

## ABSTRACT

Nurbani Afifi, Dewi Anjasromo, 09220057, **The Determination of Profit Sharing Ratio In Mudharabah Contract of Deposit Plus In Bank Muamalat Indonesia of Malang Branch Based on the Perspective of Wahbah Zuhaili Ratio Theory**. Thesis, Department of Sharia Business Law. Faculty of Sharia. State Islamic University of Maulana Malik Ibrahim, Malang. Advisor : H. Moh. Thoriquddin, Lc., M. HI.

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**Keywords :Profit SharingRatio, Mudharabah Contract, DepositPlus**

In Islamic Finance, Mudharabah with various modifications and adjustments to the current economic realities in Indonesia may be justified but academically it should be implemented on the real issue. Thus, it is the understanding of sharia with understanding formulations of fiqh in Indonesia which has experienced various adjustments, not a single truth or the only alternative.

The focus of this study is to investigate the application of mudharabah contract and profit sharing ratio determination on the Deposit Plus in Bank Muamalat of Malang Branch based on Islamic law.

This research uses an empirical qualitative approach. The data are collected through interview and documentation. Triangulation technique is used to verify the data. Then, the data are analyzed through editing, classifying, verifying, analyzing and concluding the steps.

The result shows that the application of Mudharabah Muthlaqah contract on Deposit Plus is a sharia-compliant, without reduce any principle and condition despite the implementation of Deposit Plus which only uses three contracts. Those are Mudharabah Muthlaqah contract for deposit, Kafalah bil Ujah contract for the Domestic Letter of Credit Undocumented (SKBDN), and hawalah contract fund for the dealer's payment. There are two employed formula or method of the profit sharing ratio determination and establishment on Deposit Plus in Bank Muamalat of Malang Branch. Those are the determination using Net Debt to Equity Ratio characteristic and determination by three months earlier history as a benchmark. The relation to Islamic law as associated with the method of the profit sharing ratio determination by Wahbah Zuhaili is appropriate.