

INTISARI

ANALISIS PENGAKUAN, PENGUKURAN, PENYAJIAN, DAN PENGUNGKAPAN ATAS BAGI HASIL DEPOSITO MUDHARABAH BERDASARKAN PSAK NO. 105 DI BMT BATIK MATARAM

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Penelitian ini bertujuan untuk mengetahui dan menganalisis perlakuan akuntansi atas bagi hasil deposito mudharabah yang terdiri dari pengakuan, pengukuran, penyajian, dan pengungkapan dengan menggunakan pedoman PSAK No. 105. Penelitian ini dilakukan di BMT Batik Mataram. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah wawancara, dokumentasi, dan studi kepustakaan. Teknik analisis data menggunakan metode kualitatif deskriptif.

Hasil penelitian ini menemukan bahwa pembagian hasil usaha pada produk deposito mudharabah di BMT Batik Mataram menggunakan prinsip bagi hasil, dimana presentase nisbah bagi hasilnya sudah ditetapkan di awal akad. Untuk pengakuan dan pengukuran atas bagi hasil deposito mudharabah di BMT Batik Mataram telah sesuai dengan PSAK No. 105. Penyajian atas bagi hasil deposito mudharabah di BMT Batik Mataram sesuai dengan PSAK No. 105, tetapi pada pos yang berbeda, di PSAK No. 105 bagi hasil deposito mudharabah disajikan di pos bagi hasil yang belum dibagikan sedangkan di BMT Batik Mataram disajikan di pos simpanan umum. Pengungkapan atas bagi hasil deposito mudharabah di BMT Batik Mataram telah sesuai dengan PSAK no. 105.

Kata kunci: Analisis, PSAK No. 105, Bagi Hasil Deposito Mudharabah

ABSTRACT

THE ANALYSIS OF RECOGNITION, MEASUREMENT, PRESENTATION, AND DISCLOSURE OF MUDHARABAH DEPOSIT PROFIT SHARING BASED ON PSAK NO. 105 AT BMT BATIK MATARAM

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The research aimed at learning and analyzing accounting treatment on *mudharabah* deposit profit sharing which consists of recognition, measurement, presentation, and disclosure using PSAK No. 105. The research was conducted at BMT Batik Mataram. The data collecting technique used in the research was interview, documentation, and literature study. The data analysis technique used was descriptive qualitative method.

The research result discovered that the profit sharing of *mudharabah* deposit product at BMT Batik Mataram used profit sharing percentage (*nisbah*) in which the percentage of the profit sharing had been decided at the beginning of the agreement (*akad*). The recognition and measurement profit sharing of *mudharabah* deposit BMT Batik Mataram is in accordance with PSAK No. 105. The presentation is in accordance too, but on different posts, in PSAK No. 105 profit sharing of *mudharabah* deposits was presenting in unshare profit post while BMT Batik Mataram presented it in general saving post. For the last, the disclosure of *mudharabah* deposit sharing profit has been accorded with PSAK No. 105.

Keywords: Analysis, PSAK No. 105, *Mudharabah* deposit profit sharing