

## ABSTRACT

KSPPS Tamzis Bina Utama of Yogyakarta (Tamzis) is a Sharia saving and financing cooperatives that serves a variety of products especially in saving and financing. Sometimes, there are problems in the application of the products and the compliance with Fatwa of DSN-MUI. This research aims to know the products of Tamzis with regards to saving and financing and to analyze the Sharia compliance of the products of *Wadi'ah* and *Murabahah* in Tamzis with Fatwa of DSN-MUI. The method of research is normative and empirical legal research. The data are collected through interview and library research. The analysis technique uses descriptive qualitative. The result shows that Tamzis has several products with regards to saving, namely Simpanan Mutiara which uses *Wadi'ah yad dhamanah* and Simpanan Berjangka (*Ijabah*) which uses *Mudharabah Mutlaqah* and several products with regards to financing, namely *Mudharabah*, *Murabahah*, *Ijarah*, *Kafalah* and Portion of Hajj Financing. Tamzis used contract of *Wadi'ah yad dhamanah* in the saving, which is a deposit from member to Tamzis without reward or incentive (*'athaya*). *Murabahah* contract in Tamzis is a sale and purchase contract between members and Tamzis with the principle of profit margin. The contract and operational process of *Wadi'ah* and *Murabahah* in KSPPS Tamzis Bina Utama of Yogyakarta have been implemented in accordance with the provisions of Fatwa of DSN-MUI number 02/DSN-MUI/IV/2000 concerning Saving and Fatwa of DSN-MUI number 04/DSN-MUI/IV/2000 concerning *Murabahah*.

**Keywords:** *Sharia cooperatives, Wadi'ah, Murabahah, Fatwa of DSN-MUI*

