

ABSTRACT

Nur Indayanti, Kiki. Thesis 2012. Title: "The Implementation of Calculation of Profit Sharing System In Mudharabah (Studies on Bank Muamalat Indonesia Branch Malang)".

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In Indonesia today a growing Islamic business organizations are Islamic banks. One of the reasons that makes Islamic banks continued to improve the mechanisms for sharing benefits. In the Islamic bank, the amount of benefits that the larger the bank will provide for greater results that will be accepted by the customer, and vice versa, for it contained the results of calculations for Islamic banking. The existence of the results obtained from the collaboration between *shahibul maal* and *mudharib* benefit the parties to cooperate. For the purpose of this study was to describe the implementation and the calculation for *mudharabah* results in poor Muamalat Indonesia Branch.

This type of research is a qualitative descriptive approach that hereinafter referred to as descriptive qualitative research is by way of interviews with relationship managers and clients as a comparison. The research was conducted at the Muamalat Indonesia Bank Branch Malang.

These results indicate that the application of the calculation for the results mudharabah Muamalat Indonesia in Branch Malang using the method of revenue sharing in which the income or proceeds derived by the customer multiplied by the percentage ratio agreed at the beginning of a cooperation agreement without having to be reduced by operating expenses of business, The calculation to determine the amount of principal installments to be paid by the customer and how the results obtained by the bank. This method was chosen by the bank because when using the profit / loss sharing the possibility of capital funds will be mixed with the customer's business and to avoid unwanted risks of loss or reduction of capital the bank to its customers. For the results obtained from the fluctuating income or proceeds received by the business each month, for that customer is required to report the condition of its business income every month at the Branch Bank Muamalat Indonesia Malang. Therefore Muamalat Indonesia Branch Malang channel *mudharabah* to financial institutions that BMT, BPRS, Syariah cooperatives, credit unions, KPRI for more effective and avoid unwanted risks.