



## Amanah-based accountability in culinary business shirkah

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### ABSTRACT

Accountable business management is crucial, especially in business shirkah that involves many parties. Business shirkah is a form of partnership in the Islamic economy that involves two or more parties contributing capital, both financial and non-financial, to achieve common business goals. This study aims to construct the concept of accountability in amanah-based culinary business shirkah, highlight the associated benefits and challenges, and provide views on how business shirkah becomes an effective instrument in creating responsible business practices. This research is qualitative research with a single case study approach on a culinary business syirikah. A manager, some employees and investor become the information sources to construct the concept of accountability. Data processing is carried out using methods of reduction, triangulation, then taking conclusions. This research formulates amanah-based accountability. The formulation contains religious professional value. Accountability is defined as a form of Allah-oriented accountability to create and distribute welfare and added value for investors, employees, managers, communities, and the environment. The novelty of this research is to combine accountability with mandate in the management of culinary business shirkah. By delving deeper into the concept of amanah in business shirkah, this research can make a significant contribution to the development of fair, transparent, and sustainable business models in the context of Islamic economics.

**Keywords:** Accountability; *amanah*; *shirkah*; culinary business

## **1. INTRODUCTION**

The need for a resilient and adaptive business model is increasingly urgent in the current era of disruption (Holtström, 2022). The sharia-based business model is an attractive option. One of the alternatives offered by sharia business is the business concept of joint venture or Islamic business partnership (shirkah). However, in this context, it is important for business people to see shirkah business not only as an instrument to achieve profit, but also obtain blessings by carrying out the mandate of the various parties involved (Shuhari et al., 2019).

One of the efforts to maintain amanah by increasing accountability is through the application of financial management in business shirkah. Financial management is a tool that encourages sustainable business practices and sustainable financial growth for companies, if properly integrated into business operations (Al Ahbabi & Nobanee, 2019). Financial management is part of the entire business process in achieving organizational goals.

Financial management, also called corporate finance, focuses on decisions related to how much and what type of assets to acquire, how to increase the capital needed to purchase assets, and how to run a company to maximize its value (Brigham & Houston, 2021). The company's ability to manage finances is an important factor in maintaining the stability and survival of the company. Current financial management principles need to be confirmed or combined with developments in the fast-moving and unpredictable business environment. In this context, the concept of accountability becomes crucial in ensuring that all parties involved in shirkah business are accountable for actions and decisions through a separate accountability mechanism.

Accountability in the western world is widely used as an icon for good governance, first in the United States (Dubnick, 2002) and increasingly in the European Union. However, as a concept, 'accountability' is sometimes elusive. This term then becomes a general term for any mechanism that makes institutions have the power to respond to their particular public (Mulgan, 2003). This term contains political elements that can be used to simplify arguments in building imagery, increasing trust, loyalty and justice, or to withstand criticism (Bovens, 2007). Other languages, such as French, Portuguese, Spanish, German, Dutch, or Japanese, do not have exact equivalents and (yet) distinguish semantically between responsibility and accountability.

The principle of amanah in business shirkah plays an important role in ensuring that business practices are carried out with full justice, integrity and accountability (Edi, 2020; Humaemah, 2019; Ramdhani et al., 2020). A person or party is considered amanah if they are able to maintain trust, either in the form of a deposit or a secret. In this context, research that focuses on business shirkah in the perspective of amanah has great relevance for understanding and promoting responsible, transparent and sustainable business practices.

This study aims to construct the concept of accountability in the shirkah of amanah-based culinary business. Through this research, it will also examine the benefits and challenges associated with implementing accountability in culinary business shirkah, as well as providing insights on how business shirkah can be an effective instrument in creating responsible business practices.

The culinary business has become an increasingly important sector in the global economy. The growth of the culinary industry, including restaurants, cafes and other food businesses, has created significant economic opportunities and contributed greatly to job creation and economic growth. However, along with this growth, challenges arise in managing the culinary business in a responsible and sustainable manner.

In the culinary business, there are various stakeholders involved, such as business owners, managers, employees, investors, customers and the wider community. Each stakeholder has different roles and responsibilities in maintaining a sustainable business and managing its social and environmental impact. Therefore, it is important to develop an effective accountability mechanism that ensures that all stakeholders are accountable and transparent in conducting business.

In this context, the concept of amanah-based accountability in culinary business shirkah is very relevant. Amanah is a principle in Islam that refers to trust, honesty, and the obligation to be responsible for what is entrusted to someone (Agustin et al., 2020). Amanah and trust share common meanings, such as being reliable, trustworthy, capable of meeting the expectations of the person who trusts, possessing competence and expertise to fulfill duties, honor commitments, uphold promises, work responsibly, exhibit integrity, and adhere to moral principles. However, there is a distinction: Amanah is not solely focused on human relationships and responsibilities, but, more significantly, it encompasses a commitment to God, Allah the Almighty. It involves obedience to His commands, transforming it into an act of worship (ibadah) and devotion to Allah the Almighty, ultimately benefiting society (maslahah) and promoting its welfare (Herijanto, 2022). By integrating the principles of amanah in the management of culinary business shirkah, a fair, transparent and sustainable business environment can be created.

Integrating the concept of amanah-based accountability in culinary business shirkah brings significant benefits. First, amanah-based accountability strengthens the relationship between stakeholders in a business shirkah. By adopting the principles of amanah, business owners, managers, employees and investors will be more inclined to act responsibly and transparently in running their business (Alfaqih, 2017). This will improve trust and collaboration between all parties involved, creating a healthy work environment, and strengthening the foundations of business sustainability.

Additionally, amanah-based accountability provides benefits for communities and environment (Nabila, 2019). In the culinary business context, businesses that carry out the principles of amanah will be more inclined to pay attention to the welfare of the surrounding community and the environmental impact of their operations (Khurshid et

al., 2014). Various challenges also arise in implementing amanah-based accountability in a culinary business shirkah. Challenges come from within and from outside. Challenges from within are inseparable from the issue of how to fulfill the rights and needs of internal stakeholders such as employees and other management parties. The same applies to external challenges, which involve fulfilling promises and obligations to external parties such as investors and suppliers. The awareness, understanding, and implementation of amanah principles among stakeholders, especially managers, are crucial (Wulandari, 2021).

In addition, there needs to be a clear framework and implemented mechanisms to ensure the implementation of amanah-based accountability in culinary business practices. This includes developing policies and procedures that govern the responsibilities of stakeholders, performance reporting, and conflict resolution. Furthermore, governments, financial institutions, and civil society organizations can play a role in assisting and promoting the implementation of amanah-based accountability in the culinary business.

This research aims to further understand the concept of amanah-based accountability in culinary business shirkah. With a deeper understanding of this concept, it is hoped to strengthen responsible business practices, improve the well-being of stakeholders, and promote the development of sustainable business models in the context of the Sharia economy.

## 2. METHODS

This research is a qualitative study with a single case study approach on the culinary business shirkah of Saunk Coffee & Resto (SCR) in Makassar City, South Sulawesi Province, Indonesia. Data collection was conducted through observation, in-depth interviews, and document analysis.

Data collection was carried out using in-depth interviews, participatory observation, and document analysis. In-depth interviews were conducted with stakeholders involved in the shirkah business and the principle of *amanah*. The purpose of these interviews was to understand their experiences, thoughts, and perspectives on the implementation of a *amanah* shirkah business. In-depth interviews provided an opportunity to explore individuals' viewpoints in detail and gain a deeper understanding of the concept of shirkah business and the principle of *amanah*.

Participatory observation involved the researcher directly observing activities related to the *amanah* shirkah business. In this context, the researcher was involved in observing the interactions among stakeholders, business practices, and the implementation of the principle of *amanah*. Participatory observation allowed the researcher to gain a richer understanding of the social context, dynamics, and practices involved in the implementation of a *amanah* shirkah business.

Document analysis involved researching and analyzing documents relevant to the shirkah business and the principle of *amanah*. These documents may include business regulations, financial reports, company policies, guidelines for implementing shirkah business, or related previous studies. Document analysis helps in obtaining a deeper understanding of the regulatory framework, best practices, and emerging issues related to *amanah shirkah* business.

This research is designed to find answers to issues related to the implementation and construction of *amanah*-based accountability in shirkah businesses. The research consists of several stages. The first stage is to understand and delve into the concept of *amanah*-based accountability in the Qur'an as *qauliyah* verses and hadiths as complements. The second stage is to collect empirical data or *kauniyah* verses that are then related to the content of the Qur'an and hadiths. The third stage is to reflect on and integrate the *amanah* principles that have been concluded in the first and second stages. The fourth stage is to construct *amanah* principles through abstraction in order to formulate conceptualization.

The data sources in this research are persons who understand and representation of stakeholders. They are manager, employees, and investors of SCR, as shown in Table 1.

Table 1. Data Sources

Data Sources	Description
Aprianto	Manager/ <i>Mudharib</i>
Nurhidaya	Accounting Staff
Tasya	Waitress
Nurul	Waitress
Abu Faqih	Investor/ <i>Rabb al-Mal/Shahibul Mal</i>

Source: Developed by Researcher, 2023

*Amanah* in Islam is used as a perspective in the stage of knowledge by observation (*kauniyah*) and knowledge by textual (*qauliyah*) reflection, contextualization, and theoretical concept construction. The concept of *amanah* explains that humans as caliph (*khalifah*) must be able to carry out accountability functions that are oriented towards Allah *subhanahu wata'ala (swt)*. to achieve the ultimate goal of the organization by creating and distributing added value or well-being for all stakeholders. Allah *swt* is the creator and sole owner of all resources in this world. The resources owned by stakeholders are essentially *amanah* from Allah *swt*, in which a responsibility is attached to use them in the manner and purpose determined by the Amanah Giver. The same goes for the resources owned by oneself and nature. In this stage, synthesis is performed on several verses of the Qur'an, such as in Surah Al-Qiyamah (75) verse 36 about every human being held accountable, *Al-Baqarah* (2): 30, *Fathir* (35): 39, *Al-Ahzab* (33): 72 about the function of human creation as Khalifah and trustee, and *Al-Anbiyaa* (21): 107 about the purpose of the sending of the Prophet Muhammad (peace be upon him) as a mercy to the universe.

The data analysis technique uses triangulation, which involves applying different methodological approaches to observe research issues from at least two different perspectives (Flick et al., 2017). The triangulation used in this research is methodological triangulation, which combines interview methods, participatory observation, and document analysis. Additionally, source triangulation is also used by gathering information from different sources. The triangulation used is limited within the framework that aligns with the norms of the Qur'an and hadiths.

### 3. RESULTS AND DISCUSSION

*Amanah* is conveying any rights to the owner, not taking anything beyond his rights and not reducing the rights of others, either in the form of prices or services. *Amanah* is related to other morals, such as honesty, patience, or courage (Darwis, 2013) (Wulandari, 2021).

*Amanah* can also be categorized as one's commendable traits and character. *Amanah*, in other words, refers to the responsibility entrusted to someone with the belief that they can fulfill it as required, without neglecting it. The Shariah Enterprise Theory generates the concept of accountability in Shariah-compliant business entities, manifested in the form of accountability reports of such entities (Kalbarini & Suprayogi, 2015). When the responsibility is fulfilled and the *amanah* bestowed is valued, the person receiving and carrying it out finds themselves in tranquility, security, safety, and harmony (Muhamad, 2015). The viewpoint of Abdullah and Husain (2014) regarding the term "amanah" essentially encompasses the meaning of a trilogy of accountability, which includes: (1) accountability of humans to Allah *swt*, (2) accountability of humans to fellow humans, and (3) accountability of humans to the universe.

According to Thanthawi Jauhari, a pioneer of modern interpretation from Egypt, the interpretation of the verse in Surah An-Nisa [4]: 58 encompasses a wide range of meanings for the term "al-amanat." It refers to everything entrusted to a person, including words, actions, wealth, and knowledge, or all the blessings that exist in humans that are beneficial for themselves and others. Thus, while Al Maraghi examines the term "amanah" from the perspective of whom the trust should be held accountable to, Thanthawi formulates it more abstractly, considering not only accountability but also the usefulness inherent in the *amanah*.

Interviews, accompanied by observations and document analysis, reveal a practice of accountability at SCR. The business of SCR began with a partnership between *Rabb al-Mal/Shahibul Mal* (investor) and *mudharib* (manager) in the form of *mudharabah*. Ten business founders were involved as both investors and managers, and they appointed Aprianto as the leader in managing this business. The organizational structure is depicted in the following diagram:

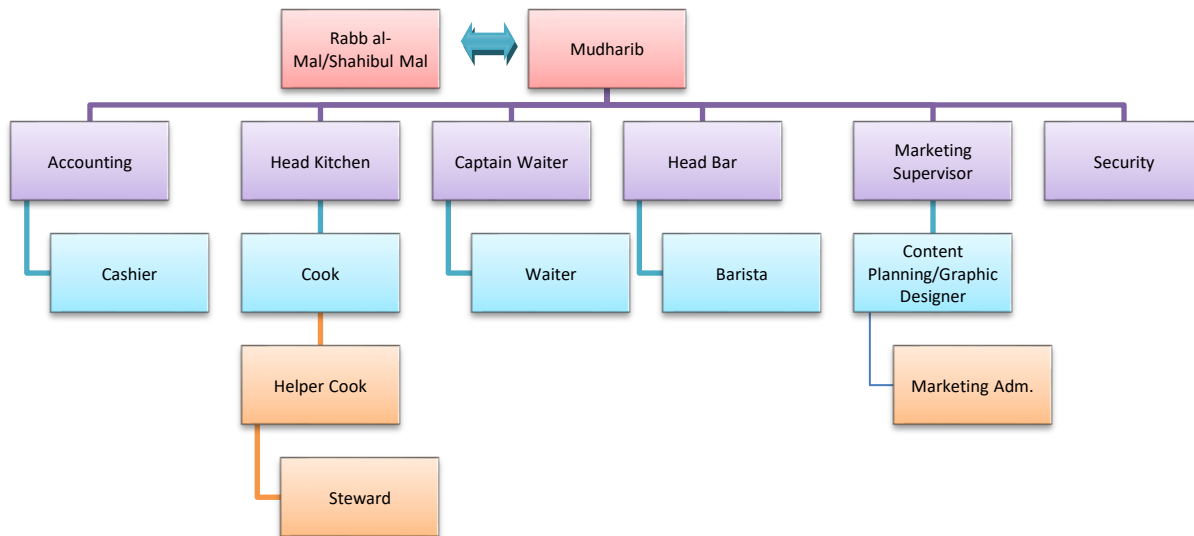


Figure 1. SCR Business Shirkah Organizational Structure  
Source: Developed by Researcher, 2023

Accountability in the management of this business is directed towards fellow human beings, environment, oneself, and, of course, towards Allah *swt*. In terms of accountability to fellow human beings, the accountability of managing the SCR business is directed towards the *Rabb al-Mal/Shahibul Mal* (capital owner), employees, suppliers, the community, and the government. The following are the forms of accountability demonstrated by each party:

- (1) *Rabb al-Mal/Shahibul Mal* (Capital Owner/Investor): The managers of SCR have a responsibility towards the capital owner (*shahib al-mal*) in the partnership. This managerial responsibility governs the distribution of profits and losses and makes certain it is done fairly and proportionally. SCR adopts the *mudharabah* partnership model, where one party acts as the business manager (*mudharib*) and the other party as the capital owner (*shahib al-mal*). Accountability to the capital owner is demonstrated by providing clear and accurate financial reports to the capital owner regularly, allowing them to monitor the business's progress and the profits obtained. The managers also ensure that the distribution of profits is done fairly according to the agreed-upon percentage, reflecting a commitment to the principle of justice in the distribution of business outcomes.

The agreed profit distribution in the initial contract of this partnership is that the investor receives 40% of the profit, while the manager receives 60%. Interestingly, in its operation, the profit distribution more often occurs in reverse, where 60% of the profit is received by the investor, while 40% is received by the manager. This was conveyed by Nur, an Accounting staff.

"The profit distribution of 40% for the investor and 60% for the manager is rarely done. In fact, it has never happened. During my one-year tenure here, it's more common to have 60% for the investor and 40% for the manager."

The reason for the change, according to Aprianto, is;

"...because we felt that a 40% return on investment is sufficient for the manager. We want to quickly return the principal investment to the investor so that we gain their *amanah*. If we want to start a new business, it won't be difficult to find investors because they feel satisfied and have more trust."

When asked if anyone has complained about this, both Aprianto and Nur stated that so far, no one has complained about it. This is possible because the manager's status is also as an investor.

When asked for his opinion on this matter, Abu Faqih, an investor not involved in the management, stated:

"Investors invest with hopes and trust. Their hope is to make a profit in addition to getting their investment returned within a short period, at least not more than 24 months as projected during the investor screening. Investment is also based on trust, not suspicion. What the manager is doing is not a demand or coercion from the investor but, in my opinion, it is a form of moral responsibility in fulfilling the investor's expectations. Of course, we as investors are very pleased."

- (2) Employees: The management of SCR holds responsibility towards the employees and workers involved in the business operations. They maintain a quality of fair working relationships and respect the rights of the workers, including providing appropriate wages, social security, and safe and healthy working conditions. The management is also committed to complying with applicable labor regulations. This creates a comfortable working environment for the employees, as expressed by Nur, Nurul, and Tasya.

According to Tasya,

"Usually, in other companies, we are discouraged from praying, but here we are actually encouraged to perform prayers..."

This indicates that the employees' rights to practice their religious obligations are highly respected in this establishment.



In addition, Nurul revealed,

"The management maintains a neutral (fair) stance when dealing with their employees."

The employees receive equal rewards and punishments without discrimination.

When asked about salary and benefits, both of them stated that salaries and benefits are provided on time. This was confirmed by Nur, who said,

"During my time working here as an accountant responsible for paying salaries, I always strive to pay employees' salaries on the 2nd of each month."

Furthermore, according to Nur,

"When we work, it's not just about the salary we expect, but also the work environment. This is from my personal perspective. As Muslims, our faith sometimes fluctuates. Here, we are always reminded to perform the five daily prayers, to balance our worldly affairs and the hereafter. I can say that, alhamdulillah, the work environment here is excellent."

The management's attitude of respecting employees' religious rights, treating employees fairly, paying salaries and benefits on time, creates a comfortable and conducive work environment for employees to carry out their respective tasks.

Managerial decision-making involving employees as part of a bottom-up decision model is perceived to have benefits in terms of employee loyalty. Nur considers that their suggestions are taken into account by the manager for financial decision-making. Tasya and Nurul also acknowledge that they are frequently involved in decision-making related to hiring new employees and task allocation within their department. This involvement generates a positive effect on individuals and their performance, motivating them to display spontaneous extra-role behaviors (Manuti & Giancaspro, 2019).

(3) Supplier: The management of SCR is responsible for maintaining relationships with suppliers and other parties in the business supply chain. They establish mutually beneficial relationships with suppliers, ensure timely payments, and fulfill their obligations in purchasing raw materials according to agreements. The management also strives to adopt transparent practices in the use of funds related to business activities, ensuring that purchases are made ethically and avoiding practices that harm suppliers. Aprianto expresses this in the following quote:

"*Amanah* also means that we run this shirkah business in accordance with Islamic law: the business is clear, the means of acquiring money are clear, and we also respect the rights of suppliers. Because sometimes there are businesses that seem profitable, but they actually owe a lot to their suppliers. So, in the financial statements, it may appear that they are making a profit, but they have not paid their debts to their suppliers.

This is done to please the investors. Or they delay paying their employees' salaries and so on, and this is also a form of breach of *amanah* because in this shirkah, there are many people involved, including employees, suppliers, and investors."

Nur confirms Aprianto's statement. Nur states,

"Some suppliers are paid in cash, while others are paid weekly. If it is promised to be paid within a week, it is paid as promised. Even the fish supplier said, 'I like supplying here because they pay just on time'."

- (4) Community: SCR has a responsibility to care for the welfare of the community, especially in the vicinity of its business operations. They undertake various initiatives such as empowering local workforce and providing job opportunities. Aprianto states,

"When it comes to social responsibility, we provide sufficient parking space. Currently, we employ 50 staff members. This can improve the welfare of the community and contribute to the local income."

This statement indicates that the availability of adequate parking space is expected not to disrupt the activities of the surrounding community and road users near the business location. Additionally, by employing dozens of workers in the business, it is hoped to enhance the welfare of the community and have a positive impact on increasing the local income.

SCR also supports the local community or contributes to beneficial social activities for the society. According to Aprianto,

"We build cooperation with the local community. We offer discounts to the residents here. The parking revenue is used to purchase air conditioners for the mosque, make contributions to nearby hafiz houses and orphanages, as well as contribute to the local neighborhood associations."

- (5) Customers: SCR has a responsibility to provide the best service for customer satisfaction. As a culinary business, the quality of food and service is the first and foremost factor.

Aprianto reveals that as a form of responsibility to the customers, the management chooses ingredients that are not only halal but also good in quality. Currently, SCR has obtained a halal certification from MUI (Indonesian Ulema Council).

Aprianto also adds,

"We use natural ingredients here. None of our dishes contain MSG (monosodium glutamate). So, we genuinely aim to promote health and ensure the well-being of our customers."

SCR management fulfills its social responsibility by upholding the values of justice and diversity in its business activities. This includes treating all parties involved fairly, without discrimination based on race, religion, gender, or other backgrounds. Based on observations, although this business has an Islamic concept, it provides equal treatment and service to customers and suppliers of different religious beliefs.

- (6) Government: The responsibility towards the government in the context of business, including SCR, involves compliance with applicable regulations and fulfilling tax obligations. As business managers, SCR has a responsibility to comply with laws and regulations established by the government regarding the operation and management of culinary business.

Here are some forms of responsibility towards the government that are implemented:

- (a) Legal compliance: SCR must ensure that its operations and business activities comply with the laws and regulations in the region where the business operates. This includes obtaining the necessary licenses and permits, adhering to health and safety regulations, and following regulations related to environmental aspects, labor, and others.
- (b) Tax compliance: The management of SCR has a responsibility to pay taxes in accordance with the applicable tax regulations. This involves reporting income, paying income taxes, and fulfilling other tax obligations as stipulated by the tax authorities.

In addition, it is important to maintain a good relationship with the government and communicate openly about matters related to the business. SCR monitors changes in relevant regulations and policies in the culinary industry and adapts accordingly to meet the requirements. By fulfilling its responsibilities towards the government, SCR can contribute to sustainable economic development and create an ethical business environment that supports the government's social development initiatives.

As a form of its responsibility towards the natural environment, SCR takes action to reduce negative impacts on the environment. This includes the use of environmentally friendly materials, proper waste management, and conservation of resources such as water and energy. They also consider sustainability aspects in product selection, prioritizing the use of organic and local ingredients. The business management is also responsible for environmental conservation by maintaining and protecting the surrounding environment. This is evident in the planting of trees and other green plants around the business location.

The *amanah* given by Allah *swt* in the form of a partnership-based business motivates the management to uphold this trust. As the primary holders of responsibility in managing the business, the SCR management has a strong commitment to self-accountability. They recognize the importance of being responsible for their actions and decisions in running this culinary business.

The management is committed to maintaining integrity in every aspect of the business. They firmly uphold principles of honesty, fairness, and high business ethics. The management strives to align their words and actions, ensuring that all actions taken reflect their personal and professional integrity. This is reflected in Aprianto's understanding of *amanah*. According to him,

"*Amanah* is the opposite of betrayal. A person who is trustworthy, both in their words and actions, is considered *amanah*. It means aligning words and actions. In the context of a partnership (*shirkah*), it entails fulfilling what has been agreed upon."

Furthermore, the management bears personal responsibility in running the business. Aprianto acknowledges that as a leader, he has a responsibility to ensure the success and growth of the business. The management ensures that decisions are based on moral considerations and long-term business interests, aiming for the benefit of all parties involved.

"There was an incident of fraud where someone claimed to be a prospective customer who had paid a down payment of 2.5 million for a reservation. They requested a refund of only 1.5 million. The accounting staff called me. At that time, I was in need of rest, so I told them I would sleep first. I would handle it later. But the staff hurriedly transferred the money using their personal funds. As a result, they lost the money."

This statement demonstrates the manager's commitment to maintaining personal *amanah*. When physically exhausted, he rested and avoided tasks that could be postponed to think clearly. This commitment to personal *amanah* aligns with what Hamka stated in order to prevent harm (Amiruddin, 2021). Unfortunately, in that situation, the accounting staff acted hastily, perhaps due to being continuously contacted by the scammer, and sacrificed their own personal funds. As a responsible and compassionate leader, Aprianto mentioned that in the end, he replaced the employee's money with his own funds.

In addition, the management of SCR implements transparency as part of their self-accountability. They recognize the importance of providing accurate, detailed, and open financial reports to all relevant parties. The management is committed to running the business professionally, avoiding practices that harm others, and fulfilling financial obligations in a timely manner.

In conducting their business, the management actively engages in self-evaluation and regular performance assessments. They identify strengths and weaknesses and make necessary improvements and enhancements. The management acknowledges that

self-accountability is a crucial step towards achieving successful business goals. By explaining the commitment of the SCR management to integrity, personal responsibility, transparency, and self-evaluation, it can be communicated how their self-accountability becomes a crucial pillar in managing their culinary business.

The management of SCR demonstrates their responsibility to Allah *swt* through practices that reflect their commitment to running the business based on Islamic principles and in accordance with Shariah. They acknowledge that the *amanah* given by Allah in the form of a partnership (*shirkah*) must be well-preserved and responsibly upheld. Here are some forms of responsibility of the SCR management towards Allah *swt*.

- (1) Compliance with Islamic Shariah: The management of SCR strives to run their business in accordance with the principles of Islamic Shariah. They ensure that their business practices are clear and align with religious guidance, including how they generate income, manage finances, and interact with business partners and employees. They strive to maintain integrity, honesty, and fairness in every aspect of their business.
- (2) Fulfillment of rights: The management of SCR recognizes that their business involves various parties, such as investors, business partners, employees, and suppliers. They are responsible for fulfilling their rights in accordance with religious teachings and the principle of *amanah*. This includes timely payments, transparency in financial reporting, and fulfilling other obligations.
- (3) Social concern: The management of SCR also demonstrates their responsibility towards Allah by engaging in social and charitable activities. They recognize the importance of assisting the surrounding community and contributing to the general welfare. This can be done through supporting social initiatives, empowering local workers, or engaging in charitable activities that align with religious values.

By fulfilling these responsibilities, the management of SCR aims to uphold their accountability to Allah *سُبْحَانَهُ وَ تَعَالَى* and operate their business in a manner that aligns with Islamic principles.

Based on the facts obtained in the field regarding the condition of SCR culinary business, we can develop an ideal concept. This concept complements the Shariah Enterprise Theory, a theory that includes the metaphor of *amanah* as part of the theory, as well as the Stakeholder Theory. The Shariah Enterprise Theory explains the most important axiom that must exist and underlies the establishment of its concept, which is that Allah *swt* is the creator and sole owner of all resources in this world. Therefore, what applies in the Shariah Enterprise Theory (SET) is Allah *swt* as the primary source of *amanah* because He is the sole and absolute owner (Meutia et al., 2010; Please et al., 2022; Saadah et al., 2023; Muluk et al., 2022). However, this theory does not position humans as trustees for themselves. As for the Stakeholder Theory, it is a theory of organizational management

and business ethics that considers various parties affected by a business entity, such as employees, suppliers, local communities, creditors, and others (Lin, 2018). This theory discusses morals and values in managing an organization, such as those related to corporate social responsibility, market economics, and social contract theory. However, the Stakeholder Theory does not include the divine element (God) as an important part of accountability.

*Amanah* in the accountability mechanism obtained through this research is based on the premise that humans are the stewards of Allah *swt* on Earth, entrusted with the mission to create and distribute welfare and maintain balance in the world. This premise drives the SET to realize the value of justice towards humans and the natural environment (Muluk et al., 2022; Triyuwono, 2001). These findings are more in line with the underlying assumptions of the SET, which are humanistic, emancipatory, transcendental, and teleological. This differs from the indicators of *amanah* in the writings of Juniaswati and Murdiansyah (2022), which are more mechanistic and procedural in nature. Juniaswati and Murdiansyah explain that there are five indicators of accountability, namely (1) having standard operating procedures (SOPs), (2) the existence of a supervision system, (3) the existence of a mechanism for accountability, (4) the presence of annual reports, and (5) the existence of punishment and reward evaluation mechanisms. These indicators may turn accountability into something formalistic and lose its substance.

Therefore, the findings in this research contribute to refining the concept of *amanah* in the Shariah Enterprise Theory (SET), resulting in a more comprehensive implementation framework. In the SET, a trilogy of accountability is obtained, which explains that accountability is directed towards God, humans, and the environment (Triyuwono, 2001). However, in reality, accountability is not only based on who it is directed to but also relates to other virtues, such as honesty, patience, or courage (Abidin & Khairudin, 2017; Wulandari, 2021). This opinion is in line with the view of an Egyptian expert in interpretation, Ahmad Musthafa Al Maraghi, who includes human responsibility towards oneself (Al-Maraghi, 1986). Additionally, Thanthawi Jauhari, a pioneer of modern quranic interpretation (*mufassir*) from Egypt, interprets the verse in Surah An-Nisa [4]: 58, with a broad coverage of the meaning of *amanah*, including everything entrusted to a person in the form of words, deeds, wealth, and knowledge; or all the blessings that exist in humans that are beneficial to oneself and others (Fauzi, 2022).

The explanation of *amanah* is mentioned in a hadith narrated by Abu Hurairah and recorded by Bukhari (N. 6015). Abu Hurairah reported that the Prophet said, "If trust is betrayed, wait for the occurrence of destruction." Then a companion asked, "What does it mean for trust to be betrayed, O Messenger of Allah?" He replied, "When a matter is entrusted to someone who is not qualified for it, then await that destruction." This hadith explains the importance of entrusting trust to individuals who possess high competence and professionalism. In the commentary of this hadith, it is explained that the entrustment of trust should be given to its rightful recipients. As for the matters mentioned in the hadith by the Prophet, they are general and encompassing human beings, creatures, and their management in both worldly and hereafter affairs. Therefore, trust should be given

to individuals who are professional and righteous (Dalimunthe, 2016; Dewi et al., 2022; Fatimah, 2019).

In another hadith narrated by Imam Ahmad, from Anas bin Malik, "The Messenger of Allah (Muhammad) never delivered a sermon to us except that he said, 'There is no complete faith for the one who is not trustworthy, and there is no religion for the one who does not fulfill his promises.'" (Authenticated by Sheikh al-Albani in Sahih al-Jami' No. 7179 and Sahih at-Targhib wat Tarhib No. 3004). These two hadiths explain the importance of righteousness and professionalism. When trust is given to a righteous person but lacks professionalism, the form of betrayal may not occur, but the achievement of goals may be less than optimal. On the other hand, if trust is given to a professional but not righteous person, the achievement may be more optimal, but it may lack blessings due to the possibility of deviation from Shariah in carrying out the trust. Therefore, it is necessary to have individuals who are both righteous and professional in carrying out trust to obtain optimal and blessed results. Such individuals can be referred to as religious professionals. A person who carries out trust in the field of business should think strategically based on stakeholders and have a comprehensive and integral mindset.

The concept of *amanah* in culinary business partnership based on the interpretation in the Quran and the understanding of hadiths by several scholars can be illustrated as follows in Figure 2:

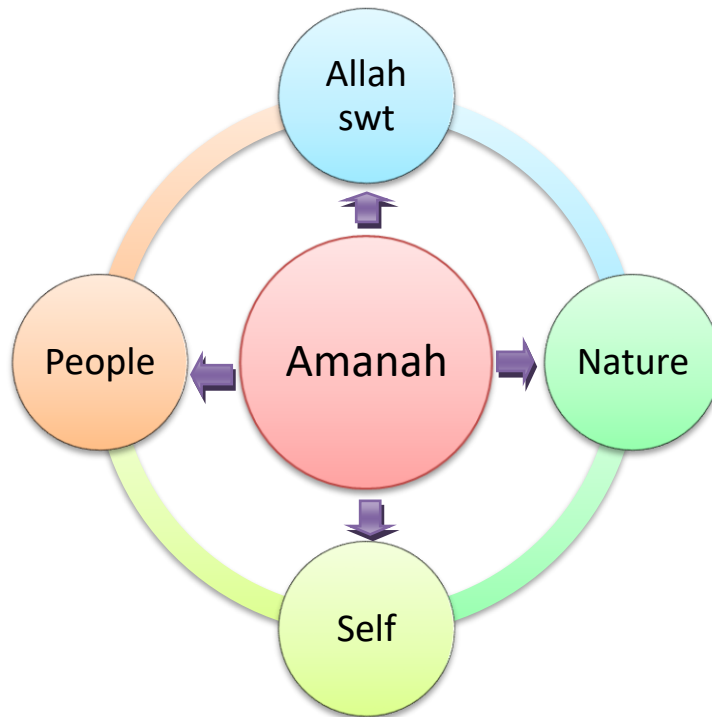


Figure 2. The concept of Amanah in Islam  
Source: Developed by Researcher, 2023

Furthermore, accountability can be understood as an individual experience, something that is bestowed upon individuals, either as a duty or as part of a contractual agreement, or as a response to delegated authority (Sinclair, 1995). Thus, improving accountability can be achieved by understanding how managers interpret and portray someone who is accountable. Moreover, accountability is perceived differently by various actors. The everyday process of interaction within social relationships can be seen as a "system of accountability" that is observable, visible, and recorded, referring to the manifestation of accountability in everyday practices (Vosselman, 2016).

The stakeholder-based strategy perspective integrates resource-based and market-based views and adds a social-political dimension. One common version of stakeholder theory attempts to define specific stakeholders of a company (normative stakeholder identification theory) and then examines the conditions under which managers treat these parties as stakeholders (Phillips, 2003). Another viewpoint put forward by Parmar and Freeman (2010) suggests that in fields such as law, management, and human resources, stakeholder needs should be prioritized at the beginning of each action (Parmar et al., 2010). Certainly, this differs from the context of accountability based on trust, which prioritizes fulfilling the rights of Allah without negating the interests of stakeholders, the environment, or even the interests of individual managers.

The accountability model based on *amanah* is a holistic accountability model that further enhances the principles of Shari'ah Enterprise Theory and stakeholder theory. In this context, accountability begins with the manager's responsibility as an individual to oneself. The *amanah* from Allah in the form of knowledge, health, business opportunities, and everything inherent in oneself is preserved to maximize professionalism in managing the business.

Furthermore, regarding the responsibility towards stakeholders, the management of SCR strives to consider the interests and impacts on all parties involved in their business. This includes employees, customers, suppliers, and the local community. The management is committed to building mutually beneficial relationships with these stakeholders, ensuring their well-being, and considering social values, ethics, and sustainability in business decision-making.

In carrying out responsibilities to oneself and stakeholders, the management does not neglect the natural environment. Environmental damage fundamentally harms the sustainability of the business itself. In one conversation, Nur explained:

"Waste is managed properly. Efforts are made to ensure that all waste is collected in the morning to avoid causing odors. The drains are also regularly cleaned to prevent blockages and unpleasant smells."

If the environment is not maintained, for example, if the smell of garbage and unpleasant drains spreads around the business location, it will reduce customer comfort and elicit complaints from the surrounding community. Event, managment SCR may improves their environmental concern by reduce plastic used and put on garbage bags



separately. They may participate with local government garbage bank programme which exchange their garbage with money.

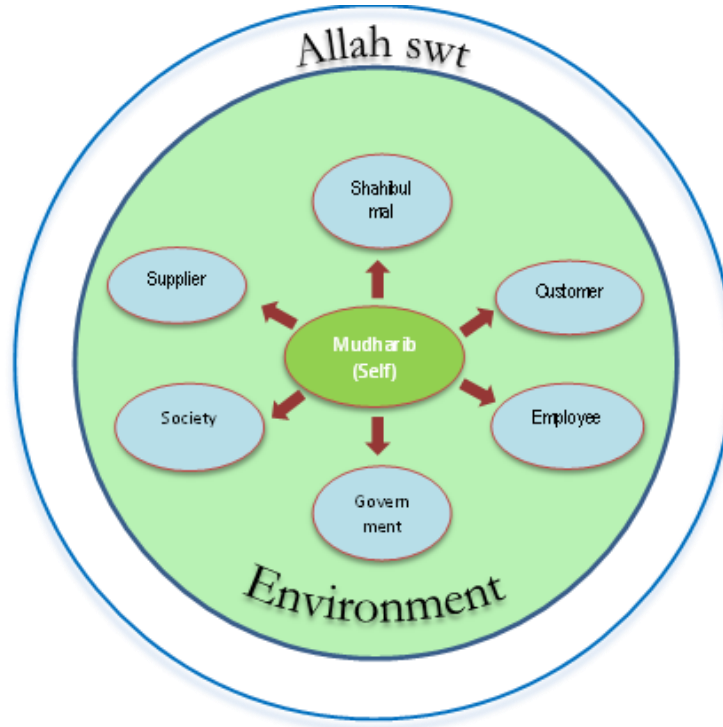


Figure 3. Amanah-Based Accountability in the Culinary Business Shirkah  
Source: Developed by Researcher, 2023

The accountability of SCR's management to Allah can be seen in various forms of primary responsibilities that encompass all aspects of accountability to all parties. This means that all actions, attitudes, and behaviors in carrying out the business shirkah must be based on compliance with the laws of Allah. In practice, the management is committed to conducting business with principles of justice, honesty, and integrity in accordance with religious teachings. They also responsibly manage and utilize the resources provided by Allah, including the use of funds, assets, and labor.

In this *amanah*-based accountability model, the management of SCR is accountable holistically, which includes oneself, stakeholders, the natural environment, and Allah *swt*. They strive to conduct business with integrity, transparency, and responsibility that involve both material and spiritual aspects. In this *amanah*-based accountability model, the management of SCR is accountable holistically, which includes oneself, stakeholders, the natural environment, and Allah *swt*. They strive to conduct business with integrity,

transparency, and responsibility that involve both material and spiritual aspects. This is important to implement in businesses, especially those that declare themselves as halal businesses. Business managers, in order to enhance their practices, should ensure adherence to all moral and spiritual standards of Islamic business conduct, not just the products themselves. These standards have significant implications for fostering equitable growth in society and creating a blissful eternal life (Shahabuddin et al., 2020).

Through the implementation of this *amanah*-based accountability model, SCR hopes to create a sustainable, ethical, and beneficial business around for all parties involved, in line with religious values and Sharia principles, and also getting a blissful eternal life. Interestingly, a company that directs its business activities towards spiritual values has been proven to thrive and benefit from: (1) preventing fraud, (2) improving productivity and company performance, (3) fostering a harmonious work environment, (4) enhancing the company's positive image, (5) sustainable growth, (6) reducing employee turnover (Hijriah, 2016). Thus, this *amanah*-based accountability model is expected to be applicable to various entities, especially culinary business partnership entities (*shirkah*).

### **Acknowledgment**

We express our gratitude to the investors/*rabb al-mal* and management/*mudharib* of SCR who facilitated this research, enabling the creation of a work that is expected to be beneficial for the development of Islamic business partnership (*shirkah*) and economy.

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