

ABSTRACT

Amirudin Ahya, 09220066, **Implementation of *Mudlârabah Muthlaqah* on Deposit Product at PT. BTN Branch Office Sharia Malang Judging From Fatwa DSN number 03/dsn-mui/iv/2000 about Deposit.** Thesis. Department of Sharia Business Law, Sharia Faculty, The State Islamic University (UIN) Maulana malik Ibrahim of Malang. Supervisor: Ahmad Izzudin, M.H.I.

Keywords: Implementation, *Mudlârabah muthlaqah*, Islamic deposits.

With the issuance of Law number 10 of 1998 on amendments to Law number 07 of 1992 concerning Banking has given breath of opportunity to the conventional banks who want to open a branch with Islamic principles, among these banks are PT. Bank Tabungan Negara Malang. BTN Branch Office Malang opening to date has received a positive response from the community, they choose a bank with Islamic principles to various reasons among which are the products issued by Islamic banks have been guaranteed by the National Sharia Board-Council of Ulama Indonesia free from *riba* element with fatwas, among products that are Sharia deposits using *mudlârabah muthlaqah* contract. Fatwa for this product is the Dewan Syariah Nasional number 03/dsn-mui/iv/2000 on deposits. However, for application in the field of course banks have special modifications to lure the prospective customers of Islamic deposits. The purpose of this study is to examine the implementation of the fatwa of deposits along with modifications that exist on Islamic deposit products in PT BTN Sharia Branch Malang.

In this study the type of research that is used empirical study is descriptive qualitative approach. Reason for the use of the above research method is to obtain the required data through interviews and direct observation of the passage of the contract held by the bank to the customers of Islamic deposit product users followed by in-depth analysis to get a conclusion.

Of this research has concluded that there are several points in the fatwa of deposits that can not be implemented optimally on Islamic deposit products in PT. BTN syariah branch office Malang. The points are the funds deposited by the customer, who is mentioned in the fatwa should be cash but on the application of the proceeds are receivable is included on Islamic deposit products. In addition it points further concerns that revenue sharing should remain, in practice the profit sharing ratio agreed is always changing and the change is the bank which determines, while the customer only agree to the change.