

ABSTRACT

The purpose of this study is to explore information from the compilers of Islamic bank financial reporting which is presented to interested parties, in order to get meaning for the compilers of the financial reporting. This study is qualitative in the interpretive paradigm using a phenomenological approach, because the construction of financial reporting is built based on the experience of the compilers of Islamic bank financial reporting. The research setting at Islamic Bank XYZ with informants are the compilers of Islamic Bank XYZ financial reporting. Data analysis use the "Islamic Phenomenology Way" that is the step of Sanders (1982) inspired by Ibn Khaldun's philosophy that knowledge comes only from Allah, the Most Mighty, the Most Wise. There are two main findings in this study. First, the Financial Statements of Islamic Bank XYZ are too small to disclose sharia information of Islamic Bank XYZ. An in-depth analysis of this empirical findings resulted in a second finding, that is Islamic banks need more than just financial reports that contain numbers. In other words, financial statements include financial information and sharia information from Islamic bank operations. Sharia information is mainly to ensure the halal source of assets and the halal use of assets, so that they are in accordance with maqashid sharia (the purpose of implementing sharia). More specifically, it was found that the management and reporting of Islamic bank assets follows the philosophy that is part of the maqashid sharia, namely "*Hifdhul Maal*" or Islamic Asset Maintenance.

Keywords: *Islamic Bank, Islamic Bank Financial Reporting, Financial Statement, Maqashid Syariah, Hifdhul Maal, phenomenology.*

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