

ABSTRACT

Abdurohman, Dede, 2012. *Implementation of Fatwa DSN No: 02/DSN-MUI/IV/2000 About Savings Mudla rabah on BTN Syariah KCP Soekarno-Hatta Malang*. Thesis. Department of Business Law of Syaria. State Islamic University (UIN) Maulana Malik Ibrahim Malang. Supervisor Dr. KH. Dahlan Tamrin, M.Ag.

Keywords: Implementation, Mudla rabah, Savings Mudla rabah.

Development of banking in Indonesia is very rapid after the presence of syaria based on banking system. The difference between the syaria system with conventional system of banking system when opening a new account. In the Islamic banking system on the basis of cooperation of both sides differ with conventional bank system that is only done unilaterally.

The National Fatwa Council is one of the Syaria Legal Basis for Islamic banking in Indonesia, the ingredients that the National Fatwa Council of Syaria and Islamic principles must be applied to contracts in Islamic banking activities. If not then the banking system is not regarded as the Islamic banking system but the conventional banking system.

The Islamic banking system raises several questions including: How to implement Islamic banking in one of its products namely mudla rabah saving and sharing in the savings ratio in perspective mudla rabah National Fatwa Council of Syaria? Moreover, what is the reason the public/customers choose Islamic banking?

This study used a qualitative descriptive approach, Research filed with the workings of this will facilitate finding the data that exist in the field. This thesis will describe and outline the data obtained from field observation methods, interviews, and documentation of data analysis was then performed through the process of data reduction, data presentation and verification. The process obtained the following conclusion: Islamic banking in general do not apply the various principles of Islamic contracts, as well as with some of the National Fatwa Council of Syaria in practice, partly according to the fatwa mentioned and some not.