

Analisis kesesuaian syariah perhitungan bagi hasil dan pencatatan akuntansi pembiayaan mudharabah pada BMT XYZ Jakarta = Analysis of suitability of the transaction calculation of profit sharing and accounting records of mudharaba financing on BMT XYZ Jakarta

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Abstrak

Penelitian ini bertujuan menjelaskan kesesuaian penerapan transaksi pembiayaan mudharabah, perhitungan bagi hasil, dan pencatatan akuntansi pada BMT XYZ Jakarta serta menganalisisnya berdasarkan Fatwa DSN No.07/DSN-MUI/IV/2000, Fatwa DSN No.15/DSN-MUI/IX/2000, serta Peraturan Menteri Negara Koperasi dan Usaha Kecil dan Menengah No.35.2/Per/M.KUKM/X/2007.

Hasil penelitian menunjukkan bahwa dalam pelaksanaannya masih terdapat beberapa ketidaksesuaian dalam praktik pembiayaan, yaitu dalam pengakuan kerugian dan kriteria calon mudharib serta perhitungan bagi hasil yang dihitung dari plafon pembiayaan. Sedangkan mengenai pencatatan akuntansi, seluruh pengakuan dan pencatatannya telah sesuai dengan Peraturan Menteri Negara Koperasi dan Usaha Kecil dan Menengah. <hr><i>The aim of this research is to explain the application of the suitability of the transaction, calculation of the profit sharing, and accounting records of Mudharaba Financing on BMT XYZ Jakarta. Beside that, the analysis of the suitability are described based on Fatwa DSN No.07/DSN-MUI/IV/2000, Fatwa DSN No.15/DSN-MUI/IX/2000, also The Regulation of Minister of Cooperatives Small and Medium Enterprises No.35.2/Per/M.KUKM/X/2007.

The result of this research showed that there are a lot of mismatches in the application of the practice, such as in the recognition of loss and the criteria of the mudharaba candidates, also the calculation of the profit sharing which calculated based on total amount of the financing. While for the acoounting records, not only the recognition but also the records are complied with the regulation.</i>