

ABSTRACT

AN ANALYSIS ON DEPOSIT PRODUCT AT BMT BAROKAH PADI MELATI IN ACCORDANCE TO *MAQASID* SHARIA PERSPECTIVE

**By: Anne Youhanna Sari
St. No. : 20130730380**

Investment is one economic activities suggested in Islam. In the purposes of sharia there are an obligation to work and to produce; if one possess more than sufficient wealth he supposed to spend his wealth of productive things. If one is unable to make himself productive, it is better to entrust his wealth on financial institution which is able to benefit his wealth productively. One example of the financial institution is sharia financial institutions whose majority of its products are in line with sharia principles and *fatwa*. Problem arouses at how far those sharia purposes are implemented.

This research was descriptive qualitative research. Subject determination was done using purposive and snowball sampling technique in which data was gathered through observation, interview and documentation. Data validity was tested using credibility test which involved observation (re-checking), perseverance increase and triangulation. Data analysis conducted before and during field observation used Miles and Huberman model which included data reduction, data presentation and conclusion drawing.

The result indicated that each deposit product at BMT Barokah Padi Melati had their respective purpose and function, the existing products had been in accordance with sharia purposes those are to protect religion, protect soul, to protect mind, to protect offspring, and to protect wealth of the individual customer who save. The procedure and distribution of deposits are adjusted to constitution, sharia council *fatwa*, and Al-Qur'an and *Sunna*.

Keyword: Deposit, *Maqasid* Sharia