

ABSTRAK

Skripsi dengan judul “Penerapan Simpanan Berjangka Deposito Mudharabah di BMT Istiqomah Karangrejo dan BMT Pahlawan Tulungagung” ini ditulis oleh Riska Nur Lutfi Masruroh NIM 17401163151 dengan pembimbing Ahmad Syaichoni, M.Sy.

Penelitian dalam skripsi ini dilatarbelakangi oleh fenomena bahwa Simpanan berjangka mudharabah adalah salah satu produk perbankan syariah yang dirancang sebagai sarana untuk menyimpan dana bagi masyarakat yang mempunyai dana lebih, dari kelebihan dana tersebut anggota (nasabah) menyimpan dengan tujuan untuk mendapatkan bagi hasil yang menguntungkan. Rumusan masalah dalam penelitian ini meliputi (1) Bagaimana penerapan simpanan berjangka deposito mudharabah di BMT Istiqomah Karangrejo Tulungagung dan BMT Pahlawan Tulungagung ? (2) Bagaimana kendala dan solusi dalam penerapan simpanan berjangka mudharabah di BMT Istiqomah Karangrejo dan BMT Pahlawan Tulungagung ? (3) Bagaimana kesesuaian dengan Fatwa DSN-MUI pada penerapan simpanan berjangka mudharabah di BMT Istiqomah Karangrejo dan BMT Pahlawan Tulungagung ? Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan deskriptif. Sumber data yang digunakan yaitu data primer dan data sekunder. Dengan metode pengumpulan data melalui Observasi partisipan, wawancara mendalam serta dokumentasi. Untuk pengecekan keabsahan data peneliti menggunakan tehnik Triangulasi.

Berdasarkan hasil penelitian yang diperoleh tentang penerapan simpanan berjangka di BMT Istiqomah Karangrejo Tulungagung dan BMT Pahlawan Tulungagung adalah pembukaan simpanan berjangka di BMT Istiqomah Karangrejo Tulungagung dan BMT Pahlawan Tulungagung sangat mudah yaitu dengan mengisi formulir serta membayar biaya administrasi dengan saldo awal sebesar 1.000.000.- yang nantinya anggota akan mendapatkan bagi hasil yang diperoleh dari keuntungan BMT sedangkan batasan maksimum dalam penarikan dana tersebut yaitu sesuai dengan persetujuan dan perjanjian awal jatuh tempo atau jangka waktu yang dipilih anggota dan disetujui oleh BMT diawal, yang mana jangka waktu dan nisbah bagi hasilnya ditentukan oleh BMT tersebut. Adapun kendala dalam penerapan simpanan berjangka deposito mudharabah di BMT Istiqomah Karangrejo Tulungagung dan BMT Pahlawan Tulungagung yaitu karena dua faktor yang pertama yaitu masih banyaknya anggota simpanan berjangka deposito mudharabah di BMT Istiqomah Karangrejo Tulungagung dan BMT Pahlawan Tulungagung mengambil dana depositonya sebelum jatuh tempo sehingga menyebabkan faktor yang kedua yaitu pihak BMT harus merescheduling atau menata ulang lagi jadwal yang sudah ada dan karena masalah tersebut sering terjadi maka pihak BMT harus mengenakan pinalty kepada anggotanya yang mengambil dana depositonya sebelum jatuh tempo. BMT Istiqomah Karangrejo dan BMT Pahlawan Tulungagung juga memperhatikan dan melaksanakan Fatwa DSN- Nomor DSN-MUI NO: 03/DSN-MUI/IV/2000 Tentang deposito.

Kata Kunci: Deposito, Mudharabah, Simpanan

ABSTRACT

This thesis with the title "Application of Time Deposit Mudharabah Deposits at BMT Istiqomah Karangrejo and BMT Pahlawan Tulungagung" was written by Riska Nur Lutfi Masruroh NIM 17401163151 with supervisor Ahmad Syaichoni, M.Sy.

The research in this thesis is motivated by the phenomenon that the mudharabah time deposit is one of the sharia banking products designed as a means of saving funds for people who have more funds, from the excess funds members (customers) save with the aim of obtaining profitable profit sharing. The formulation of the problem in this study includes (1) How is the application of mudharabah time deposits at BMT Istiqomah Karangrejo Tulungagung and BMT Pahlawan Tulungagung? (2) What are the problems and solutions in implementing mudharabah time deposits at BMT Istiqomah Karangrejo and BMT Pahlawan Tulungagung? (3) How is the conformity with the DSN-MUI Fatwa on the application of mudharabah time deposits at BMT Istiqomah Karangrejo and BMT Pahlawan Tulungagung? This study uses a qualitative research method with a descriptive approach. Sources of data used are primary data and secondary data. With the method of collecting data through participant observation, in-depth interviews and documentation. To check the validity of the data, researchers used triangulation techniques.

Based on the research results obtained on the application of term savings at BMT Istiqomah Karangrejo Tulungagung and BMT Pahlawan Tulungagung, the opening of term deposits at BMT Istiqomah Karangrejo Tulungagung and BMT Pahlawan Tulungagung is very easy, namely by filling out a form and paying administrative fees with an initial balance of 1,000,000 which later members will get the profit sharing obtained from BMT profits, while the maximum limit in withdrawing the funds is in accordance with the initial agreement and maturity or the period chosen by the member and approved by BMT at the beginning, where the period and profit sharing ratio are determined by The BMT. The obstacles in the application of mudharabah time deposits at BMT Istiqomah Karangrejo Tulungagung and BMT Pahlawan Tulungagung are due to the first two factors, namely there are still many members of mudharabah time deposits at BMT Istiqomah Karangrejo Tulungagung and BMT Pahlawan Tulungagung taking their deposit funds before maturity, causing factors that are second, the BMT must reschedule or rearrange the existing schedule and because these problems often occur, BMT must impose a penalty on its members who take their deposit funds before maturity. BMT Istiqomah Karangrejo and BMT Pahlawan Tulungagung also observe and implement the DSN Fatwa- Number DSN-MUI NO: 03 / DSN-MUI / IV / 2000 regarding deposits.

Keywords: *Mudharaba, Time Deposits, Time Deposits*