

ABSTRACT

Farhan Wildani, 2014. **Mudharaba Deposits Product in Bank Rakyat Indonesia (BRI) Sharia Branch of Malang (Review of Compilation of Sharia Economic Law)**, Thesis. Sharia Business Law Department, Sharia Faculty, the State Islamic University of Maulana Malik Ibrahim of Malang. Supervisor: Burhanuddin Susanto, M.Hum.

Key words: Mudharaba deposits products, compilation of sharia economic law.

Islamic bank is a financial institution that uses Islamic principles in all its activities. In carrying out one of its functions is raising funds from the public, Islamic banks issued several products, one of them is a deposit. Using the *mudharabah* covenant (profit sharing) assign the society as *Shahibul Maal* and sharia banks as *mudharib*. Islamic banks provide benefits, with fair division and ensure transparency of number of advantages that is managed. In *mudharabah* covenant, there are provisions of the contract expiration caused the time of cooperation is finished and the death of one of the *shahibul maal* (capital owners) or *mudharib* (businesses). In benefits, Islamic banks provide less clarity and liabilities of Islamic banks in the end of the contract for the deceased. So there should be research, in order to determine the profit made by *mudharib* (Islamic banks). This research is focused to find out the *mudharabah* deposit products that will be reviewed by the Compilation of Sharia Economic Law.

This thesis is an empirical research. This research is relies on two sources of data, namely primary and secondary data were analyzed using descriptive analysis method. The primary data obtained from interviews with employees of BRI Sharia Branch of Malang. From the results of the interview about the product deposit *mudharabah* obtained. Secondary data obtained from books, written reports and other literature from the company in accordance with the purpose of research.

The results of this research can be concluded that the BRI Sharia branch of Malang not provide an explanation of the benefits of the management of public funds. Because of these advantages is one of the elements to determine the amount of the profit sharing ratio. This does not correspond with the Compilation of Sharia Economic Law in article 236. Regarding expiration *mudharabah* of BRI Sharia restore the rights owners of capital (capital) who died, in this case is accordance with Compilation of Sharia Economics Law in article 253.