

## INTISARI

Penelitian ini bertujuan untuk menciptakan *best practice* model akad *mudharabah* yang sesuai dengan prinsip syariah. Penelitian ini menggunakan metode kualitatif. Data diperoleh dari BPRS BDS yang berkedudukan di Yogyakarta. Subyek dalam penelitian ini adalah direktur utama, kepala cabang sleman, manajer operasional, manajer marketing, *account officer*, nasabah dan pakar syariah. Teknik pengumpulan data menggunakan wawancara dan dokumentasi. Keabsahan data diuji dengan cara melakukan triangulasi dengan pakar syariah.

Hasil penelitian menunjukkan bahwa pembiayaan *mudharabah* di BPRS BDS secara keseluruhan sudah sesuai dengan fatwa Dewan Syari'ah Nasional No: 07/DSN-MUI/IV/2000. Basic bagi hasil di BPRS BDS adalah berdasarkan realisasi namun praktik dilapangan terkadang masih menggunakan proyeksi, hal ini disebabkan adanya faktor dari nasabah itu sendiri . Melihat dari SOP yang betul, baik dari BPRS BDS maupun pakar syariah perhitungan bagi hasil harus berdasarkan realisasi. Metode bagi hasil yang digunakan adalah *revenue sharing*. *Revenue sharing* dipilih karena memudahkan pelaporan keuangan, menghindari manipulasi laporan keuangan oleh nasabah, dan menjaga nama baik nasabah di perbankan.

Kata Kunci : *mudharabah*, prosedur, bagi hasil

## ABSTRACT

This research aims to create the best practice model of mudharabah contract in accordance with sharia principles. This study carried out a qualitative method. The data of the research were obtained from BPRS BDS in Yogyakarta. The subjects of this study were the president director, the head of Sleman branch office, the operational manager, the marketing manager, the account officer, the customers, and the sharia experts. Interview and documentation were used to collect data of the research. The validity of the data was tested by doing triangulation with the sharia experts.

The findings of the research indicate that mudharabah financing at BPRS BDS has been completely in accordance with the fatwa of National Sharia Council No: 07 / DSN-MUI / IV / 2000. *Profit sharing* in BPRS BDS is based on realization, but its implementation sometimes still uses projection caused by some factors from the costumers. According to the SOP of BPRS BDS and sharia experts, the calculation of *profit sharing* should be based on realization. The *profit sharing* method used is revenue sharing. Revenue sharing is chosen because it facilitates financial pioneering, avoids the manipulation of financial report by the customers, and maintains the customer's good name in the banking system.

Key words: mudharabah, procedure, *profit sharing*