

ABSTRACT

Aisya Najiha; *The Practice of Changing the Profit Sharing Ratio of Savings Products with the Mudharabah Agreement in Islamic Banking (DSN MUI Fatwa Analysis NO. 02 / DSN-MUI / IV / 2000 concerning Savings)* under the guidance of I: Dr. HM. Hanafiah, M.Hum and II Dr. Muhaimin, S.Ag., MA. at the Postgraduate Program at UIN Antasari Banjarmasin, (2020).

Keywords: Ratio, Profit Sharing, Savings, Mudharabah

The most fundamental principle in Islamic banking is interest-free. Therefore, interest is a system that is avoided by syari'ah banking. For this reason, syari'ah banking replaced it with a profit sharing pattern. The implementation of operational activities of sharia financial institutions, not all of their business activities are in accordance with sharia regulations. Therefore, the ulama's fatwa is needed to ensure the fulfillment of these qualifications.

This type of research is empirical research. The data used in this study are primary data and secondary data, which includes the results of interviews and primary legal materials, secondary legal materials, and tertiary legal materials. The legal material is then analyzed qualitatively.

The results showed that: 1) The mechanism for determining and changing the profit sharing ratio of savings products with the Mudharabah agreement at Bank Syari'ah Mandiri Banjarmasin Branch and Bank BNI Syariah Banjarmasin Branch uses profit sharing, while Bank Kalsel Syariah Banjarmasin Branch uses Revenue sharing. 2) The practice of changing the profit sharing ratio of savings products with the Mudharabah agreement in syari'ah banking, especially at Bank Syari'ah Mandiri Banjarmasin Branch, Bank KalSel Syariah Banjarmasin Branch and Bank BNI Syariah Banjarmasin Branch have not fully complied with the MUI DSN fatwa No. 02 / DSN-MUI / IV / 2000, due to the agreed profit sharing ratio between the bank and the customer and the change in the profit sharing ratio, it is not stated in the contract contract when opening the account.