

## ABSTRACT

*Baitul Maal* is a religious social oriented financial institution whose main business is to accommodate and distribute community assets in the form of funding, financing, services, social function. Especially in the form of the funding and financing there are any problem in the application in the *fiqh* perspective and compliant with fatwa DSN-MUI. The purpose of this research is to understand how the concept of *wadi'ah* and *murabahah* in the *fiqh* prespective and to compliant *wadi'ah* and *murabahah* with *fatwa* DSN-MUI. This study is normative and empirical legal research. The data were collected through library research and interview. The analysis technique use descriptive qualitative. The result of this research concluded that BMT UMY only used *aqd wadi'ah yad adh dhamanah* in the savings, the concept of *Wadi'ah Yad adh Dhamanah* in the *fiqh* perspective is a deposit from customer to the BMT UMY without reward or profit sharing and the concept of *Murabahah* in the *fiqh* perspective is buying and selling between customers and BMT with the principle of profit margin. The contract and the opertional of *Baitul Maal Wat Tamwil* of Universitas Muhammadiyah Yogyakarta has been complianced with sharia principle based on *fiqh* prespective and *fatwa* of National Sharia Council of Indonesian Ulema Council (DSN-MUI).

**Keywords:** *Baitul Maal Wat Tamwil, Fiqh, Murabahah, Sharia Compliance, Wadi'ah.*

