ABSTRAK

Nor Lutfia. 220105020177. *Peluang dan Tantangan Pengelolaan Keuangan Konvensional menuju Pengelolaan Keuangan Berbasis Syariah (Studi Pada UD. Intan Beton Group Liang Anggang Banjarbaru).* Pembimbing: Dr. Muhaimin, S.Ag. MA dan Atika Zahra Maulida, SHI MSI. Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Antasari Banjarmasin. 2026.

Kata Kunci : Peluang, Tantangan, Keuangan Konvensional, Keuangan Syariah

Tantangan dengan transformasi akuntansi syariah yang memiliki aturan dan mekanisme pencatatan yang berbeda dengan sistem akuntansi konvensional. Penerapan prinsip keuangan syariah pada sektor UMKM terbukti mampu meningkatkan stabilitas usaha, transparansi keuangan, serta memperkuat kepercayaan pelanggan dan masyarakat.

Metode penelitian yang digunakan adalah metode metode lapangan (*field research*) dengan pendekatan kuantitatif dengan analisis SWOT, yang terdiri dari *Strenghts, Weakness, Opportunities* dan *Threaths.* Penelitian ini dilaksanakan di UD. Intan Beton Group, sebuah perusahaan yang bergerak di bidang konstruksi dan berlokasi di Jalan Ahmad Yani KM 22, Landasan Ulin, Kecamatan Liang Anggang, Kota Banjarbaru. Subjek dalam penelitian ini adalah Karyawan, manajer keuangan, dan pimpinan UD. Intan Beton Group. Data dikumpulkan melalui wawancara, kuesioner dan dokumentasi dan kemudian di Analisis data menggunakan metode SWOT.

Hasil penelitian menunjukkan bahwa UD. Intan Beton Group telah menerapkan beberapa praktik keuangan syariah, seperti kerja sama dengan BSI, pemberian pinjaman tanpa bunga (qardh), dan kegiatan sosial perusahaan. Namun, transisi menuju pengelolaan keuangan syariah secara menyeluruh masih menghadapi kendala berupa keterbatasan kompetensi SDM, penyesuaian sistem operasional, dan resistensi terhadap perubahan. Strategi yang direkomendasikan adalah strategi defensif (WT) melalui peningkatan kompetensi SDM, penyusunan SOP berbasis syariah, serta penerapan perubahan secara bertahap untuk menjaga stabilitas operasional perusahaan.

ABSTRACT

Nor Lutfia. 220105020177. *Opportunities and Challenges of Transitioning from Conventional Financial Management to Sharia-Based Financial Management (A Study at UD. Intan Beton Group, Liang Anggang, Banjarbaru). Supervisors:* Dr. Muhaimin, S.Ag., M.A. *and* Atika Zahra Maulida, S.H.I., M.S.I. *Program in Islamic Banking, Faculty of Islamic Economics and Business, Antasari State Islamic University (UIN Antasari) Banjarmasin.* 2026.

Keywords: *Opportunities, Challenges, Conventional Financial Management, Sharia Financial Management*

One of the main challenges in the transition to Sharia-based financial management is the implementation of Sharia accounting, which applies different principles, rules, and recording mechanisms from those of conventional accounting systems. Nevertheless, the application of Sharia financial principles in the MSME sector has been shown to enhance business sustainability, improve financial transparency, and strengthen the trust of customers and the wider community.

This study employed a field research method using a quantitative approach with SWOT analysis, consisting of Strengths, Weaknesses, Opportunities, and Threats. The research was conducted at UD. Intan Beton Group, a construction company located on Ahmad Yani Street KM 22, Landasan Ulin, Liang Anggang District, Banjarbaru City. The research subjects included employees, the finance manager, and the company director. Data were collected through interviews, questionnaires, and documentation, and were subsequently analyzed using the SWOT analysis method.

The findings reveal that UD. Intan Beton Group has implemented several Sharia financial practices, including cooperation with Bank Syariah Indonesia (BSI), the provision of interest-free loans (qardh), and the implementation of corporate social responsibility activities. However, the transition toward comprehensive Sharia-based financial management continues to face several challenges, including limited human resource competencies, the need to adjust operational systems, and resistance to organizational change. The recommended strategy is a defensive (WT) strategy, focusing on improving human resource competencies, developing Sharia-based Standard Operating Procedures (SOPs), and implementing the transition gradually to maintain the company's operational stability.