

Analisis penerapan Wadiah di Bank SRA dan Bank MTR = Analysis of Wadiah implementation at Bank SRA and Bank MTR

Anom Wicaksono, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20354726&lokasi=lokal>

Abstrak

Wadiah merupakan jasa penitipan barang/dana dimana penitip dapat mengambil dana tersebut sewaktu-waktu, bank tidak berkewajiban namun diperbolehkan memberikan bonus kepada nasabah yang besarnya tergantung kepada kebijakan masing-masing bank. Dalam perkembangannya, wadiah terasa kurang populer dikalangan masyarakat. Hanya sebagian masyarakat mengetahui tentang wadiah, prosedur untuk menikmati produk wadiah dilingkungan perbankan syariah, bentuk dan isi perjanjian wadiah, perlakuan akuntansi untuk akad wadiah dilihat dari sisi liabilitas dan pendekatan perhitungan bonus untuk wadiah. Melalui analisis data primer dan sekunder, penelitian ini membahas mengenai aplikasi akad, perlakuan akuntansi dan pendekatan perhitungan bonus untuk wadiah yang diterapkan oleh bank SRA dan bank MTR. Hasil dari penelitian ini, bank SRA dan bank MTR sudah menerapkan wadiah sesuai dengan ketentuan syariah yang berlaku.

.....Wadiah, a deposit service of goods/funds which the depositor may withdraw their funds any time, the bank are not obligated to give bonus to customers but allowed which the amount of bonus depend on the policy of each bank. During its development, wadiah was less popular among the public which some people know about wadiah, the procedure to enjoy wadiah, form and content of wadiah agreement contract in terms, the accounting treatment for liability of wadiah and computation approach bonus for wadiah.

Through analysis of primary and secondary data, this study discusses the application of the contract, the accounting treatment and the approach to the calculation of bonus wadiah were applied by bank SRA and bank MTR. The results of this study, SRA bank and bank MTR were applied the theory and accounting treatment of wadiah in accordance with Islamic laws.