability. Informants stated that Bank Muamalat is supervised by the Sharia Supervisory Board, Bank Indonesia, and the Financial Services Authority. This oversight demonstrates that sharia accountability relies not only on individual employee awareness but is also reinforced by institutional mechanisms. Interview data also indicates that the Sharia Supervisory Board (SSB), Bank Indonesia (BI), and the Financial Services Authority (OJK) are understood as multiple supervisors ensuring product innovation and accountability reports remain compliant with sharia principles.

With this supervision, it is hoped that Sharia accountability practices will not remain merely a formality. Supervision helps ensure that bank products, reporting, and operational activities remain compliant with Sharia principles. This aligns with Sholihah et al. (2023), who demonstrated that the existence of a Sharia Supervisory Board (SSB) is a crucial indicator of the accountability of Sharia financial institutions based on Sharia Enterprise Theory.

The Essential Meaning of Sharia Accountability at Bank Muamalat Ambon

Based on the overall findings, sharia accountability at Bank Muamalat Ambon can be interpreted as accountability encompassing professional, moral, social, and spiritual dimensions. Professionally, accountability is evident in service, work accuracy, reporting, and adherence to procedures. Morally, accountability is evident in honesty, trustworthiness, transparency, and maintaining customer trust. Socially, accountability is realized through an orientation toward the public welfare. Spiritually, accountability is understood as accountability to Allah SWT.

These findings reinforce the view that accountability in Islamic accounting cannot be reduced solely to financial reporting. Sharia accountability is a comprehensive awareness that every work activity has consequences for the institution, customers, society, regulators, and Allah SWT. In this context, the research findings align with Fitri and Sherly (2020), who demonstrated that sharia accountability is not simply understood as the implementation of formal rules but also requires an understanding of sharia values and an awareness of responsibility as a Muslim.

Thus, the practice of sharia accountability at Bank Muamalat Ambon is built on five main elements: trustworthiness, transparency, sharia compliance, moral-spiritual responsibility, and supervision. These five elements demonstrate that sharia accountability is not merely an administrative practice, but also an ethical and religious practice in carrying out sharia banking activities.

5. CONCLUSION

This study shows that accountability, from the perspective of Bank Muamalat Ambon managers, is not only interpreted as an administrative obligation and formal reporting, but as a responsibility that encompasses professional, moral, social, and spiritual dimensions. Sharia accountability is understood as a mandate that must be carried out honestly, transparently, and in accordance with sharia principles because it is related to customer trust and accountability to Allah SWT. The research findings show that the meaning of sharia accountability is built through five main elements, namely trust, transparency, sharia compliance, moral-spiritual responsibility, and supervision. Transparency is realized through contract education, transparency of ratios, and product explanations to customers, while sharia compliance is evident in efforts to maintain sharia principles amidst the pressure of business targets and competition in the banking industry.

This study has limitations because it focused solely on the experiences of Bank Muamalat Ambon managers, making the results incapable of generalization to all Islamic banking institutions. Furthermore, the data was obtained solely through interviews, thus relying heavily on the subjective experiences of informants. Future research is recommended to involve more informants, such as customers, the Sharia Supervisory Board, internal auditors, and regulators, to gain a broader perspective on sharia accountability practices. Future research could also employ a comparative approach across Islamic banks in different regions. Practically, this study demonstrates the importance of strengthening the internalization of sharia values, increasing contract literacy, enhancing service transparency, and optimizing sharia supervision to strengthen accountability in Islamic banking institutions.

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