

## ABSTRACT

Sarjana's Thesis with the title "Sharing Ratio Calculation Method of Financing Legal Perspective of Islamic Economics (case study on BMT HARUM Tulungagung)". In writing by the MOH. NUR HADI, NIM: 3221103026, 2014. Faculty of Islamic Sharia Law Economics Department IAIN Tulungagung. Advisors: Dr. Iffatin Nur, M.Ag.

This research was motivated by the importance of the application of sharia law in the method of calculating economic profit sharing ratio financing on BMT HARUM Tulungagung. Ratio is the ratio of the proceeds to be received by each of the parties to a business cooperation contract, the owner of the funds (shahibul maal) and fund managers (mudharib), where the ratio is contained in the contract that has been agreed upon and signed by both parties. In practice BMT HARUM Tulungagung in counting finance revenue sharing given product based on the economic law of sharia.

The formulation of the problem in this thesis are: 1) How does the method of calculating the finance revenue sharing of BMT HARUM Tulungagung. 2) How does the method of calculating the finance revenue sharing of BMT HARUM Tulungagung law in Islamic economics perspective. The author's purpose is 1) To Know the Production Sharing Ratio Calculation Method of Financing in BMT HARUM Tulungagung. 2) Ratio Calculation Methods To Know For Financing Results on the BMT HARUM Tulungagung Economics Law Shariah perspective.

The method in this study uses qualitative research, and the type of study is a qualitative deskriptif. Researchers analyzed data derived from the observation to BMT HARUM Tulungagung, interviews with managers and staff BMT HARUM Tulungagung and documents that support the data of this study. Descriptive analysis of the data used, which include data reduction, data presentation and Verification. In the technique of checking the validity of the data the researcher used triangulation techniques by comparing the data obtained in the field with existing theories.

From the research conducted it can be concluded that the first calculation method for financing results in BMT HARUM Tulungagung using counting profit sharing ratio in a manner consistent with the guidelines of the Ministry of Cooperatives early BMT is that the counting for the results calculated from the amount of financing provided to customers of the BMT. The second method of calculating the finance revenue sharing perspectives on Sharia Law Economics BMT HARUM Tulungagung, that calculation does not finance revenue sharing agreement between the counting in BMT HARUM Tulungagung as in the legal theory of Islamic economics. Where in BMT HARUM Tulungagung financing for the results calculated from the amount of financing provided, while in the Islamic economic law is calculated from the amount of revenue and profit from the advantages of financing.